



# SUMITOMO MITSUI TRUST HOLDINGS



**SuMi TRUST**  
SUMITOMO MITSUI TRUST HOLDINGS

## 2021 INTERIM REPORT

Six months ended September 30, 2021



# SuMi TRUST



## Symbol Mark

The symbol mark features “Future Bloom” representing the purpose of Sumitomo Mitsui Trust Group, which is “creating new value with the power of trusts and let prosperous future for our clients and society bloom”.

The four clear petals show our “Mission” to each stakeholder of clients, society, shareholders and employees. The four colors of petals represent our value (codes of conduct): “Truthfulness and Loyalty” (natural green), “Dedication and Development” (golden orange), “Trust and Creativity” (blue green), and “Self-help and Self-discipline” (sky blue).



## Corporate Color

The corporate color is “Future Blue,” which represents the integration of the sense of value that the symbol mark implies, and evokes the closeness and the future.

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## Financial Data:

## Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries  
As of September 30, 2021 and March 31, 2021

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2021	As of Mar. 31, 2021	As of Sep. 30, 2021
<b>Assets:</b>			
Cash and Due from Banks	¥ 18,907,222	¥ 18,488,763	\$ 168,950
Call Loans and Bills Bought	6,000	8,766	54
Receivables under Resale Agreements	156,180	160,268	1,396
Receivables under Securities Borrowing Transactions	684,652	727,689	6,118
Monetary Claims Bought	762,179	892,309	6,811
Trading Assets (Note 2)	850,204	962,849	7,597
Money Held in Trust	17,331	12,223	155
Securities (Notes 1, 2, 8, and 14)	7,064,541	6,983,483	63,127
Loans and Bills Discounted (Notes 3, 4, 5, 6, 7, 8, and 9)	30,569,851	30,506,968	273,165
Foreign Exchanges	32,246	25,396	288
Lease Receivables and Investment Assets (Note 8)	692,678	695,172	6,190
Other Assets (Note 8)	2,597,749	2,936,013	23,213
Tangible Fixed Assets (Notes 10 and 11)	225,120	228,180	2,012
Intangible Fixed Assets	117,834	112,303	1,053
Assets for Retirement Benefits	240,068	231,165	2,145
Deferred Tax Assets	15,299	14,459	137
Customers' Liabilities for Acceptances and Guarantees	513,140	511,782	4,585
Allowance for Loan Losses	(117,647)	(129,223)	(1,051)
<b>Total Assets</b>	<b>¥ 63,334,654</b>	<b>¥ 63,368,573</b>	<b>\$ 565,943</b>
<b>Liabilities:</b>			
Deposits (Note 8)	¥ 33,078,438	¥ 33,467,678	\$ 295,581
Negotiable Certificates of Deposit	8,139,000	7,160,594	72,728
Call Money and Bills Sold	56,924	60,675	509
Payables under Repurchase Agreements (Note 8)	1,520,979	1,628,440	13,591
Trading Liabilities	762,783	850,660	6,816
Borrowed Money (Notes 8 and 12)	6,057,246	5,782,602	54,126
Foreign Exchanges	1,226	577	11
Short-Term Bonds Payable	2,486,962	2,545,049	22,223
Bonds Payable (Note 13)	1,862,748	1,545,605	16,645
Borrowed Money from Trust Account	4,173,870	4,915,208	37,297
Other Liabilities	1,743,527	2,035,474	15,580
Provision for Bonuses	14,520	18,460	130
Provision for Directors' Bonuses	2	219	0
Provision for Stocks Payment	588	532	5
Liabilities for Retirement Benefits	14,077	13,752	126
Provision for Reward Points Program	19,535	18,945	175
Provision for Reimbursement of Deposits	3,825	4,138	34
Provision for Contingent Losses	1,597	1,633	14
Deferred Tax Liabilities	88,634	81,594	792
Deferred Tax Liabilities for Land Revaluation (Note 10)	2,388	2,388	21
Acceptances and Guarantees	513,140	511,782	4,585
<b>Total Liabilities</b>	<b>¥ 60,542,020</b>	<b>¥ 60,646,016</b>	<b>\$ 540,988</b>
<b>Net Assets:</b>			
Total Shareholders' Equity:	¥ 2,489,368	¥ 2,416,003	\$ 22,244
Capital Stock	261,608	261,608	2,338
Capital Surplus	576,114	576,114	5,148
Retained Earnings	1,654,367	1,581,096	14,783
Treasury Stock	(2,721)	(2,815)	(24)
Total Accumulated Other Comprehensive Income:	274,445	277,756	2,452
Valuation Differences on Available-for-Sale Securities	326,859	329,429	2,921
Deferred Gains (Losses) on Hedges	(47,675)	(44,926)	(426)
Revaluation Reserve for Land (Note 10)	(6,739)	(6,739)	(60)
Foreign Currency Translation Adjustments	5,867	4,000	52
Remeasurements of Defined Benefit Plans	(3,867)	(4,007)	(35)
Subscription Rights to Shares	1,017	1,024	9
Non-Controlling Interests	27,802	27,772	248
<b>Total Net Assets</b>	<b>¥ 2,792,634</b>	<b>¥ 2,722,556</b>	<b>\$ 24,954</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 63,334,654</b>	<b>¥ 63,368,573</b>	<b>\$ 565,943</b>
	Yen		U.S. Dollars
<b>Net Assets per Share of Common Stock</b>	<b>¥ 7,378.57</b>	<b>¥ 7,192.07</b>	<b>\$ 65.93</b>

See accompanying notes.

The figures in U.S. Dollars are converted from yen for convenience of readers outside Japan at the rate of ¥111.91 to U.S.\$1.00, the exchange rate as of September 30, 2021.

## Financial Data:

## Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2021 and 2020

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2021
<b>Income:</b>			
Trust Fees	¥ 53,675	¥ 50,272	\$ 480
Interest Income:	189,717	184,022	1,695
Interest on Loans and Discounts	129,793	140,867	1,160
Interest and Dividends on Securities	51,980	33,838	464
Fees and Commissions	212,523	178,320	1,899
Trading Income	38,200	17,562	341
Other Ordinary Income	151,888	172,288	1,357
Other Income (Note 1)	51,268	25,375	458
<b>Total Income</b>	<b>¥ 697,274</b>	<b>¥ 627,842</b>	<b>\$ 6,231</b>
<b>Expenses:</b>			
Interest Expenses:	¥ 52,077	¥ 80,624	\$ 465
Interest on Deposits	14,592	27,062	130
Fees and Commissions Payments	66,712	55,761	596
Trading Expenses	92	—	1
Other Ordinary Expenses	152,085	135,075	1,359
General and Administrative Expenses (Note 2)	215,972	211,125	1,930
Other Expenses (Note 3)	58,886	32,316	526
<b>Total Expenses</b>	<b>¥ 545,827</b>	<b>¥ 514,904</b>	<b>\$ 4,877</b>
<b>Income before Income Taxes</b>	<b>¥ 151,447</b>	<b>¥ 112,938</b>	<b>\$ 1,353</b>
Income Taxes:	39,982	31,850	357
Current	29,750	29,457	266
Deferred	10,232	2,392	91
<b>Net Income</b>	<b>111,464</b>	<b>81,087</b>	<b>996</b>
Net Income Attributable to Non-Controlling Interests	434	996	4
<b>Net Income Attributable to Owners of the Parent</b>	<b>¥ 111,029</b>	<b>¥ 80,091</b>	<b>\$ 992</b>
	Yen		U.S. Dollars
<b>Net Income per Share of Common Stock</b>	<b>¥ 296.43</b>	<b>¥ 213.83</b>	<b>\$ 2.65</b>
<b>Diluted Net Income per Share of Common Stock</b>	<b>¥ 296.25</b>	<b>¥ 213.70</b>	<b>\$ 2.65</b>

See accompanying notes.

## Financial Data:

# Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2021 and 2020

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2021
<b>Net Income</b>	<b>¥ 111,464</b>	<b>¥ 81,087</b>	<b>\$ 996</b>
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	(2,549)	(6,100)	(23)
Deferred Gains (Losses) on Hedges	(2,874)	(1,606)	(26)
Foreign Currency Translation Adjustments	452	(308)	4
Remeasurements of Defined Benefit Plans	135	4,027	1
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	1,575	(487)	14
<b>Total Other Comprehensive Income (Loss)</b>	<b>¥ (3,260)</b>	<b>¥ (4,476)</b>	<b>\$ (29)</b>
<b>Comprehensive Income:</b>	<b>¥ 108,203</b>	<b>¥ 76,611</b>	<b>\$ 967</b>
Comprehensive Income Attributable to Owners of the Parent	¥ 107,719	¥ 75,632	\$ 963
Comprehensive Income Attributable to Non-Controlling Interests	484	978	4

Financial Data:

# Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2021 and 2020

For the Six Months Ended September 30, 2021

	Millions of Yen				
	Shareholders' Equity				
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 261,608	¥ 576,114	¥ 1,581,096	¥ (2,815)	¥ 2,416,003
Cumulative Effects of Changes in Accounting Policies			(9,636)		(9,636)
Restated Balance	261,608	576,114	1,571,460	(2,815)	2,406,367
Changes during the Period					
Cash Dividends			(28,122)		(28,122)
Net Income Attributable to Owners of the Parent			111,029		111,029
Purchase of Treasury Stock				(9)	(9)
Disposal of Treasury Stock		(0)		103	103
Purchase of Shares of Consolidated Subsidiaries					—
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(0)	82,907	94	83,001
Balance at the End of the Period	¥ 261,608	¥ 576,114	¥ 1,654,367	¥ (2,721)	¥ 2,489,368

	Millions of Yen								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	¥ 329,429	¥ (44,926)	¥ (6,739)	¥ 4,000	¥ (4,007)	¥ 277,756	¥ 1,024	¥ 27,772	¥ 2,722,556
Cumulative Effects of Changes in Accounting Policies								(0)	(9,636)
Restated Balance	329,429	(44,926)	(6,739)	4,000	(4,007)	277,756	1,024	27,772	2,712,920
Changes during the Period									
Cash Dividends									(28,122)
Net Income Attributable to Owners of the Parent									111,029
Purchase of Treasury Stock									(9)
Disposal of Treasury Stock									103
Purchase of Shares of Consolidated Subsidiaries									—
Net Changes of Items Other Than Shareholders' Equity	(2,569)	(2,748)	—	1,867	140	(3,310)	(6)	30	(3,287)
Total Changes during the Period	(2,569)	(2,748)	—	1,867	140	(3,310)	(6)	30	79,714
Balance at the End of the Period	¥ 326,859	¥ (47,675)	¥ (6,739)	¥ 5,867	¥ (3,867)	¥ 274,445	¥ 1,017	¥ 27,802	¥ 2,792,634

See accompanying notes.

## For the Six Months Ended September 30, 2020

	Millions of Yen				
	Shareholders' Equity				Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	
Balance at the Beginning of the Period	¥ 261,608	¥ 580,595	¥ 1,495,029	¥ (2,855)	¥ 2,334,377
Changes during the Period					
Cash Dividends			(28,122)		(28,122)
Net Income Attributable to Owners of the Parent			80,091		80,091
Purchase of Treasury Stock				(6)	(6)
Disposal of Treasury Stock		(1)		42	40
Purchase of Shares of Consolidated Subsidiaries		(432)			(432)
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(434)	51,968	35	51,569
Balance at the End of the Period	¥ 261,608	¥ 580,160	¥ 1,546,998	¥ (2,820)	¥ 2,385,947

	Millions of Yen								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	¥ 351,459	¥ (56,765)	¥ (6,623)	¥ 1,332	¥ (68,513)	¥ 220,889	¥ 1,057	¥ 34,583	¥ 2,590,907
Changes during the Period									
Cash Dividends									(28,122)
Net Income Attributable to Owners of the Parent									80,091
Purchase of Treasury Stock									(6)
Disposal of Treasury Stock									40
Purchase of Shares of Consolidated Subsidiaries									(432)
Net Changes of Items Other Than Shareholders' Equity	(6,438)	(1,060)	—	(997)	4,038	(4,458)	(16)	(155)	(4,630)
Total Changes during the Period	(6,438)	(1,060)	—	(997)	4,038	(4,458)	(16)	(155)	46,939
Balance at the End of the Period	¥ 345,021	¥ (57,826)	¥ (6,623)	¥ 334	¥ (64,475)	¥ 216,430	¥ 1,041	¥ 34,427	¥ 2,637,847

See accompanying notes.



For the Six Months Ended September 30, 2021

	Millions of U.S. Dollars				
	Shareholders' Equity				Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	
Balance at the Beginning of the Period	\$ 2,338	\$ 5,148	\$ 14,128	\$ (25)	\$ 21,589
Cumulative Effects of Changes in Accounting Policies			(86)		(86)
Restated Balance	2,338	5,148	14,042	(25)	21,503
Changes during the Period					
Cash Dividends			(251)		(251)
Net Income Attributable to Owners of the Parent			992		992
Purchase of Treasury Stock				(0)	(0)
Disposal of Treasury Stock		(0)		1	1
Purchase of Shares of Consolidated Subsidiaries					—
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(0)	741	1	742
Balance at the End of the Period	\$ 2,338	\$ 5,148	\$ 14,783	\$ (24)	\$ 22,244

	Millions of U.S. Dollars								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	\$ 2,944	\$ (401)	\$ (60)	\$ 36	\$ (36)	\$ 2,482	\$ 9	\$ 248	\$ 24,328
Cumulative Effects of Changes in Accounting Policies								(0)	(86)
Restated Balance	2,944	(401)	(60)	36	(36)	2,482	9	248	24,242
Changes during the Period									
Cash Dividends									(251)
Net Income Attributable to Owners of the Parent									992
Purchase of Treasury Stock									(0)
Disposal of Treasury Stock									1
Purchase of Shares of Consolidated Subsidiaries									—
Net Changes of Items Other Than Shareholders' Equity	(23)	(25)	—	17	1	(30)	(0)	0	(29)
Total Changes during the Period	(23)	(25)	—	17	1	(30)	(0)	0	712
Balance at the End of the Period	\$ 2,921	\$ (426)	\$ (60)	\$ 52	\$ (35)	\$ 2,452	\$ 9	\$ 248	\$ 24,954

See accompanying notes.

## Financial Data:

## Consolidated Statements of Cash Flows (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2021 and 2020

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2021
<b>Cash Flows from Operating Activities:</b>			
Income before Income Taxes	¥ 151,447	¥ 112,938	\$ 1,353
Depreciation and Amortization	14,961	17,215	134
Impairment Losses	732	164	7
Amortization of Goodwill	3,940	3,936	35
Equity in Losses (Earnings) of Affiliated Companies	(7,399)	(5,196)	(66)
Increase (Decrease) in Allowance for Loan Losses	(11,576)	(2,309)	(103)
Increase (Decrease) in Provision for Bonuses	(3,939)	(4,313)	(35)
Increase (Decrease) in Provision for Directors' Bonuses	(217)	(144)	(2)
Increase (Decrease) in Provision for Stocks Payment	56	107	1
Decrease (Increase) in Assets for Retirement Benefits	(8,604)	(5,687)	(77)
Increase (Decrease) in Liabilities for Retirement Benefits	254	32	2
Increase (Decrease) in Provision for Reward Points Program	589	(181)	5
Increase (Decrease) in Provision for Reimbursement of Deposits	(312)	(451)	(3)
Increase (Decrease) in Provision for Contingent Losses	(36)	15	(0)
Interest Income	(189,717)	(184,022)	(1,695)
Interest Expenses	52,077	80,624	465
Loss (Gain) Related to Securities	9,437	(24,841)	84
Loss (Gain) on Money Held in Trust	(774)	(1,773)	(7)
Foreign Exchange Losses (Gains)	(16,054)	18,417	(143)
Loss (Gain) on Disposal of Fixed Assets	(83)	332	(1)
Net Decrease (Increase) in Trading Assets	105,516	143,123	943
Net Increase (Decrease) in Trading Liabilities	(86,815)	(144,057)	(776)
Net Decrease (Increase) in Loans and Bills Discounted	(62,883)	(436,959)	(562)
Net Increase (Decrease) in Deposit	(389,239)	3,383,005	(3,478)
Net Increase (Decrease) in Negotiable Certificates of Deposit	978,406	1,109,912	8,743
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	274,644	(304,794)	2,454
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	(132,345)	631,829	(1,183)
Net Decrease (Increase) in Call Loans	136,962	1,364,313	1,224
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	43,037	(38,957)	385
Net Increase (Decrease) in Call Money	(111,213)	(298,486)	(994)
Net Decrease (Increase) in Foreign Exchange-Assets	(6,849)	(9,220)	(61)
Net Increase (Decrease) in Foreign Exchange-Liabilities	649	(1,347)	6
Net Decrease (Increase) in Lease Receivables and Investment Assets	2,494	7,455	22
Net Increase (Decrease) in Short-Term Bonds Payable	(58,087)	825,354	(519)
Increase (Decrease) in Straight Bonds-Issuance and Redemption	317,142	161,713	2,834
Net Increase (Decrease) in Borrowed Money from Trust Account	(741,337)	(1,232,875)	(6,624)
Interest Received	201,153	206,017	1,797
Interest Paid	(61,612)	(95,312)	(551)
Other, Net	79,840	24,761	713
Subtotal	¥ 484,243	¥ 5,300,338	\$ 4,327
Income Taxes (Paid) Refunded	(30,209)	(28,812)	(270)
<b>Net Cash Provided by (Used in) Operating Activities</b>	<b>¥ 454,033</b>	<b>¥ 5,271,525</b>	<b>\$ 4,057</b>

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2021
<b>Cash Flows from Investing Activities:</b>			
Purchase of Securities	¥ (4,634,716)	¥ (2,582,758)	\$ (41,415)
Proceeds from Sales of Securities	2,501,560	1,014,153	22,353
Proceeds from Redemption of Securities	2,033,541	1,351,758	18,171
Increase in Money Held in Trust	(4,400)	(500)	(39)
Purchase of Tangible Fixed Assets	(3,589)	(4,251)	(32)
Proceeds from Sales of Tangible Fixed Assets	1,709	46	15
Purchase of Intangible Fixed Assets	(20,205)	(14,850)	(181)
Purchase of Shares of Affiliated Companies Accounted for Using the Equity Method	(41,815)	(22)	(374)
<b>Net Cash Provided by (Used in) Investing Activities</b>	<b>¥ (167,916)</b>	<b>¥ (236,424)</b>	<b>\$ (1,500)</b>
<b>Cash Flows from Financing Activities:</b>			
Proceeds from Issuance of Subordinated Bonds and Bonds with Subscription Rights to Shares	—	39,784	—
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	—	(50,000)	—
Purchase of Shares of Subsidiaries without Change in the Scope of Consolidation	—	(1,161)	—
Cash Dividends Paid	(28,117)	(28,117)	(251)
Cash Dividends Paid to Non-Controlling Interests	(342)	(259)	(3)
Purchase of Treasury Stock	(9)	(6)	(0)
Proceeds from Sales of Treasury Stock	0	0	0
<b>Net Cash Provided by (Used in) Financing Activities</b>	<b>¥ (28,469)</b>	<b>¥ (39,759)</b>	<b>\$ (254)</b>
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ 28,464	¥ (6,603)	\$ 254
<b>Net Increase (Decrease) in Cash and Cash Equivalents</b>	<b>¥ 286,112</b>	<b>¥ 4,988,739</b>	<b>\$ 2,557</b>
Cash and Cash Equivalents at the Beginning of the Period	¥ 16,799,146	¥ 10,960,024	\$ 150,113
<b>Cash and Cash Equivalents at the End of the Period (Note 1)</b>	<b>¥ 17,085,259</b>	<b>¥ 15,948,763</b>	<b>\$ 152,670</b>

See accompanying notes.

## Financial Data:

## Notes to the Interim Consolidated Financial Statements (Unaudited)

**Basis of Presentation of Financial Statements**

The accompanying interim consolidated financial statements (banking account) have been prepared from the accounts maintained by Sumitomo Mitsui Trust Holdings, Inc. ("SuMi TRUST Holdings") and its consolidated subsidiaries (together, the "SuMi TRUST Group") in accordance with accounting principles generally accepted in Japan and certain accounting and disclosure rules under the Financial Instruments and Exchange Act of Japan and the Banking Act of Japan, which are different in certain respects as to the application and disclosure requirements of International Financial Reporting Standards.

In preparing these interim consolidated financial statements, the interim consolidated financial statements of SuMi TRUST Holdings issued in Japan have been reclassified and rearranged in order to present them in a form that is more familiar to readers outside Japan.

The interim consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMi TRUST Holdings is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥111.91 to U.S. \$1, the approximate rate of exchange as of September 30, 2021. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, total balances may not be equal to the sum of individual amounts.

**Significant Accounting Policies and Practices****1. Scope of Consolidation**

(1) Consolidated Subsidiaries as of September 30, 2021:

60 companies

Principal Company:

Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank")

Sumitomo Mitsui Trust Asset Management Co., Ltd.

Nikko Asset management Co., Ltd.

Sumitomo Mitsui Trust Loan & Finance Co., Ltd.

Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.

Changes in the consolidated subsidiaries during the interim period ended September 30, 2021, are as follows:

Newly established Trust Base Co., Ltd. is included in the scope of consolidation effective from the interim period ended September 30, 2021.

Arcadia Funding LLC and three other companies are excluded from the scope of consolidation effective from the interim period ended September 30, 2021, due to liquidation and other factors.

**(2) Unconsolidated Subsidiaries**

Principal Companies:

Hummingbird Co., Ltd.

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 10 other companies are excluded from the scope of consolidation in accordance with Article 5, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements and their assets and profits/losses do not belong to the subsidiaries.

ASIA GATEWAY I, L.P. and other unconsolidated subsidiaries are excluded from the scope of consolidation because they are immaterial to the extent that excluding such companies from consolidation would not prevent a reasonable assessment of the corporate group's financial position and financial results. Such materiality is determined based on the size of their assets, ordinary income, net income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries), retained earnings (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries), accumulated other comprehensive income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries), and other financial data.

**2. Application of the Equity Method**

(1) Unconsolidated Subsidiaries Accounted for by the Equity Method:

None

(2) Affiliated Companies Accounted for by the Equity Method:

34 companies

Principal Companies:

Custody Bank of Japan, Ltd.

SBI Sumishin Net Bank, Ltd.

Changes in the affiliated companies accounted for by the equity method during the interim period ended September 30, 2021, are as follows:

UBS SuMi TRUST Wealth Management, Ltd. and one other company are included in the scope of the application of the equity method effective from the interim period ended September 30, 2021, as SuMi Trust Holdings acquired their shares.

SBI Card Co., Ltd is excluded from the scope of the application of the equity method effective from the interim period ended September 30, 2021, due to liquidation.

### (3) Unconsolidated Subsidiaries and Affiliated Companies That Are Not Accounted for by the Equity Method

Principal Companies:

Hummingbird Co., Ltd.

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 10 other companies are excluded from the scope of the application of the equity method in accordance with Article 7, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/losses do not belong to the subsidiaries.

ASIA GATEWAY I, L.P. and other unconsolidated subsidiaries and affiliated companies that are not accounted for by the equity method are excluded from the scope of application of the equity method because such exclusion would not materially affect the interim consolidated financial statements. Such materiality is determined based on the size of their net income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries and affiliated companies), retained earnings (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries and affiliated companies), accumulated other comprehensive income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries and affiliated companies), and other financial data.

### 3. Interim Balance Sheet Dates of the Consolidated Subsidiaries

(1) The interim balance sheet dates of consolidated subsidiaries are as follows:

October 31: 2 companies

February 28: 1 company

March 31: 5 companies

May 31: 1 company

June 30: 7 companies

September 30: 44 companies

(2) Subsidiaries are consolidated using the interim financial statements as of the following dates:

- Subsidiaries with an interim balance sheet date of October 31: Provisionally prepared interim financial statements as of July 31
- A subsidiary with an interim balance sheet date of February 28: Provisionally prepared interim financial statements as of August 31
- Subsidiaries with an interim balance sheet date of March 31: Provisionally prepared interim financial statements as of September 30
- A subsidiary with an interim balance sheet date of May 31: Provisionally prepared interim financial statements as of August 31
- Other subsidiaries: Interim financial statements as of their respective interim balance sheet dates.

Material transactions arising between the interim consolidated balance sheet date, September 30, 2021, and the above interim balance sheet dates of consolidated subsidiaries have been reflected in the interim consolidated financial statements.

### 4. Significant Accounting Policies

(1) Trading Assets/Liabilities and Income/Expenses

Trading account activities are conducted to seek profits by taking advantage of short-term fluctuations in interest rates, currency rates, financial markets or other indicators, or intermarket differences (for trading purposes). The fluctuations in such items are presented as "Trading Assets" or "Trading Liabilities" in the interim consolidated balance sheets on a trade-date basis, and gains and losses from such transactions are presented as "Trading Income" or "Trading Expenses" in the interim consolidated statements of income.

For the measurement of trading assets and trading liabilities, securities and monetary claims are stated at their fair values as of the interim consolidated balance sheet date, and trading-related financial derivatives, such as swaps, futures, and options, are stated at the amounts that would

be settled if they were terminated on the interim consolidated balance sheet date.

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the interim period and differences in resulting gains or losses from the settlement of financial derivatives assuming that the settlement was made as of September 30, 2021.

## (2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMi TRUST Holdings is required to determine the purposes for holding each security and classify such security into (i) securities held for trading purposes ("Trading Securities"), (ii) debt securities intended to be held to maturity ("Held-to-Maturity Debt Securities"), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories ("Available-for-Sale Securities"). "Held-to-Maturity Debt Securities" are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. "Available-for-Sale Securities" are valued at the market price (cost of securities sold is calculated using primarily the moving-average method). Equity securities with no market prices are carried at cost using the moving-average method.

Valuation differences on "Available-for-Sale Securities" are recorded as a separate component of net assets and reported in the interim consolidated balance sheets.

(b) Securities in money held in trust are classified and accounted for in the same manner as those described in 4. (1) and 4. (2) (a) above.

## (3) Financial Derivatives

Financial derivatives, excluding those for trading purposes, are stated at fair value.

## (4) Depreciation and Amortization Methods

### (a) Tangible fixed assets other than lease assets

Tangible fixed assets are depreciated using primarily the straight-line method.

Useful lives of major asset categories:

Buildings: 3 to 60 years

Others: 2 to 20 years

### (b) Intangible fixed assets other than lease assets

Intangible fixed assets are amortized using the straight-line method. Software for internal use is amortized over the useful life specified by SuMi TRUST Holdings or the consolidated subsidiaries, which is generally five years.

Goodwill is amortized over a reasonable number of years, determined for each case, up to a maximum of 20 years. However, if immaterial, goodwill is expensed in its entirety in the year in which it arises.

### (c) Lease assets

The lease assets under "Tangible Fixed Assets" and "Intangible Fixed Assets" that are related to finance leases that do not transfer ownership of the lease assets to lessees are depreciated and amortized using the straight-line method over the lease term, assuming a residual value of zero.

## (5) Allowance for Loan Losses

The major domestic consolidated subsidiaries record allowance for loan losses in accordance with internally established criteria for write-offs and allowance for loan losses.

For claims against borrowers that have initiated special liquidation proceedings or other bankruptcy proceedings ("legal bankruptcy") and against borrowers that are in a substantially similar adverse condition ("virtual bankruptcy"), the allowance is provided based on the amount of claims, after the write-off stated below, net of the expected amount of recoveries from collateral and guarantees. For claims against borrowers that have not yet initiated bankruptcy proceedings, but are very likely to become bankrupt in the future ("possible bankruptcy"), an allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers' solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims.

For claims against large borrowers with certain credit risks and credit amounts that are classified as possible bankruptcy borrowers, restructured loan borrowers, or close-observation borrowers, if future cash flows from the collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan

restructuring and the carrying amount of the claim (the “estimated cash flow method”).

For claims that are classified as other than those above, the allowance is primarily provided based on the estimated loan losses over the next one to three years, which are calculated based on the average historical loan-loss ratios during a certain period on the basis of historical loan losses over the past one or three years.

All claims are assessed at branches and credit supervision departments based on the criteria for self-assessment of asset quality. The Risk Management Department, which is independent from operating sections, monitors the results of such assessments.

As for the other consolidated subsidiaries, the allowance for loan losses for general claims is provided based on the historical loan-loss ratios, and the allowance for loan losses for specific claims, such as possible uncollectible claims, is provided based on the estimate of unrecoverable amount for each claim.

For claims against borrowers who are legally bankrupt or virtually bankrupt with collateral or guarantees, claims against borrowers in legal or virtual bankruptcy, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the original amount of claims. The deducted amount was ¥23,570 million (U.S. \$211 million) for the six months ended September 30, 2021.

#### (Additional Information)

There is no significant change to the assumption for allowance for loan losses due to the impact of the spread of COVID-19 described in the “Significant Accounting Estimates” section of the Annual Report for the fiscal year ended March 31, 2021, during the six-month period ended September 30, 2021.

#### (6) Provision for Bonuses

A provision for bonuses is provided for the estimated employee bonuses attributable to the current interim period.

#### (7) Provision for Directors’ Bonuses

A provision for directors’ bonuses is provided for the estimated directors’ bonuses attributable to the current interim period.

#### (8) Provision for Stocks Payment

A provision for stocks payment is provided for estimated stock-based payments to directors of SuMi TRUST Holdings and some consolidated subsidiaries under a stock-based compensation scheme that have been earned by September 30, 2021.

#### (9) Provision for Reward Points Program

A provision for reward points program is provided for the use of points granted to holders of Diners Club Card and other credit cards in the amount deemed necessary based on the reasonable estimates of the points to be used in the future.

#### (10) Provision for Reimbursement of Deposits in Dormant Accounts

At SuMi TRUST Bank, a provision for reimbursement of deposits in dormant accounts is provided for the deposits that were derecognized as liabilities under certain conditions. Such provision is provided against the estimated future reimbursement to be requested by customers based on the past reimbursement record.

#### (11) Provision for Contingent Losses

A provision for contingent losses is provided for losses associated with off-balance-sheet transactions or trust transactions in the amount deemed necessary based on the estimated possible future losses.

#### (12) Accounting for Retirement Benefits

In determining the retirement benefit obligations, projected benefits to the periods up to the interim period ended September 30, 2021, are attributed based on the plan’s benefit formula. Past service cost and actuarial gains or losses are expensed using the following methods:

Past service cost: In principle, the full amount of past service costs is charged to profit or loss in the fiscal year they occur.

Actuarial gains or losses: Actuarial differences are expensed using the straight-line method, primarily over 10 years, within the employees’ average remaining service period, commencing from the next fiscal year of incurrence.

Some consolidated subsidiaries adopt the simplified method in calculating liabilities for retirement benefits and retirement benefit expenses for lump-sum retirement



benefit plans, recording liabilities at amounts that would be required for voluntary termination at the end of the current interim period.

#### (13) Basis for Recognition of Significant Revenues and Expenses

The SuMi TRUST Group's main revenues from contracts with customers are "Net Trust Fees" and "Revenue from Service Transactions" such as asset management and administration fees, stock transfer agency fees, real estate brokerage fees, and investment trust and insurance sales fees.

Trust fees and asset management and administration fees are recorded mainly in the "Fiduciary Services," "Asset Management Business," and "Retail Total Solutions Services." The SuMi TRUST Group is obligated to perform asset management and administrative services in accordance with the terms of trust agreements and various contracts. The SuMi TRUST Group recognizes revenues from these performance obligations over a period of time since the benefits are expensed by the customer as the daily services are provided.

Stock transfer agency fees are mainly recorded in the "Stock Transfer Agency Services." The SuMi TRUST Group is obligated to perform shareholder registry management services in accordance with agreement on entrustment of management of shareholder registry. The SuMi TRUST Group recognizes revenues from this performance obligation over a period of time since the benefits are expensed by the customer as the daily services are provided.

Real estate brokerage fees are recorded mainly in the "Real Estate." The SuMi TRUST Group is obligated to perform real estate brokerage services based on real estate brokerage contracts. Revenues are recognized when the performance obligation is satisfied at the time when the real estate sales contract is executed or when the property is delivered. The timing of satisfying performance obligation is determined based on the significance of the duties after the execution of the real estate sales contract.

Fees on sales of investment trusts and insurance are mainly recorded in the "Retail Total Solutions Services." The SuMi TRUST Group is obligated to provide product explanations and sales administrative services based on the terms and conditions of transactions and consignment agreements. Revenues are recognized when the performance obligation is satisfied at the time of product sale.

#### (14) Foreign Currency Translation

Assets and liabilities of SuMi TRUST Bank that are denominated in foreign currencies and overseas branch accounts are generally translated into yen at the exchange rates prevailing at the interim consolidated balance sheet date, except for shares of stocks in affiliated companies translated into yen at the exchange rates prevailing at the acquisition dates.

Assets and liabilities of other consolidated subsidiaries that are denominated in foreign currencies are translated into yen at the exchange rates prevailing at their respective interim balance sheet dates.

#### (15) Accounting for Leases

As for the consolidated subsidiaries in Japan, income and expenses arising from transactions of finance leases that do not transfer ownership to lessees are recognized as sales and costs of goods sold when lease payments are collected.

#### (16) Hedge Accounting

##### (a) Interest-related risk hedge

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Committee Practical Guidance No.24 of October 8, 2020, "Guidance No.24"). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits, loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest volatility factors for the hedged items and those for the hedging instruments.

##### (b) Currency-related risk hedge

SuMi TRUST Bank manages the foreign exchange risk arising from various assets and liabilities denominated in foreign currencies using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Foreign Currency Transactions in Banking Industry" (JICPA Industry



Committee Practical Guidance No.25 of October 8, 2020, "Guidance No.25"). The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

Additionally, transactions intended to hedge the foreign exchange risk associated with foreign currency-denominated securities (other than bonds) are treated as portfolio hedges. Fair value hedge accounting has been adopted to account for such transactions on the conditions that specific foreign currency-denominated securities are designated in advance as hedged items and that foreign currency payables of spot and forward foreign exchange contracts exist in excess of the acquisition cost of such foreign currency-denominated securities on a foreign currency basis.

The foreign exchange risk associated with investment in the shares of stocks in foreign subsidiaries and affiliated companies is individually hedged using forward exchange contracts denominated in the same currency, and foreign currency translation adjustments arising from the hedging instruments are included in "Foreign Currency Translation Adjustments."

(c) Internal hedge transactions and others

Among derivative transactions of SuMi TRUST Bank that take place between consolidated subsidiaries or that are made internally between designated trading accounts and some other accounts, those interest rate swaps and cross-currency swaps designated as hedging instruments are carried out in accordance with standards for cover deals with external parties, which eliminate discretion and enable strict management on hedges pursuant to Guidance No.24 and Guidance No.25. Accordingly, income or expenses arising from such interest rate swaps and cross-currency swaps are recognized as profits or losses, or deferred, rather than eliminated.

Deferred hedge accounting has been adopted for certain assets and liabilities by individual transactions.

Other consolidated subsidiaries account for such transactions as deferred hedges or exceptional treatment for interest rate swaps by individual transactions.

(17) Scope of Cash and Cash Equivalents in the Interim Consolidated Statements of Cash Flows

The balance of "Cash and Cash Equivalents" in the interim consolidated statements of cash flows is equivalent to the balance of "Cash and Due from Banks" presented in the interim consolidated balance sheets (cash and due from the Bank of Japan for SuMi TRUST Bank).

(18) Nondeductible Consumption Taxes Associated with Assets

Nondeductible consumption taxes and local consumption taxes associated with assets are recorded as expenses in the current interim period.

(19) Adoption of Consolidated Tax Return System

SuMi TRUST Holdings adopts the consolidated tax return system.

(20) Adoption of Tax Effect Accounting for the Transition from the Consolidated Taxation System to the Group Tax Sharing System

SuMi TRUST Holdings and some of its consolidated subsidiaries in Japan did not adopt Paragraph 44 of "Implementation Guidance on Tax Effect Accounting" (Accounting Standards Board of Japan (ASBJ) Guidance No.28, February 16, 2018) in accordance with Paragraph 3 of "Treatment of Tax Effect Accounting for the Transition from the Consolidated Taxation System to the Group Tax Sharing System" (ASBJ Practical Issues Task Force (PITF) No.39, March 31, 2020) and account for deferred tax assets and deferred tax liabilities based on the tax regulations before the revision. Such treatment is adopted on items transitioned to group tax sharing system established under "The Law Revising a Portion of Income Tax Law" (Act No.8, 2020) and single taxation system items revised in conjunction with the transition to the group tax sharing system.

## Changes in Accounting Policies

### Application of Accounting Standard for Revenue Recognition

SuMi Trust Holdings has applied the "Accounting Standard for Revenue Recognition" (ASBJ Statement No.29, March 31, 2020, "the Standard for Revenue Recognition") from the beginning of the current interim period ended September 30, 2021. Once control of a promised good or service is transferred to the customer, SuMi Trust Holdings

recognizes revenue at the amount that SuMi Trust Holdings expects to receive in exchange for the good or service.

Application of the Standard for Revenue Recognition is in accordance with the transitional treatments specified in the proviso in Paragraph 84 of the standard. The cumulative effect of applying the new accounting policy retrospectively prior to the six months ended September 30, 2021, is added to or deducted from retained earnings as of the beginning of the current interim period, and the new accounting policy is applied effective from beginning of the current interim period.

The effects of this change in the accounting policy on the interim consolidated financial statements are immaterial.

Comparative information for the current interim period in the notes for "Revenue Recognition" is not presented in accordance with the transitional treatments specified in Section 3 of Paragraph 89 of the Standard for Revenue Recognition.

#### Application of Accounting Standard for Fair Value Measurement

SuMi Trust Holdings has applied the "Accounting Standard for Fair Value Measurement" (ASBJ Statement No.30, July 4, 2019, "the Standard for Fair Value Measurement") from the beginning of the current interim period ended September 30, 2021. In accordance with Paragraph 8 of the Standard for Fair Value Measurement, the fair value adjustment method for the calculation of the fair value of derivative transactions has been revised to a method that maximizes the use of observable inputs estimated from derivatives traded in the market. Such revision is a result of the application of the Standard for Fair Value Measurement, and the cumulative effect of applying the new accounting policy retrospectively prior to the six months ended September 30, 2021, is reflected to the balance of retained earnings at the beginning of the current interim period, in accordance with the transitional measures specified in Paragraph 20 of the Standard for Fair Value Measurement.

As a result, trading assets decreased by ¥7,127 million (U.S. \$ 64 million), other assets decreased by ¥8,105 million (U.S. \$ 72 million), deferred tax assets increased by ¥3,948 million (U.S. \$ 35 million), trading liabilities decreased by ¥1,061 million (U.S. \$ 9 million), other liabilities decreased by ¥1,277 million (U.S. \$ 11 million), retained earnings decreased by ¥8,945 million (U.S. \$ 80 million), and net assets per share of

common stock decreased by ¥23.88 (U.S. \$ 0.21) as of the beginning of the six months ended September 30, 2021.

In addition, in the notes to "Financial Instruments," the SuMi Trust Bank Group has disclosed the notes related to the breakdown of fair values of financial instruments by input level. However, in accordance with the transitional treatment prescribed in Article 6, Paragraph 2 of the Supplementary Provision of the "Cabinet Office Ordinance Partially Revising Regulation for Terminology, Forms and Preparation of Financial Statements" (Cabinet Office Ordinance No.9, March 6, 2020), the notes for the previous fiscal year ended March 31, 2021, are not included.

#### Changes in Presentation

##### Presentation of Financial Assets and Liabilities for Derivative Transactions based on Fair Value

Previously, each derivative transaction included in "Trading Assets," "Trading Liabilities," "Other Assets," and "Other Liabilities" was presented on a net basis for transactions that met the requirements under the practical guidance for accounting for financial instruments. However, for the purpose of accurately presenting credit risks with and without collateral for derivative transactions, financial assets and liabilities for derivative transactions measured at fair value are now presented on a gross basis based on the general rule from the current interim period ended September 30, 2021. To reflect this change in presentation, reclassifications have been made in the consolidated financial statements for the fiscal year ended March 31, 2021 and the consolidated interim financial statements for the six-month period ended September 30, 2020.

As a result, "Trading Assets" of ¥433,766 million (U.S. \$ 3,876 million), "Other Assets" of ¥2,260,399 million (U.S. \$ 20,198 million), "Trading Liabilities" of ¥321,576 million (U.S. \$ 2,874 million), and "Other Liabilities" of ¥1,359,860 million (U.S. \$ 12,151 million), presented in the consolidated balance sheets for the fiscal year ended March 31, 2021, changed to ¥962,849 million (U.S. \$ 8,604 million), ¥2,936,013 million (U.S. \$ 26,235 million), ¥850,660 million (U.S. \$ 7,601 million), and ¥2,035,474 million (U.S. \$ 18,188 million), respectively.

Additionally, "Net Decrease (Increase) in Trading Assets" of ¥45,552 million and "Net Decrease (Increase) in Trading Liabilities" of ¥(46,486) million, presented in the consolidated statements of cash flows for the previous interim

period ended September 30, 2020, changed to ¥143,123 million and ¥(144,057) million, respectively.

## Additional Information

### Share Delivery Trust for the Directors

#### 1. Overview

SuMi Trust Holdings applies the Performance-Based Stock Compensation System (the "System") with trusts to SuMi Trust Holdings' directors (excluding directors who are Audit Committee members and external directors) and executive officers (as defined in the Companies Act and as defined in SuMi Trust Holdings' internal policies), and the directors (excluding directors who are Audit and Supervisory Committee members and external directors) and executive officers (as defined in the internal policies) of SuMi TRUST Bank and Sumitomo Mitsui Trust Asset Management Co., Ltd. ("SuMi TRUST AM"), which are core companies of the SuMi TRUST Group. The above mentioned directors and executive officers of SuMi TRUST Holdings, SuMi TRUST Bank, and SuMi TRUST AM are collectively referred to as the "Directors."

Under the System, a portion of the remuneration of the Directors is linked to performance targets set out in SuMi TRUST Holdings' current Midterm Management Plan. By paying part of the remuneration for Directors in shares, the linkage between the remuneration of the Directors and the

performance of the SuMi TRUST Group becomes clearer, and the Directors share the same benefits and risks of share price fluctuations with the shareholders. Through these initiatives, the System is designed to heighten the Director's attention to enhancement of medium- and long-term business performance and the corporate value of the SuMi TRUST Group.

SuMi TRUST Holdings contributes money to a trust set up under the System, and the trust acquires shares of SuMi TRUST Holdings. The Directors are awarded points based on the Shares Delivery Rules established individually by SuMi TRUST Holdings, SuMi TRUST Bank, and SuMi TRUST AM, and the number of shares of SuMi TRUST Holdings corresponding to the points granted are issued to the Directors through the trust.

#### 2. Remaining Number of Shares of SuMi TRUST Holdings Held by the Trust

The carrying amount and the number of shares of SuMi TRUST Holdings held by the Trust as of September 30, 2021, was ¥1,349 million (U.S. \$12 million) and 394 thousand shares (carrying amount and the number of shares as of September 30, 2020 was ¥1,446 million and 422 thousand shares). The shares are recorded as treasury stock in the net assets section of the interim consolidated balance sheets.

## Notes to the Interim Consolidated Balance Sheets

### 1. Securities

"Securities" include stocks and equity investments in unconsolidated subsidiaries and affiliated companies.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Stocks	¥ 212,026	\$ 1,895
Equity Investments	22,933	205

## 2. Securities with free disposal rights to sell or (re)pledge

Unsecured securities borrowed under loan agreements and securities purchased under resale agreements, and securities received under lending transactions with cash collateral that SuMi TRUST Holdings has free disposal rights to sell or (re)pledge consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Securities that are Further Collateralized	¥ 154,454	\$ 1,380
Securities That Are Further Loaned	1,179,372	10,539
Securities Held without Selling or Repledging as of the End of the Current Period	1,108	10

## 3. Loans and Bills Discounted

Loans and bills discounted as of September 30, 2021, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Loans in Bankruptcy Proceedings	¥ 1,891	\$ 17
Delinquent Loans	66,381	593

Loans in bankruptcy proceedings are loans whose interest receivable is not recorded due to delinquency in principal or interest payments for a significant period or other reasons excluding loans that have been written off ("non-accrual loans") and due to the reasons as prescribed in Paragraph 1, Items 3 and 4 of Article 96 of "Enforcement Ordinance for the Corporation Tax Act" (Cabinet Order

No. 97 of 1965).

Delinquent loans are nonaccrual loans other than (i) loans in bankruptcy proceedings and (ii) loans for which the terms of interest payments have been extended in connection with the borrower's business restructuring or to otherwise provide support.

## 4. Loans Past Due Three Months or More

There are no loans past due three months or more as of September 30, 2021.

Loans past due three months or more are those loans for which principal or interest payments are more than

three months past due (calculated from the day following the contractual payment date), excluding loans classified as loans in bankruptcy proceedings or delinquent loans.

## 5. Restructured Loans

Restructured loans as of September 30, 2021, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Restructured Loans	¥ 51,285	\$ 458

Restructured loans are those loans whose terms have been modified by reducing or waiving interest, granting interest payment extensions, granting principal repayment extensions, forgiving debt, or otherwise providing some arrangements favorable to the borrower in connection with

the borrower's business restructuring or to otherwise provide support, excluding those loans classified as loans in bankruptcy proceedings, delinquent loans, or loans past due three months or more.

**6. Total of Loans in Bankruptcy Proceedings, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans**

Total of loans in bankruptcy proceedings, delinquent loans, loans past due three months or more, and restructured loans as of September 30, 2021, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Total of Loans in Bankruptcy Proceedings, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans	¥ 119,557	\$ 1,068

The amounts presented in Notes 3 through 6 are before deducting allowances for loan losses.

**7. Bills Discounted**

Bills discounted are treated as financial transactions in accordance with Guidance No.24. SuMi TRUST Holdings has a free disposal right to sell or (re)pledge such commercial bills. The total face value of such bills is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Bills Discounted	¥ 1,018	\$ 9

**8. Assets Pledged as Collateral**

Assets pledged as collateral as of September 30, 2021, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Assets Pledged as Collateral:		
Securities	¥ 2,189,000	\$ 19,560
Loans and Bills Discounted	5,156,450	46,077
Lease Receivables and Investment Assets	46,832	418
Other Assets	134,727	1,204
<b>Total</b>	<b>¥ 7,527,011</b>	<b>\$ 67,260</b>
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 19,820	\$ 177
Payables under Repurchase Agreements	601,311	5,373
Borrowed Money	4,714,224	42,125

In addition to the foregoing, the following assets have been pledged as collateral for settlement of exchange and others, or as a substitution of margin of futures and others.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Securities	¥ 415,386	\$ 3,712

"Other Assets" include initial margins of futures, security deposits, and cash collateral paid for financial instruments. Such amounts are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Initial Margins of Futures Markets	¥ 59,026	\$ 527
Security Deposits	27,478	246
Cash Collateral Pledged for Financial Instruments-Assets	747,376	6,678

## 9. Overdraft Facility Agreements and Commitment Lines of Credit

Overdraft facility agreements and committed lines of credit are agreements to extend a certain amount of credit at the customer's request as long as the terms of the agreement have not been violated. The amount of unused credit under such agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Amount of Unused Credit under Agreements	¥ 12,504,804	\$ 111,740
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Canceled at Any Time	8,554,708	76,443

The balance of unused credit will not necessarily affect the future cash flows of the consolidated subsidiaries because most of these agreements expire without credit being extended. Most of these agreements contain clauses allowing the consolidated subsidiaries to reject requests for credit outright or reduce the credit limits due to changes in financial circumstances, the need to preserve claims, or

other reasonable causes. Besides requesting collateral, such as real estate or securities, as necessary at the time of entering into the agreement, SuMi TRUST Holdings has also adopted other measures to keep its credit sound, such as periodically assessing the condition of customers' businesses following internal procedures and revising agreements, as necessary.

## 10. Revaluation Reserve for Land

In accordance with the Act on Revaluation of Land (Act No.34, promulgated on March 31, 1998), land for commercial use of SuMi TRUST Bank was revalued, and the amount equivalent to the taxes on the resulting valuation difference was recorded as a "Deferred Tax Liability for Land Revaluation" in liabilities, and the amount net of such differences was recorded as a "Revaluation Reserve for Land" in net assets.

Revaluation date: March 31, 1999

Revaluation method prescribed by Paragraph 3 of Article 3 of the Act:

The revaluation is calculated by reasonably adjusting the value of land based on the posted prices for benchmark properties as prescribed by Item 1 of Article 2 of the "Order for Enforcement of the Act on Revaluation of Land" (Cabinet Order No.119, promulgated on March 31, 1998) and the land assessments under Item 4 of Article 2 of the same Order.

## 11. Accumulated Depreciation of Tangible Fixed Assets

Accumulated depreciation of tangible fixed assets as of September 30, 2021, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Accumulated Depreciation of Tangible Fixed Assets	¥ 182,749	\$ 1,633

## 12. Borrowed Money

Borrowed money includes subordinated borrowings with lower priority for fulfillment of obligation than other debts.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Subordinated Borrowings	¥ 60,000	\$ 536
Subordinated Borrowings with a Debt Relief Clause at the Contractual Point of Non-Viability	10,000	89

### 13. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Subordinated Bonds	¥ 780,595	\$ 6,975
Subordinated Bonds with a Debt Relief Clause at the Contractual Point of Non-Viability	610,000	5,451

### 14. Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings

The bonds presented under "Securities" include guarantee obligations on corporate bonds that were placed through private securities offerings (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act).

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 63,047	\$ 563

### 15. Principal of Guaranteed Trust Accounts

The principal amount of the trusts held by SuMi TRUST Bank through guaranteed trust agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Money Trusts	¥ 3,924,183	\$ 35,066

## Notes to the Interim Consolidated Statements of Income

### 1. Other Income

Other income for the six months ended September 30, 2021, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Gains on Sales of Stocks and Other Securities	¥ 28,689	\$ 256
Equity in Earnings of Affiliated Companies	7,399	66
Reversal of Allowance for Loan Losses	6,604	59

### 2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2021, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Salaries and Allowances	¥ 87,669	\$ 783

### 3. Other Expenses

Other expenses for the six months ended September 30, 2021, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Losses on Sales of Stocks and Other Securities	¥ 46,304	\$ 414

## Notes to the Interim Consolidated Statements of Changes in Net Assets

### 1. Class and Number of Issued Shares of Common Stock and Treasury Stock

The class and number of issued shares of common stock and treasury stock for the six months ended September 30, 2021, consist of the following:

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Current Period	Increase	Decrease	Number of Shares Outstanding at the End of the Current Period
For the Six Months Ended September 30, 2021					
Number of Issued Shares:					
Common Share	850,000	375,291	—	—	375,291
Treasury Stock:					
Common Share		745	2 <sup>1)</sup>	29 <sup>2)</sup>	718 <sup>3)</sup>

(Notes)

1) The number of shares of common stock held as treasury stock increased by 2 thousand shares due to the purchase of odd-lot or less than one thousand shares.

2) The number of shares of common stock held as treasury stock decreased by 0 thousand shares due to purchase requests from odd-lot or less than one thousand shareholders, by 1 thousand shares due to the transfer of shares upon exercise of stock option rights, and by 28 thousand shares

due to the disposal of shares under the scheme of the share delivery trust for the Directors.

3) The number of shares of common stock held as treasury stock as of September 30, 2021, includes 394 thousand shares of SuMi TRUST Holdings held by the share delivery trust for the Directors. The number of shares held by the share delivery trust for the Directors decreased by 28 thousand shares during the six months ended September 30, 2021.

### 2. Subscription Rights to Shares

Subscription rights to shares for the six months ended September 30, 2021, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
SuMi TRUST Holdings		
Subscription Rights to Shares as Stock Options	¥ 1,017	\$ 9



### 3. Dividends

(1) Dividends paid for the six months ended September 30, 2021, consist of the following:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
June 23, 2021						
Ordinary General Meeting of Shareholders	Common Share	¥ 28,122 (\$251)	Retained Earnings	¥ 75.00 (\$0.67)	March 31, 2021	June 24, 2021

(Note)

Cash dividends declared at the Ordinary General Meeting of Shareholders held on June 23, 2021 include ¥31 million (U.S. \$0.3 million) of dividends for treasury stock held by the share delivery trust for the Directors.

(2) Dividends with a record date during the current interim period ended September 30, 2021, but whose effective date is after September 30, 2021, are as follows:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
November 11, 2021						
Board of Directors' Meeting	Common Share	¥ 29,997 (\$268)	Retained Earnings	¥ 80.00 (\$0.71)	September 30, 2021	December 2, 2021

(Note)

Cash dividends declared at the Board of Directors' Meeting held on November 11, 2021 include ¥31 million (U.S. \$0.3 million) of dividends for treasury stock held by the share delivery trust for the Directors.

### Note to the Interim Consolidated Statements of Cash Flows

#### Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the interim consolidated statements of cash flows and cash and due from banks in the interim consolidated balance sheets as of September 30, 2021.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Cash and Due from Banks	¥ 18,907,222	\$ 168,950
Due from Banks Held by SuMi TRUST Bank (Excluding Due from the Bank of Japan)	(1,821,962)	(16,281)
<b>Cash and Cash Equivalents</b>	<b>¥ 17,085,259</b>	<b>\$ 152,670</b>

## Leases

### 1. Finance Leases

As a lessee:

Finance leases that do not transfer ownership of the lease assets to lessees

#### 1) Description of lease assets

##### i) Tangible fixed assets

Mainly store buildings and office equipment

##### ii) Intangible fixed assets

Software

#### 2) Method for depreciating and amortizing lease assets

Refer to "(4) Depreciation and Amortization Methods" of "4. Significant Accounting Policies" in the Significant Accounting Policies and Practices.

### 2. Operating Leases

As a lessee:

Total future lease payments under non-cancelable operating leases as of September 30, 2021, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Due in One Year or Less	¥ 3,932	\$ 35
Due in More than One Year	16,290	146
<b>Total</b>	<b>¥ 20,223</b>	<b>\$ 181</b>

As a lessor:

Total future lease payments under non-cancelable operating leases as of September 30, 2021, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Due in One Year or Less	¥ 5,905	\$ 53
Due in More than One Year	45,849	410
<b>Total</b>	<b>¥ 51,755</b>	<b>\$ 462</b>

## Financial Instruments

### Fair Values of Financial Instruments and Breakdown by Input Level

The carrying amounts on the interim consolidated balance sheets and fair values of financial instruments as of September 30, 2021, as well as the differences between these values and fair values by input level are presented below.

The amounts shown in the following table do not include investment trusts for which transitional measures are applied in accordance with Paragraph 26 of "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No.31, July 4, 2019, hereinafter, "Guidance for Application of Fair Value Measurement"), equity securities with no market prices, and investments in partnerships for which transitional measures are applied in accordance with Paragraph 27 of Guidance for Application of Fair Value Measurement (See

(1) (\*1) and Note 3).

The fair values of financial instruments are classified into the following three levels depending on the observability and significance of the input used in the fair value measurement.

Level 1: Fair value determined based on the (unadjusted) quoted price in an active market for the same asset or liability

Level 2: Fair value determined based on directly or indirectly observable inputs other than Level 1 inputs

Level 3: Fair value determined based on significant unobservable inputs

If multiple inputs with a significant impact are used for the fair value measurement of a financial instrument, the financial instrument is classified to the lowest priority level of fair value measurement in which each input belongs to.

#### (1) Financial assets and liabilities at fair value on the interim consolidated balance sheets

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2021				Sep. 30, 2021			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Monetary Claims Bought	¥ —	¥ 117,811	¥ —	¥ 117,811	\$ —	\$ 1,053	\$ —	\$ 1,053
Trading Assets								
Trading Securities	10,730	14,713	—	25,443	96	131	—	227
Money Held in Trust	1,244	1,296	—	2,540	11	12	—	23
Securities								
Available-for-Sale Securities	3,790,689	1,668,416	749	5,459,854	33,873	14,909	7	48,788
Total Assets	¥ 3,802,663	¥ 1,802,237	¥ 749	¥ 5,605,650	\$ 33,980	\$ 16,104	\$ 7	\$ 50,091
Derivative Transactions (*2)(*3)(*4)								
Interest Rate Transactions	¥ (1,130)	¥ (42,873)	¥ (605)	¥ (44,610)	\$ (10)	\$ (383)	\$ (5)	\$ (399)
Currency Transactions	—	(25,147)	—	(25,147)	—	(225)	—	(225)
Stock Related Transactions	1,561	—	—	1,561	14	—	—	14
Bond-Related Transactions	659	54	—	713	6	0	—	6
Credit and								
Derivative Transactions	—	(1,559)	—	(1,559)	—	(14)	—	(14)
Total Derivative Transactions	¥ 1,089	¥ (69,526)	¥ (605)	¥ (69,042)	\$ 10	\$ (621)	\$ (5)	\$ (617)

(\*1) The amounts of investment trusts for which transitional measures are applied in accordance with Paragraph 26 of the Guidance for Application of Fair Value Measurement are not included in the table above. The amount of such investment trusts on the interim consolidated balance sheets includes financial assets of ¥927,446 million (U.S. \$8,287 million) as of September 30, 2021.

(\*2) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(\*3) As for derivative transactions applying hedge accounting, ¥(110,473) million (U.S. \$(987) million) is recorded on the interim consolidated balance sheets as of September 30, 2021.

(\*4) Derivative transactions qualifying for hedge accounting include interest rate swaps designated as hedging instruments to fix cash flows of hedged items such as loans and bills discounted, and deferred hedges have been adopted, in principle. In addition, "Practical Solution on the Treatment of Hedge Accounting for Financial Instruments that Reference LIBOR" (ASBJ PITF No.40, September 29, 2020) has been adopted to these hedge transactions.

(2) Financial assets and liabilities which are not stated at fair value on the interim consolidated balance sheets

Cash and Due from Banks, Call Loans and Bills Bought, Receivables under Resale Agreements and Receivables under Securities Borrowing Transactions, Foreign Exchanges, Call Money and Bills Sold, Payables under Repurchase Agreements, Short-Term Bonds Payables, and Borrowed Money from Trust Account are not included in the following tables because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

	Millions of Yen					
	Sep. 30, 2021					
	Level 1	Level 2	Level 3	Total	Interim consolidated balance sheet amount	Net unrealized gains (losses)
Monetary Claims Bought	¥ —	¥ 49,037	¥ 595,399	¥ 644,436	¥ 643,901	¥ 534
Securities						
Held-to-Maturity Securities	133,160	105,882	—	239,043	223,252	15,790
Loans and Bills Discounted					30,569,851	
Allowance for Loan Losses (*)					(101,164)	
	—	—	30,752,684	30,752,684	30,468,686	283,997
Lease Receivables and Investment Assets (*)	—	—	701,137	701,137	685,646	15,491
Total Assets	¥ 133,160	¥ 154,919	¥ 32,049,221	¥ 32,337,301	¥ 32,021,487	¥ 315,814
Deposits	¥ —	¥ 33,095,509	¥ —	¥ 33,095,509	¥ 33,078,438	¥ 17,070
Negotiable Certificates of Deposit	—	8,139,000	—	8,139,000	8,139,000	—
Borrowed Money	—	6,054,569	—	6,054,569	6,057,246	(2,676)
Bonds Payable	—	1,883,286	—	1,883,286	1,862,748	20,537
Total Liabilities	¥ —	¥ 49,172,366	¥ —	¥ 49,172,366	¥ 49,137,434	¥ 34,932

	Millions of U.S. Dollars					
	Sep. 30, 2021					
	Level 1	Level 2	Level 3	Total	Interim consolidated balance sheet amount	Net unrealized gains (losses)
Monetary Claims Bought	\$ —	\$ 438	\$ 5,320	\$ 5,759	\$ 5,754	\$ 5
Securities						
Held-to-Maturity Securities	1,190	946	—	2,136	1,995	141
Loans and Bills Discounted					273,165	
Allowance for Loan Losses (*)					(904)	
	—	—	274,798	274,798	272,261	2,538
Lease Receivables and Investment Assets (*)	—	—	6,265	6,265	6,127	138
Total Assets	\$ 1,190	\$ 1,384	\$ 286,384	\$ 288,958	\$ 286,136	\$ 2,822
Deposits	\$ —	\$ 295,733	\$ —	\$ 295,733	\$ 295,581	\$ 153
Negotiable Certificates of Deposit	—	72,728	—	72,728	72,728	—
Borrowed Money	—	54,102	—	54,102	54,126	(24)
Bonds Payable	—	16,829	—	16,829	16,645	184
Total Liabilities	\$ —	\$ 439,392	\$ —	\$ 439,392	\$ 439,080	\$ 312

(\*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the interim consolidated balance sheets, because the balance of the allowance is immaterial.

(Note 1) Description of the valuation techniques and inputs used to measure fair values

### Monetary Claims Bought

Among monetary claims bought, securitized products are stated at reasonably calculated prices, which are equivalent to market prices, such as counterparties' quoted prices or dealer/broker-quoted prices, and are classified into Level 3 if those prices are comprised of significant unobservable inputs, and classified into Level 2 otherwise. Fair values for all other monetary claims bought are principally calculated in the same manner as Loans and Bills Discounted and mainly classified into Level 3.

### Trading Assets

Bonds and other securities held for trading purposes whose fair values are stated at dealer association prices or counterparties' quoted prices are classified into Level 1 or Level 2 depending on the level of market activity. Others whose fair values are calculated by discounting future cash flows to their present values using observable inputs, are classified into Level 2.

### Money Held in Trust

Securities managed as trust assets in money held in trust, which are individually managed with the principal objective of securities portfolio management, are stated at quoted market prices or dealer/broker-quoted prices and classified into Level 1 or Level 2 depending on the level of the components.

Notes regarding money held in trust by holding purpose are presented under the "Money Held in Trust" section.

### Securities

Listed stocks are stated at quoted market prices and mainly classified into Level 1 depending on the level of market activity.

Bonds are stated at quoted market prices announced in exchange traded transactions, over-the-counter transactions, and others, and classified into Level 1 if they are traded in an active market. If the market is not active, even though bonds are stated at quoted market prices, they are classified into Level 2. Bonds stated at prices obtained from a third party, such as pricing services and dealers/brokers,

are classified into Level 3 if those prices are comprised of significant unobservable inputs, and classified into Level 2 otherwise. Fair values of certain bonds are calculated by classifying them according to their internal ratings and maturities, and discounting the aggregate principal and interest by the interest rate which takes into account risk factors, including credit risks. If the interest rate is a significant unobservable input, the fair values of the bonds are classified into Level 3, otherwise Level 2.

### Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities; and discounting the aggregate principal and interest by the interest rate which takes into account risk factors, including credit risks. However, floating-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower's credit situation subsequent to the execution of the loans, are stated at their carrying amounts. For claims executed to borrowers who went into legal bankruptcy, virtual bankruptcy, and possible bankruptcy, estimated loan losses are calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts by deducting the allowance for loan losses from the amounts in the interim consolidated balance sheets at the interim consolidated balance sheet date, because such deducted amounts approximate fair value. Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate the fair value because of the expected repayment periods and the interest terms. These fair values are classified into Level 3.

### Lease Receivables and Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to the types of receivables, internal ratings, maturities, and others, and discounting the aggregate principal and interest by the interest rate which takes into account risk factors, including credit risks. These fair values are classified into Level 3.

**Deposits and Negotiable Certificates of Deposit**

Demand deposits are stated at the amount that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount). Time deposits with a fixed rate are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be newly used on the same type of deposits. Floating-rate time deposits and fixed-rate time deposits with short maturities (one year or less) stated at their carrying amounts because the carrying amounts approximate the fair value. These fair values are classified into Level 2.

**Borrowed Money**

Borrowed money at floating rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money. Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the assumed interest rate on similar borrowings. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value. These fair values are classified into Level 2.

**Bonds Payable**

Bonds issued by SuMi TRUST Holdings and its consolidated subsidiaries are stated at market prices, if such prices are available. Fair values for other bonds are calculated by

discounting future cash flows to their present values by the assumed interest rate on issuance of similar bonds. These fair values are classified into Level 2.

**Derivative transactions**

The fair values of listed derivatives, including interest rates, bonds, currencies, and stocks, are classified into Level 1 as these amounts are measured using the liquidation price quoted by exchanges, given that the liquidation price represents the latest transaction price, and the unadjusted quoted price in an active market can be used.

The fair values of over-the-counter derivative transactions, including embedded derivatives separated from the host contract and accounted for as a derivative, in other words, derivatives other than listed derivatives, are, in principle, measured by a valuation method, including the following: the present value of the estimated future cash flows and the option valuation model, which use inputs such as observable interest rate and exchange rate. The fair values of these transactions take into account credit risks of the counterparties and SuMi TRUST Holdings. The valuation models applied in certain transactions utilize unobservable inputs in markets, such as correlations in the past. Over-the-counter derivative transactions are classified into Level 2 if observable inputs are available or the impact of unobservable inputs to the fair values is not significant. If the impact of unobservable inputs to the fair values is significant, they are classified into Level 3.

(Note 2) Quantitative information about financial assets and liabilities measured and stated on the interim consolidated balance sheets at fair value and classified into Level 3

**(1) Quantitative information on significant unobservable inputs**

Quantitative information on significant unobservable inputs for the interim period ended September 30, 2021, consists of the following:

	Valuation technique	Significant unobservable inputs	Range
<b>Derivative Transactions</b>			
Interest Rate Related Transactions	Option valuation model	Correlation between interest rate and foreign exchange rate	(50.3)% – (8.8)%
		Correlation between interest rates	10.8%

(2) Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the period

Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the period ended September 30, 2021, are as follows:

	Millions of Yen							Net unrealized gains (losses) on financial assets and liabilities held at interim consolidated balance sheet date recognized in profit or losses of the period (*1)
	Sep. 30, 2021							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	
Securities	¥ 813	¥ —	¥ (12)	¥ (52)	¥ —	¥ —	¥ 749	
Derivative Transactions (Interest Rate Related Transactions) (*4)	(273)	(332)	—	0	—	—	(605)	
							(504)	

	Millions of U.S. Dollars							
	Sep. 30, 2021							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at interim consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	\$ 7	\$ —	\$ (0)	\$ (0)	\$ —	\$ —	\$ 7	\$ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	(2)	(3)	—	0	—	—	(5)	(5)

(\*1) The amounts shown in the table above are included in "Trading Income" and "Trading Expenses" in the interim consolidated statements of income.

(\*2) The amounts shown in the table above are included in "Valuation Differences on Available-for-Sale Securities" under "Other Comprehensive Income (losses)" in the interim consolidated statements of comprehensive income.

(\*3) The amounts of transfer from or to Level 3 are relevant to the changes in the observability of the inputs. The transfer was made at the beginning of the current interim period.

(\*4) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

### (3) Description of the fair value valuation process

At the SuMi TRUST Group, the middle division creates policies and procedures for the calculation of fair values and procedures for the use of fair value valuation models, and based on them, the front and middle divisions collaboratively establish the fair value valuation model. In addition, the middle and other divisions verify the reasonableness of the valuation methods and the inputs used, and the appropriateness of the classification of the fair value level.

For the calculation of the fair value, the valuation model, which represents the nature, characteristics, and risks of each asset in the most appropriate manner, is utilized. Moreover, if quoted prices obtained from third parties

are used, those prices are verified using an appropriate method, such as the review of the valuation method and the inputs used and comparison with the fair values of similar financial instruments.

### (4) Description of the sensitivity of the fair value to changes in significant unobservable inputs

#### Correlation

Correlation is an indicator of the relation of changes between variables such as interest rate and exchange rate. Correlation is used in the valuation technique of complex derivatives, and estimated based on historical results. A

significant change in correlation would generally result in a significant increase or decrease in a fair value according to the nature and contractual terms and conditions of the financial instrument.

(Note 3) Interim consolidated balance sheet amounts of equity securities with no market prices, etc. and investments in partnership, etc. are as follows. These amounts are not included in "Securities" stated on the tables disclosed in "Fair Values of Financial Instruments and Breakdown by Input Level."

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Equity Securities with No Market Prices, etc. (*1)(*3)	¥ 80,521	\$ 720
Investments in Partnership, etc. (*2)	153,285	1,370

(\*1) Unlisted stocks are included in "Equity securities with no market prices, etc." and their fair values are not disclosed in accordance with Paragraph 5 of "Implementation Guidance on Disclosures about Fair Value of Financial Instruments" (ASBJ Guidance No.19, July 4, 2019).

(\*2) "Investments in partnership, etc." mainly include silent partnerships and investment partnerships. These fair values are not disclosed in accordance with Paragraph 27 of Guidance for Application of Fair Value Measurement.

(\*3) Unlisted stocks and others totaling ¥134 million (U.S. \$1 million) were written-off in the six months ended September 30, 2021.

## Securities

\*1. In addition to the "Securities" presented in the interim consolidated balance sheets, the following information includes loan-backed trust deeds reported under "Monetary Claims Bought."

\*2. "Stocks in Subsidiaries and Affiliated Companies" are presented as a note to the interim financial statements.

### 1. Held-to-Maturity Securities with Fair Value

Held-to-maturity securities with fair value as of September 30, 2021, consist of the following:

September 30, 2021	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 117,841	¥ 133,160	¥ 15,319
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	14,400	14,772	372
Other Securities	128,744	128,955	211
Foreign Bonds	79,819	79,918	98
Others	48,924	49,037	112
Subtotal	260,985	276,889	15,903
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	11,191	11,191	—
Foreign Bonds	11,191	11,191	—
Others	—	—	—
Subtotal	11,191	11,191	—
<b>Total</b>	<b>¥ 272,176</b>	<b>¥ 288,080</b>	<b>¥ 15,903</b>



September 30, 2021	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 1,053	\$ 1,190	\$ 137
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	129	132	3
Other Securities	1,150	1,152	2
Foreign Bonds	713	714	1
Others	437	438	1
Subtotal	2,332	2,474	142
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	100	100	—
Foreign Bonds	100	100	—
Others	—	—	—
Subtotal	100	100	—
<b>Total</b>	<b>\$ 2,432</b>	<b>\$ 2,574</b>	<b>\$ 142</b>

## 2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2021, consist of the following:

September 30, 2021	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 1,321,120	¥ 492,154	¥ 828,966
Bonds	804,305	801,116	3,189
Government Bonds	251,381	251,359	22
Local Government Bonds	10,797	10,756	41
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	542,126	539,001	3,124
Other Securities	937,134	909,743	27,390
Foreign Stocks	3,385	193	3,192
Foreign Bonds	729,236	719,517	9,718
Others	204,512	190,032	14,479
Subtotal	3,062,560	2,203,014	859,546
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 74,073	¥ 89,241	¥ (15,168)
Bonds	1,567,007	1,570,287	(3,279)
Government Bonds	1,405,113	1,407,867	(2,753)
Local Government Bonds	20,220	20,252	(31)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	141,673	142,168	(494)
Other Securities	1,746,974	2,122,224	(375,249)
Foreign Stocks	901	1,354	(453)
Foreign Bonds	958,751	966,214	(7,462)
Others	787,321	1,154,654	(367,333)
Subtotal	3,388,054	3,781,752	(393,697)
<b>Total</b>	<b>¥ 6,450,615</b>	<b>¥ 5,984,767</b>	<b>¥ 465,848</b>

September 30, 2021	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 11,805	\$ 4,398	\$ 7,407
Bonds	7,187	7,159	28
Government Bonds	2,246	2,246	0
Local Government Bonds	96	96	0
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	4,844	4,816	28
Other Securities	8,374	8,129	245
Foreign Stocks	30	2	29
Foreign Bonds	6,516	6,429	87
Others	1,827	1,698	129
Subtotal	27,366	19,686	7,681
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 662	\$ 797	\$ (136)
Bonds	14,002	14,032	(29)
Government Bonds	12,556	12,580	(25)
Local Government Bonds	181	181	(0)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	1,266	1,270	(4)
Other Securities	15,611	18,964	(3,353)
Foreign Stocks	8	12	(4)
Foreign Bonds	8,567	8,634	(67)
Others	7,035	10,318	(3,282)
Subtotal	30,275	33,793	(3,518)
<b>Total</b>	<b>\$ 57,641</b>	<b>\$ 53,478</b>	<b>\$ 4,163</b>

### 3. Impairment of Securities

Securities other than equity securities with no market prices and investments in partnerships, or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the interim consolidated balance sheets. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

Impairment losses of ¥269 million (U.S. \$2 million) on stocks were recognized during the current interim period.

The criteria for determining whether the fair values of securities have significantly declined are as follows:

- For securities whose issuers are classified as “normal” under the asset self-assessment, a decline of 50% or more in the fair values compared with the acquisition cost is deemed to be significant;
- For securities whose issuers are classified as “close-observation borrowers,” a decline of 30% or more in the fair values compared with the acquisition cost is deemed to be significant; and
- The fair values of some securities are deemed unrecoverable and impairment losses are recognized when their fair values have declined more than 30% but less than 50% from the acquisition cost and the fair values have continued to decline over a certain period.

## Money Held in Trust

### 1. Held-to-Maturity Money Held in Trust

There is no held-to-maturity money held in trust as of September 30, 2021.

### 2. Other Money Held in Trust (other than those held for trading purposes or held-to-maturity)

Other money held in trust (other than those held for trading purposes or held-to-maturity) as of September 30, 2021, consists of the following:

	Millions of Yen				
September 30, 2021	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 1,344	¥ 987	¥ 357	¥ 357	¥ —

	Millions of U.S. Dollars				
September 30, 2021	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	\$ 12	\$ 9	\$ 3	\$ 3	\$ —

(Note)

The amount of "Difference" is net of "Positive Difference" and "Negative Difference."

### Valuation Differences on Available-for-Sale Securities

The following table shows components of "Valuation Differences on Available-for-Sale Securities" in the interim consolidated balance sheets.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Valuation Differences		
Available-for-Sale Securities	¥ 468,311	\$ 4,185
Other Money Held in Trust	357	3
Total Valuation Differences	468,668	4,188
Amount Equivalent to Deferred Tax Assets (Liabilities)	(143,429)	(1,282)
Total (Before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	325,239	2,906
Non-Controlling Interests	(190)	(2)
Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies	1,810	16
Valuation Differences on Available-for-Sale Securities	¥ 326,859	\$ 2,921

(Notes)

1) Foreign currency translation differences on equity securities with no market prices denominated in foreign currencies are included in the "Available-for-Sale Securities" under "Valuation Differences."

2) The valuation differences of ¥2,774 million (U.S. \$25 million) on available-for-sale securities composing assets held by associated companies is included in "Available-for-Sale Securities" under "Valuation Differences."

## Derivatives

### 1. Derivative Transactions Not Qualifying for Hedge Accounting

Derivative transactions not qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts), the fair values, and the valuation differences as of the interim consolidated balance sheet date, as well as the methods for determining such fair values are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

#### (1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of September 30, 2021, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2021				Sep. 30, 2021			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
Total	Over One Year	Total			Over One Year			
Listed								
Interest Futures								
Sold	¥ 14,895,668	¥ 8,209,046	¥ (2,499)	¥ (2,499)	\$ 133,104	\$ 73,354	\$ (22)	\$ (22)
Purchased	14,916,493	8,209,046	1,355	1,355	133,290	73,354	12	12
Interest Options								
Sold	281,925	—	(77)	(61)	2,519	—	(1)	(1)
Purchased	263,130	—	90	67	2,351	—	1	1
OTC								
Forward Rate Agreements								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	42,859,497	35,661,251	988,042	988,042	382,982	318,660	8,829	8,829
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	35,608,387	30,208,557	(1,001,398)	(1,001,398)	318,188	269,936	(8,948)	(8,948)
Floating Interest Rate Receivable/ Floating Interest Rate Payable	22,051,051	19,028,301	(9,375)	(9,375)	197,043	170,032	(84)	(84)
Interest Options								
Sold	9,323,632	9,316,272	17,744	26,339	83,314	83,248	159	235
Purchased	6,750,655	6,721,458	(7,667)	(11,413)	60,322	60,061	(69)	(102)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (13,786)	¥ (8,945)			\$ (123)	\$ (80)

(Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of September 30, 2021, consist of the following:

	Millions of Yen								Millions of U.S. Dollars							
	Sep. 30, 2021								Sep. 30, 2021							
	Notional Amount				Fair Value	Valuation Difference	Notional Amount				Fair Value	Valuation Difference				
	Total	Over One Year					Total	Over One Year								
Listed																
Currency Futures																
Sold	¥	—	¥	—	¥	—	¥	—	\$	—	\$	—	\$	—	\$	—
Purchased		—		—		—		—		—		—		—		—
Currency Options																
Sold		—		—		—		—		—		—		—		—
Purchased		—		—		—		—		—		—		—		—
OTC																
Currency Swaps	7,347,155	6,138,119	44,288	44,288	65,652	54,849	396	396								
Forward Exchange Contracts																
Sold	15,518,987	1,376,642	(161,293)	(161,293)	138,674	12,301	(1,441)	(1,441)								
Purchased	21,331,231	487,784	181,438	181,438	190,611	4,359	1,621	1,621								
Currency Options																
Sold	1,400,305	707,454	(53,830)	8,595	12,513	6,322	(481)	77								
Purchased	980,561	523,950	43,898	(5,490)	8,762	4,682	392	(49)								
Others																
Sold	—	—	—	—	—	—	—	—								
Purchased	—	—	—	—	—	—	—	—								
Total	¥ 54,501				¥ 67,537				\$ 487				\$ 604			

## (Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of September 30, 2021, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2021				Sep. 30, 2021			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	¥ 124,367	¥ —	¥ 3,864	¥ 3,864	\$ 1,111	\$ —	\$ 35	\$ 35
Purchased	87,557	—	(2,036)	(2,036)	782	—	(18)	(18)
Stock Index Options								
Sold	49,362	—	(507)	(151)	441	—	(5)	(1)
Purchased	33,347	—	240	41	298	—	2	0
OTC								
OTC Stock Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	—	—	—	—	—	—	—	—
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ 1,561	¥ 1,718			\$ 14	\$ 15

## (Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of September 30, 2021, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2021				Sep. 30, 2021			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 951,852	¥ —	¥ 12,904	¥ 12,904	\$ 8,506	\$ —	\$ 115	\$ 115
Purchased	820,538	—	(11,332)	(11,332)	7,332	—	(101)	(101)
Bond Future Options								
Sold	461,380	—	(1,218)	1,184	4,123	—	(11)	11
Purchased	153,591	—	305	(27)	1,372	—	3	(0)
OTC								
Bond Forward Contracts								
Sold	44,764	—	145	145	400	—	1	1
Purchased	34,370	—	(90)	(90)	307	—	(1)	(1)
Bond Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ 713	¥ 2,782			\$ 6	\$ 25

## (Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (5) Commodity-Related Transactions

There are no commodity-related transactions not qualifying for hedge accounting as of September 30, 2021.

## (6) Credit Derivative Transactions

Credit derivative transactions not qualifying for hedge accounting as of September 30, 2021, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2021				Sep. 30, 2021			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	¥ 37,934	¥ 29,934	¥ 827	¥ 827	\$ 339	\$ 267	\$ 7	\$ 7
Purchased	53,818	45,818	(2,386)	(2,386)	481	409	(21)	(21)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (1,559)	¥ (1,559)			\$ (14)	\$ (14)

## (Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) "Sold" represents transactions under which the credit risk has been assumed, and "Purchased" represents transactions under which the credit risk has been transferred to another party.



## 2. Derivative Transactions Qualifying for Hedge Accounting

Derivative transactions qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts) and the fair values as of the interim consolidated balance sheet date, as well as the methods for determining such fair values are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

### (1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of September 30, 2021, consist of the following:

		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2021			Sep. 30, 2021		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	Interest-Earning/ Bearing Financial Assets/Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable	¥ 835,838	¥ 795,838	¥ (3,904)	\$ 7,469	\$ 7,111	\$ (35)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		1,633,956	1,324,515	(26,920)	14,601	11,836	(241)
Interest Futures							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Interest Options							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Others							
Sold	—	—	—	—	—	—	
Purchased	—	—	—	—	—	—	
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		—	—		—	—	
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		—	—		—	—	
Total				¥ (30,824)			\$ (275)

(Note)

Deferred hedge accounting stipulated in Guidance No.24 is applied, in principle.

## (2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of September 30, 2021, consist of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2021			Sep. 30, 2021		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 2,298,429	¥ 916,713	¥ (81,933)	\$ 20,538	\$ 8,192	\$ (732)
Forward Exchange Contracts							
Sold	Loans and Bills Discounted	19,239	—	(353)	172	—	(3)
Purchased	and Securities Denominated	145,443	—	3,025	1,300	—	27
Others	in Foreign Currencies						
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in “Foreign Currency Translation Adjustments”							
Forward Exchange Contracts	Investment in the Shares of						
Sold	Subsidiaries and Affiliated	¥ 93,637	¥ —	¥ (387)	\$ 837	\$ —	\$ (3)
Purchased	Companies	—	—	—	—	—	—
Total				¥ (79,648)			\$ (712)

(Note)

Deferred hedge accounting stipulated in Guidance No.25 is applied, in principle.

## (3) Stock-Related Transactions

There are no stock-related transactions qualifying for hedge accounting as of September 30, 2021.

## (4) Bond-Related Transactions

There are no bond-related transactions qualifying for hedge accounting as of September 30, 2021.

### Information Related to Revenue Recognition

The information related to disaggregation of revenue from contracts with customers for the six months ended September 30, 2021 is as follows:

Six Months Ended September 30, 2021	Millions of Yen										Total
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Asset Management Business	Global Markets	Others	Subtotal	Ordinary income other than those disaggregated revenue	
Trust Fees	¥ 3,516	¥ 8,117	¥ —	¥ 1,665	¥ 40,376	¥ —	¥ —	¥ —	¥ 53,675	¥ —	¥ 53,675
Fees and Commissions	40,012	4,670	25,647	22,423	17,174	88,398	155	(21,590)	176,892	35,631	212,523
Ordinary Income from Contracts with Customers	¥ 43,528	¥ 12,788	¥ 25,647	¥ 24,088	¥ 57,550	¥ 88,398	¥ 155	¥ (21,590)	¥ 230,567		

Six Months Ended September 30, 2021	Millions of U.S. Dollars										Total
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Asset Management Business	Global Markets	Others	Subtotal	Ordinary income other than those disaggregated revenue	
Trust Fees	\$ 31	\$ 73	\$ —	\$ 15	\$ 361	\$ —	\$ —	\$ —	\$ 480	\$ —	\$ 480
Fees and Commissions	358	42	229	200	153	790	1	(193)	1,581	318	1,899
Ordinary Income from Contracts with Customers	\$ 389	\$ 114	\$ 229	\$ 215	\$ 514	\$ 790	\$ 1	\$ (193)	\$ 2,060		

(Note)

"Others" includes elimination of internal transactions.

## Segment Information

### 1. Reportable Segment Information

The SuMi TRUST Group's reportable segments are defined as operating segments for which discrete financial information is available. The Board of Directors and the Executive Committee periodically receive reporting on the operating results and other relevant information of the reportable segments to make decisions about the allocation of management resources and to assess performance.

The main activities of the reportable segment are presented below:

**Retail Total Solution Services:**

Provision of services to individual customers

**Wholesale Financial Services (Wholesale Total Solution Services Business and Wholesale Asset Management Business):**

Provision of services to corporate customers

**Stock Transfer Agency Services:**

Undertaking of stock-related services on behalf of customers

**Real Estate:**

Provision of services related to the real estate business

**Fiduciary Services:**

Provision of services related to the pension business and the asset administration business

**Asset Management Business:**

Asset management service operations

**Global Markets:**

Marketing operations, market-making operations, investment operations, and financial management operations

The SuMi Trust Group used to disclose the "Asset Management Business" as a component of the "Fiduciary Services" until the consolidated fiscal year ended March 31, 2021. However, the "Asset Management Business" has been separated from the "Fiduciary Services" and disclosed as a separate segment effective from the current interim period ended September 30, 2021.

### 2. Method for Calculating Substantial Gross Business Profit and Net Business Profit by Each Reportable Segment

Segment information is prepared based on internal management reports and the accounting policies used for the reportable segments are generally the same as those presented under "Significant Accounting Policies and Practices"; however, the reportable segments are accounted for in accordance with the rules for internal management.

"Net Business Profit" represents "Substantial Gross Business Profit," less "Substantial G&A Expenses." "Substantial Gross Business Profit" and "Substantial G&A Expenses" are financial figures generated on the basis of internal management reporting, and they represent "Substantial Gross Business Profit" and "Substantial G&A Expenses (excluding any non-recurring expenses)" of SuMi TRUST Holdings and its consolidated subsidiaries, reflecting gains or losses of equity-method affiliated companies (proportionate share of gains or losses, excluding any non-recurring items).

Additionally, income earned from inter-segment and cross-segment transactions is calculated by applying the criteria (market prices) specified in the rules for internal management.

"Fixed Assets" disclosed in the assets by reportable segments are the total amount of tangible fixed assets and intangible fixed assets. These assets are owned by SuMi TRUST Bank and allocated to each segment.

### 3. Profit or Loss and Fixed Assets by Reportable Segment

The details and amounts of profit or loss and fixed assets by reportable segment for the six months ended September 30, 2021, are as follows:

Six Months Ended September 30, 2021	Millions of Yen								
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Asset Management Business	Global Markets	Others	Total
Substantial Gross Business Profit	¥ 93,948	¥102,600	¥ 21,530	¥ 23,632	¥ 46,877	¥ 53,048	¥ 35,032	¥ 24,120	¥ 400,790
General and Administrative Expenses	(77,298)	(37,909)	(10,220)	(12,702)	(26,414)	(30,452)	(7,527)	(23,769)	(226,296)
Net Business Profit	¥ 16,649	¥ 64,690	¥ 11,310	¥ 10,929	¥ 20,463	¥ 22,596	¥ 27,504	¥ 350	¥ 174,494
Fixed Assets	¥ 69,453	¥ 40,063	¥ 6,239	¥ 9,240	¥ 12,972	¥ —	¥ 19,854	¥ 185,131	¥ 342,955

Six Months Ended September 30, 2021	Millions of U.S. Dollars								
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Asset Management Business	Global Markets	Others	Total
Substantial Gross Business Profit	\$ 839	\$ 917	\$ 192	\$ 211	\$ 419	\$ 474	\$ 313	\$ 216	\$ 3,581
General and Administrative Expenses	(691)	(339)	(91)	(114)	(236)	(272)	(67)	(212)	(2,022)
Net Business Profit	\$ 149	\$ 578	\$ 101	\$ 98	\$ 183	\$ 202	\$ 246	\$ 3	\$ 1,559
Fixed Assets	\$ 621	\$ 358	\$ 56	\$ 83	\$ 116	\$ —	\$ 177	\$ 1,654	\$ 3,065

(Notes)

1) The figures represent "Substantial Gross Business Profit" in substitution for net sales to be presented by companies in other industries.

2) The amounts of "Substantial Gross Business Profit" include net interest income, net trust fees, net fees and commissions, net trading income, and net other ordinary income and expenses.

3) "General and Administrative Expenses" include personnel expenses and rent expenses.

4) "Others" include costs of capital funding, dividends for shares for cross-shareholdings, general and administrative expenses of headquarters, and elimination of internal transactions.

5) "Fixed Assets" are allocated to each segment from the fiscal year ended March 31, 2021 in response to the enhancement of management accounting.

6) The amount of "Fixed Assets" for each segment represents the amount of fixed assets owned by SuMi TRUST Bank. "Others" for "Fixed Assets" include shared assets not allocated to any segment, fixed assets owned by consolidated subsidiaries outside the scope of allocation of resources, and adjustments for consolidation. For fixed assets not allocated to each segment, some of related expenses are allocated to each segment based on a reasonable allocation method.

#### 4. Reconciliation Between Total Profit or Loss for Reportable Segments and Income before Income Taxes in the Interim Consolidated Statements of Income

The details of reconciliation between total profit or loss for reportable segments and income before income taxes in the consolidated statements of income for the six months ended September 30, 2021, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2021	2021
Net Business Profit	¥ 174,494	\$ 1,559
Other Income	51,268	458
Other Expenses	(58,886)	(526)
Other Adjustments	(15,429)	(138)
Income before Income Taxes	¥ 151,447	\$ 1,353

#### Related Information

##### 1. Information by Services

Disclosure of information by services is omitted as similar disclosure is included in the "3. Profit or Loss and Fixed Assets by Reportable Segment" in the "Segment Information" section.

##### 2. Geographic Information

###### (1) Income

Income by geographical area for the six months ended September 30, 2021, consists of the following:

Six Months Ended September 30, 2021	Millions of Yen				Total
	Japan	Americas	Europe	Asia and Oceania	
	¥ 612,547	¥ 36,290	¥ 23,516	¥ 24,919	¥ 697,274

Six Months Ended September 30, 2021	Millions of U.S. Dollars				Total
	Japan	Americas	Europe	Asia and Oceania	
	\$ 5,474	\$ 324	\$ 210	\$ 223	\$ 6,231

###### (Notes)

1) The figures represent income in substitution for net sales to be presented by companies in other industries.

2) Income related to transactions by SuMi TRUST Holdings, SuMi TRUST Bank (excluding overseas branches), and other domestic consolidated subsidiaries are presented

under "Japan." Income related to transactions by overseas branches of SuMi TRUST Bank and foreign consolidated subsidiaries are presented under "Americas," "Europe," or "Asia and Oceania" based on the location of each overseas branch and subsidiary, reflecting their geographical proximity.

###### (2) Tangible Fixed Assets

More than 90% of the SuMi TRUST Group's tangible fixed assets on the interim consolidated balance sheets are located in Japan; accordingly, tangible fixed assets by geographical area are not presented.

##### 3. Information by Major Customer

Due to highly diversified income-generating transactions between the SuMi TRUST Group and a significantly large number of the SuMi TRUST Group's customers, transactions are not classified by major counterparty; accordingly, information by major customer is not presented.

## Information Related to Losses on Impairment of Fixed Assets by Reportable Segment

Losses on impairment of fixed assets allocated to reportable segments during the six months ended September 30, 2021 are as follows:

	Millions of Yen								
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Asset Management Business	Global Markets	Others	Total
Six Months Ended September 30, 2021									
Losses on Impairment of Fixed Assets	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 732	¥ 732

	Millions of U.S. Dollars								
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Asset Management Business	Global Markets	Others	Total
Six Months Ended September 30, 2021									
Losses on Impairment of Fixed Assets	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 7	\$ 7

## Information Related to Amortization of Goodwill and Unamortized Balance of Goodwill by Reportable Segment

Amortization of goodwill and unamortized balance of goodwill are not allocated to reportable segments.

Amortization of goodwill recognized during the six months ended September 30, 2021 is ¥3,940 million (U.S. \$35 million). Unamortized balance of goodwill as of September 30, 2021, is ¥33,351 million (U.S. \$298 million).

## Information Related to Gain on Negative Goodwill by Reportable Segment

There is no gain on negative goodwill by reportable segment during the six months ended September 30, 2021.

## Per Share of Common Stock Information

### 1. Net Assets per Share of Common Stock and Basis for Calculation

The details of net assets per share of common stock and the basis for calculation for the six months ended September 30, 2021, are as follows:

	Net Assets [Millions of Yen] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Six Months Ended September 30, 2021			
Net Assets as Reported	¥ 2,792,634		
Less:	28,820		
Subscription Rights to Shares	1,017		
Non-Controlling Interests	27,802		
Net Assets Attributable to Common Shareholders	¥ 2,763,813	374,572	¥ 7,378.57

	Net Assets [Millions of U.S. Dollars] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Six Months Ended September 30, 2021			
Net Assets as Reported	\$ 24,954		
Less:	258		
Subscription Rights to Shares	9		
Non-Controlling Interests	248		
Net Assets Attributable to Common Shareholders	\$ 24,697	374,572	\$ 65.93

(Note)

The impact on net assets per share of common stock due to the application of the Standard for Fair Value Measurement and the Accounting Standard for Revenue Recognition is as stated in "Notes to the Interim Consolidated Financial Statements."

## 2. Net Income per Share of Common Stock and Basis for Calculation, and Fully Diluted Net Income per Share of Common Stock and Basis for Calculation

The details of net income per share of common stock, fully diluted net income per share of common stock, and the basis for calculation for the six months ended September 30, 2021, are as follows:

Six Months Ended September 30, 2021	Net Income (Loss) [Millions of Yen] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 111,029		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that Is Attributable to Owners of the Parent	¥ 111,029	374,551	¥ 296.43

Six Months Ended September 30, 2021	Net Income (Loss) [Millions of U.S. Dollars] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	\$ 992		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that Is Attributable to Owners of the Parent	\$ 992	374,551	\$ 2.65

Six Months Ended September 30, 2021	Adjustments to Net Income [Millions of Yen]	Effect of Dilutive Securities [Thousands of Shares]	Fully Diluted Amount per Share of Common Stock [Yen]
Fully Diluted Net Income per Share of Common Stock			
Adjustments to Net Income Attributable to Owners of the Parent	¥ —		
Effect of Dilutive Securities:			
Subscription Rights to Shares		231	¥ 296.25

Six Months Ended September 30, 2021	Adjustments to Net Income [Millions of U.S. Dollars]	Effect of Dilutive Securities [Thousands of Shares]	Fully Diluted Amount per Share of Common Stock [U.S. Dollars]
Fully Diluted Net Income per Share of Common Stock			
Adjustments to Net Income Attributable to Owners of the Parent	\$ —		
Effect of Dilutive Securities:			
Subscription Rights to Shares		231	\$ 2.65



The potential shares that are excluded from the calculation of fully diluted net income per share of common stock because they have no dilutive effect are as follows:

1) SuMi TRUST Holdings		
Series 2 Subscription Rights to Shares (Stock Options)	SuMi TRUST Holdings Common Stock	19,300 shares
Series 3 Subscription Rights to Shares (Stock Options)	SuMi TRUST Holdings Common Stock	39,300 shares
2) Consolidated Subsidiaries (Nikko Asset Management Co., Ltd.)		
Subscription Rights to Shares (Stock Options)	Nikko Asset Management Common Stock	2,611,600 shares

### 3. Treasury Stock Excluded in the Calculations of net income per share of Common Stock and Net Assets Per Share of Common Stock

In the calculation of net income per share of common stock, shares of SuMi TRUST Holdings remaining in the share delivery trust for the Directors, which have been recorded as treasury stock in shareholder's equity, are included in treasury stock. Treasury stock is excluded from the calculation of the average number of shares of common stock outstanding for the interim period ended September 30, 2021. In addition, in the calculation of net assets per share of common stock, such shares are included in treasury stock, which is also excluded from the number of shares of

common stock outstanding as of September 30, 2021.

The average number of shares of treasury stock, which is excluded from the calculation of net income per share of common stock, is 415 thousand for the interim period ended September 30, 2021 (427 thousand for the interim period ended September 30, 2020). The number of shares of treasury stock, which is also excluded from the calculation of net assets per share of common stock, is 394 thousand as of September 30, 2021 (422 thousand for the interim period ended September 30, 2020).

### Significant Subsequent Event

Not applicable.

## Financial Data:

## Non-Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.

As of September 30, 2021 and March 31, 2021

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2021	As of Mar. 31, 2021	As of Sep. 30, 2021
<b>Assets:</b>			
Current Assets:			
Cash and Due from Banks	¥ 2,869	¥ 2,541	\$ 26
Securities	121,000	164,000	1,081
Prepaid Expenses	111	199	1
Other Current Assets	11,724	6,382	105
Total Current Assets	135,705	173,123	1,213
Non-Current Assets:			
Tangible Fixed Assets	0	0	0
Intangible Fixed Assets	0	1	0
Investments and Other Assets:	2,060,975	2,030,325	18,416
Investment Securities	652	652	6
Investments in Subsidiaries and Affiliated Companies (Stocks)	1,440,056	1,409,231	12,868
Long-Term Loans Receivable from Subsidiaries and Affiliated Companies	620,000	620,000	5,540
Deferred Tax Assets	171	347	2
Other Investments	94	94	1
Total Non-Current Assets	2,060,976	2,030,327	18,416
<b>Total Assets</b>	<b>¥ 2,196,681</b>	<b>¥ 2,203,450</b>	<b>\$ 19,629</b>
<b>Liabilities:</b>			
Current Liabilities:			
Accrued Expenses	¥ 1,987	¥ 1,936	\$ 18
Income Taxes Payable	3,552	8,231	32
Provision for Bonuses	204	217	2
Provision for Directors' Bonuses	—	61	—
Other Current Liabilities	260	2,352	2
Total Current Liabilities	6,005	12,799	54
Non-Current Liabilities:			
Bonds Payable	610,000	610,000	5,451
Long-Term Loans Payable	10,000	10,000	89
Provision for Share-Based Remuneration	120	107	1
Other Non-Current Liabilities	122	102	1
Total Non-Current Liabilities	620,243	620,209	5,542
<b>Total Liabilities</b>	<b>¥ 626,248</b>	<b>¥ 633,009</b>	<b>\$ 5,596</b>
<b>Net Assets:</b>			
Total Shareholders' Equity:	¥ 1,569,414	¥ 1,569,417	\$ 14,024
Capital Stock	261,608	261,608	2,338
Capital Surplus:	977,092	977,092	8,731
Legal Capital Surplus	702,933	702,933	6,281
Other Capital Surplus	274,158	274,158	2,450
Retained Earnings:	333,435	333,531	2,979
Other Retained Earnings:			
Retained Earnings Brought Forward	333,435	333,531	2,979
Treasury Stock-At Cost	(2,721)	(2,815)	(24)
Subscription Rights to Shares	1,017	1,024	9
Total Net Assets	¥ 1,570,432	¥ 1,570,441	\$ 14,033
<b>Total Liabilities and Net Assets</b>	<b>¥ 2,196,681</b>	<b>¥ 2,203,450</b>	<b>\$ 19,629</b>

## Financial Data:

## Non-Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.

For the Six Months Ended September 30, 2021 and 2020

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2021
<b>Operating Income:</b>			
Dividends Received from Subsidiaries	¥ 28,146	¥ 28,124	\$ 252
Fees and Commissions Received from Subsidiaries	2,486	2,457	22
<b>Total Operating Income</b>	<b>30,633</b>	<b>30,582</b>	<b>274</b>
<b>Operating Expenses:</b>			
General and Administrative Expenses	2,491	1,878	22
<b>Total Operating Expenses</b>	<b>2,491</b>	<b>1,878</b>	<b>22</b>
<b>Operating Profit</b>	<b>28,142</b>	<b>28,703</b>	<b>251</b>
<b>Non-Operating Income</b>	<b>3,331</b>	<b>4,103</b>	<b>30</b>
<b>Non-Operating Expenses</b>	<b>3,414</b>	<b>4,445</b>	<b>31</b>
<b>Income before Income Taxes</b>	<b>28,059</b>	<b>28,361</b>	<b>251</b>
<b>Income Taxes:</b>			
Current	(142)	147	(1)
Deferred	175	(1)	2
<b>Net Income</b>	<b>¥ 28,026</b>	<b>¥ 28,216</b>	<b>\$ 250</b>
	Yen		U.S. Dollars
<b>Net Income per Share of Common Stock</b>	<b>¥ 74.82</b>	<b>¥ 75.33</b>	<b>\$ 0.67</b>

## Financial Data:

## Non-Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.

For the Six Months Ended September 30, 2021 and 2020

For the Six Months Ended September 30, 2021

	Millions of Yen					
	Shareholders' Equity					
	Capital Surplus				Retained Earnings	
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	¥ 261,608	¥ 702,933	¥ 274,158	¥ 977,092	¥ 333,531	¥ 333,531
Changes during the Period						
Cash Dividends					(28,122)	(28,122)
Net Income					28,026	28,026
Purchase of Treasury Stock						
Disposal of Treasury Stock			(0)	(0)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(0)	(0)	(96)	(96)
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 274,158	¥ 977,092	¥ 333,435	¥ 333,435

	Millions of Yen			
	Shareholders' Equity			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Subscription Rights to Shares	
Balance at the Beginning of the Period	¥ (2,815)	¥ 1,569,417	¥ 1,024	¥ 1,570,441
Changes during the Period				
Cash Dividends		(28,122)		(28,122)
Net Income		28,026		28,026
Purchase of Treasury Stock	(9)	(9)		(9)
Disposal of Treasury Stock	103	103		103
Net Changes of Items Other Than Shareholders' Equity			(6)	(6)
Total Changes during the Period	94	(2)	(6)	(9)
Balance at the End of the Period	¥ (2,721)	¥ 1,569,414	¥ 1,017	¥ 1,570,432

For the Six Months Ended September 30, 2020

	Millions of Yen					
	Shareholders' Equity					
	Capital Stock	Capital Surplus			Retained Earnings	
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	¥ 261,608	¥ 702,933	¥ 274,160	¥ 977,094	¥ 333,139	¥ 333,139
Changes during the Period						
Cash Dividends					(28,122)	(28,122)
Net Income					28,216	28,216
Purchase of Treasury Stock						
Disposal of Treasury Stock			(1)	(1)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(1)	(1)	93	93
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 274,159	¥ 977,093	¥ 333,233	¥ 333,233

	Millions of Yen			
	Shareholders' Equity			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Subscription Rights to Shares	
Balance at the Beginning of the Period	¥ (2,855)	¥ 1,568,986	¥ 1,057	¥ 1,570,044
Changes during the Period				
Cash Dividends		(28,122)		(28,122)
Net Income		28,216		28,216
Purchase of Treasury Stock	(6)	(6)		(6)
Disposal of Treasury Stock	42	40		40
Net Changes of Items Other Than Shareholders' Equity			(16)	(16)
Total Changes during the Period	35	127	(16)	111
Balance at the End of the Period	¥ (2,820)	¥ 1,569,114	¥ 1,041	¥ 1,570,155

## For the Six Months Ended September 30, 2021

	Millions of U.S. Dollars					
	Shareholders' Equity					
	Capital Stock	Capital Surplus			Retained Earnings	
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	\$ 2,338	\$ 6,281	\$ 2,450	\$ 8,731	\$ 2,980	\$ 2,980
Changes during the Period						
Cash Dividends					(251)	(251)
Net Income					250	250
Purchase of Treasury Stock						
Disposal of Treasury Stock			(0)	(0)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(0)	(0)	(1)	(1)
Balance at the End of the Period	\$ 2,338	\$ 6,281	\$ 2,450	\$ 8,731	\$ 2,979	\$ 2,979

	Millions of U.S. Dollars			
	Shareholders' Equity			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Subscription Rights to Shares	
Balance at the Beginning of the Period	\$ (25)	\$ 14,024	\$ 9	\$ 14,033
Changes during the Period				
Cash Dividends		(251)		(251)
Net Income		250		250
Purchase of Treasury Stock	(0)	(0)		(0)
Disposal of Treasury Stock	1	1		1
Net Changes of Items Other Than Shareholders' Equity			(0)	(0)
Total Changes during the Period	1	(0)	(0)	(0)
Balance at the End of the Period	\$ (24)	\$ 14,024	\$ 9	\$ 14,033

## Financial Data:

## Statement of Trust Account (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.

As of September 30, 2021 and March 31, 2021

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2021	As of Mar. 31, 2021	As of Sep. 30, 2021
<b>Assets:</b>			
Loans and Bills Discounted (Note 2)	¥ 1,921,350	¥ 1,804,393	\$ 17,169
Securities	818,576	857,610	7,315
Beneficiary Rights	183,866,502	180,845,290	1,642,985
Securities Held in Custody Accounts	22,455	22,579	201
Monetary Claims	22,786,873	22,805,910	203,618
Tangible Fixed Assets	19,729,024	19,183,820	176,294
Intangible Fixed Assets	212,307	192,521	1,897
Other Claims	10,317,690	8,661,666	92,196
Loans to Banking Account	4,173,870	4,915,208	37,297
Cash and Due from Banks	594,616	557,590	5,313
<b>Total Assets</b>	<b>¥ 244,443,267</b>	<b>¥ 239,846,590</b>	<b>\$ 2,184,284</b>
<b>Liabilities:</b>			
Money Trusts (Note 3)	¥ 35,122,077	¥ 34,196,939	\$ 313,842
Pension Trusts	14,381,151	13,107,254	128,506
Property Formation Benefit Trusts	18,180	18,954	162
Securities Investment Trusts	81,124,428	81,009,958	724,908
Money in Trust Other Than Money Trusts	39,468,788	38,906,807	352,683
Securities in Trust	23,122,856	22,175,725	206,620
Money Claims in Trust	23,091,809	22,893,231	206,343
Real Estate in Trust	878	875	8
Composite Trusts	28,113,096	27,536,844	251,212
<b>Total Liabilities</b>	<b>¥ 244,443,267</b>	<b>¥ 239,846,590</b>	<b>\$ 2,184,284</b>

See Notes to the Interim Statements of Trust Account (Unaudited).

## Financial Data:

## Notes to the Interim Statements of Trust Account (Unaudited)

## 1. Trust Accounts

Under the Trust Act of Japan, trust activities must be administered separately from a commercial banking business. As a result, assets accepted in trust must be segregated from the assets held by SuMi TRUST Holdings. Within the general category of trust accounts, each trust account is segregated from other trust assets. Accordingly, the interim financial statements of SuMi TRUST Holdings do not reflect SuMi TRUST Holdings' records as to the assets accepted in trust, which are maintained separately under the trust account.

Under certain trust agreements, repayments of the principal of the customers' trust assets are guaranteed by SuMi TRUST Bank, and such guaranteed principal as of September 30, 2021, is ¥3,924,183 million (U.S. \$35,066 million).

The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers

outside Japan. The translation has been made at the rate of ¥111.91 to U.S. \$1, the approximate rate of exchange as of September 30, 2021. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, the total may not be equal to the sum of individual amounts.

Each amount presented in the interim statements of trust account as of March 31 and September 30, 2021, is equal to the trust account in SuMi TRUST Bank. Entrusted amounts between these consolidated subsidiaries for asset management are excluded from the amounts presented in the statements of trust account.

## 2. Loans and Bills Discounted

Under certain trust agreements, repayments of the principal of customers' trust assets are guaranteed by SuMi TRUST Bank, and loans on such guaranteed trust assets as of September 30, 2021, include the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Other Delinquent Loans	¥ 798	\$ 7
Restructured Loans	15	0
<b>Total</b>	<b>¥ 814</b>	<b>\$ 7</b>

## 3. Balance of Money Trusts

The principal amount of certain money trusts is guaranteed and the balance of these accounts is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
<b>Assets:</b>		
Loans and Bills Discounted	¥ 14,641	\$ 131
Other	3,909,818	34,937
<b>Total</b>	<b>¥ 3,924,459</b>	<b>\$ 35,068</b>
<b>Liabilities:</b>		
Principal	¥ 3,924,183	\$ 35,066
Allowance for Impairment of Guaranteed Trust Principal	14	0
Other	261	2
<b>Total</b>	<b>¥ 3,924,459</b>	<b>\$ 35,068</b>

In the case of certain money trusts, the principal amount is guaranteed, and as the above table indicates, an allowance for the impairment of guaranteed trust principal is set aside by SuMi TRUST Bank. The figures in the table include funds entrusted from other trusts managed by SuMi TRUST Bank.



## Financial Data:

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## Financial Data:

## Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries  
As of September 30, 2021 and March 31, 2021

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2021	As of Mar. 31, 2021	As of Sep. 30, 2021
<b>Assets:</b>			
Cash and Due from Banks	¥ 18,839,319	¥ 18,430,787	\$ 168,343
Call Loans and Bills Bought	6,000	8,766	54
Receivables under Resale Agreements	156,180	160,268	1,396
Receivables under Securities Borrowing Transactions	684,652	727,689	6,118
Monetary Claims Bought	762,179	892,309	6,811
Trading Assets (Note 2)	850,204	962,849	7,597
Money Held in Trust	1,344	1,365	12
Securities (Notes 1, 2, 8, and 14)	6,932,281	6,882,670	61,945
Loans and Bills Discounted (Notes 3, 4, 5, 6, 7, 8, and 9)	30,569,851	30,506,968	273,165
Foreign Exchanges	32,246	25,396	288
Lease Receivables and Investment Assets (Note 8)	692,678	695,172	6,190
Other Assets (Note 8)	2,552,799	2,892,922	22,811
Tangible Fixed Assets (Notes 10 and 11)	232,352	235,430	2,076
Intangible Fixed Assets	91,663	85,397	819
Assets for Retirement Benefits	240,050	231,145	2,145
Deferred Tax Assets	28,408	27,544	254
Customers' Liabilities for Acceptances and Guarantees	513,140	511,782	4,585
Allowance for Loan Losses	(117,647)	(129,223)	(1,051)
<b>Total Assets</b>	<b>¥ 63,067,706</b>	<b>¥ 63,149,243</b>	<b>\$ 563,557</b>
<b>Liabilities:</b>			
Deposits (Note 8)	¥ 33,100,995	¥ 33,494,433	\$ 295,782
Negotiable Certificates of Deposit	8,260,000	7,324,594	73,809
Call Money and Bills Sold	56,924	60,675	509
Payables under Repurchase Agreements (Note 8)	1,520,979	1,628,440	13,591
Trading Liabilities	762,783	850,660	6,816
Borrowed Money (Notes 8 and 12)	6,667,246	6,392,602	59,577
Foreign Exchanges	1,226	577	11
Short-Term Bonds Payable	2,486,962	2,545,049	22,223
Bonds Payable (Note 13)	1,252,748	935,605	11,194
Borrowed Money from Trust Account	4,173,870	4,915,208	37,297
Other Liabilities	1,719,362	2,005,525	15,364
Provision for Bonuses	10,561	12,025	94
Provision for Directors' Bonuses	—	103	—
Provision for Stocks Payment	457	417	4
Liabilities for Retirement Benefits	11,821	11,696	106
Provision for Reward Points Program	19,535	18,945	175
Provision for Reimbursement of Deposits	3,825	4,138	34
Provision for Contingent Losses	1,597	1,633	14
Deferred Tax Liabilities	97,780	91,243	874
Deferred Tax Liabilities for Land Revaluation (Note 10)	2,388	2,388	21
Acceptances and Guarantees	513,140	511,782	4,585
<b>Total Liabilities</b>	<b>¥ 60,664,211</b>	<b>¥ 60,807,748</b>	<b>\$ 542,080</b>
<b>Net Assets:</b>			
Total Shareholders' Equity:	¥ 2,091,378	¥ 2,024,588	\$ 18,688
Capital Stock	342,037	342,037	3,056
Capital Surplus	342,853	342,853	3,064
Retained Earnings	1,406,488	1,339,698	12,568
Total Accumulated Other Comprehensive Income:	284,337	289,269	2,541
Valuation Differences on Available-for-Sale Securities	341,503	345,053	3,052
Deferred Gains (Losses) on Hedges	(47,712)	(44,836)	(426)
Revaluation Reserve for Land (Note 10)	(4,356)	(4,016)	(39)
Foreign Currency Translation Adjustments	(988)	(2,452)	(9)
Remeasurements of Defined Benefit Plans	(4,108)	(4,477)	(37)
Non-Controlling Interests	27,778	27,637	248
<b>Total Net Assets</b>	<b>¥ 2,403,495</b>	<b>¥ 2,341,495</b>	<b>\$ 21,477</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 63,067,706</b>	<b>¥ 63,149,243</b>	<b>\$ 563,557</b>
	Yen		U.S. Dollars
<b>Net Assets per Share of Common Stock</b>	<b>¥ 1,418.73</b>	<b>¥ 1,381.78</b>	<b>\$ 12.68</b>

See accompanying notes.

The figures in U.S. dollars are converted from yen for the convenience of readers outside Japan at the rate of ¥111.91 to U.S. \$1.00, the exchange rate as of September 30, 2021.

Sumitomo Mitsui Trust Holdings, Inc. 2021 Interim Report

## Financial Data:

## Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2021 and 2020

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2021
<b>Income:</b>			
Trust Fees	¥ 53,675	¥ 50,272	\$ 480
Interest Income:	185,029	183,732	1,653
Interest on Loans and Discounts	129,793	140,867	1,160
Interest and Dividends on Securities	47,310	33,599	423
Fees and Commissions	138,042	124,107	1,234
Trading Income	38,200	17,562	341
Other Ordinary Income	151,757	173,480	1,356
Other Income (Note 1)	48,586	23,896	434
<b>Total Income</b>	<b>¥ 615,291</b>	<b>¥ 573,052</b>	<b>\$ 5,498</b>
<b>Expenses:</b>			
Interest Expenses:	¥ 52,077	¥ 80,988	\$ 465
Interest on Deposits	14,592	27,062	130
Fees and Commissions Payments	45,170	42,165	404
Trading Expenses	92	—	1
Other Ordinary Expenses	151,092	134,984	1,350
General and Administrative Expenses (Note 2)	178,413	181,078	1,594
Other Expenses (Note 3)	58,186	31,979	520
<b>Total Expenses</b>	<b>¥ 485,033</b>	<b>¥ 471,196</b>	<b>\$ 4,334</b>
<b>Income before Income Taxes</b>	<b>¥ 130,258</b>	<b>¥ 101,856</b>	<b>\$ 1,164</b>
Income Taxes:	33,893	28,130	303
Current	23,752	25,509	212
Deferred	10,140	2,621	91
<b>Net Income</b>	<b>96,364</b>	<b>73,726</b>	<b>861</b>
Net Income Attributable to Non-Controlling Interests	434	433	4
<b>Net Income Attributable to Owners of the Parent</b>	<b>¥ 95,930</b>	<b>¥ 73,292</b>	<b>\$ 857</b>
	Yen		U.S. Dollars
<b>Net Income per Share of Common Stock</b>	<b>¥ 57.28</b>	<b>¥ 43.76</b>	<b>\$ 0.51</b>

See accompanying notes.

## Financial Data:

# Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2021 and 2020

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2021
<b>Net Income</b>	<b>¥ 96,364</b>	<b>¥ 73,726</b>	<b>\$ 861</b>
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	(3,533)	¥ (8,892)	\$ (32)
Deferred Gains (Losses) on Hedges	(3,002)	(1,476)	(27)
Foreign Currency Translation Adjustments	310	(433)	3
Remeasurements of Defined Benefit Plans	365	4,253	3
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	1,316	(381)	12
<b>Total Other Comprehensive Income (Loss)</b>	<b>¥ (4,542)</b>	<b>¥ (6,930)</b>	<b>\$ (41)</b>
<b>Comprehensive Income:</b>	<b>¥ 91,822</b>	<b>¥ 66,795</b>	<b>\$ 821</b>
Comprehensive Income Attributable to Owners of the Parent	¥ 91,337	¥ 66,414	\$ 816
Comprehensive Income Attributable to Non-Controlling Interests	484	381	4

## Financial Data:

## Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2021 and 2020

For the Six Months Ended September 30, 2021

	Millions of Yen			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 342,853	¥ 1,339,698	¥ 2,024,588
Cumulative Effects of Changes in Accounting Policies			(9,636)	(9,636)
Restated Balance	342,037	342,853	1,330,061	2,014,951
Changes during the Period				
Cash Dividends			(19,843)	(19,843)
Net Income Attributable to Owners of the Parent			95,930	95,930
Reversal of Revaluation Reserve for Land			339	339
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	—	76,426	76,426
Balance at the End of the Period	¥ 342,037	¥ 342,853	¥ 1,406,488	¥ 2,091,378

	Millions of Yen							
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income		
Balance at the Beginning of the Period	¥ 345,053	¥ (44,836)	¥ (4,016)	¥ (2,452)	¥ (4,477)	¥ 289,269	¥ 27,637	¥ 2,341,495
Cumulative Effects of Changes in Accounting Policies							(0)	(9,636)
Restated Balance	345,053	(44,836)	(4,016)	(2,452)	(4,477)	289,269	27,636	2,331,858
Changes during the Period								
Cash Dividends								(19,843)
Net Income Attributable to Owners of the Parent								95,930
Reversal of Revaluation Reserve for Land								339
Net Changes of Items Other Than Shareholders' Equity	(3,549)	(2,876)	(339)	1,464	368	(4,932)	141	(4,790)
Total Changes during the Period	(3,549)	(2,876)	(339)	1,464	368	(4,932)	141	71,636
Balance at the End of the Period	¥ 341,503	¥ (47,712)	¥ (4,356)	¥ (988)	¥ (4,108)	¥ 284,337	¥ 27,778	¥ 2,403,495

See accompanying notes.

## For the Six Months Ended September 30, 2020

	Millions of Yen			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 342,853	¥ 1,264,091	¥ 1,948,981
Changes during the Period				
Cash Dividends			(21,735)	(21,735)
Net Income Attributable to Owners of the Parent			73,292	73,292
Reversal of Revaluation Reserve for Land				—
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	—	51,557	51,557
Balance at the End of the Period	¥ 342,037	¥ 342,853	¥ 1,315,648	¥ 2,000,539

	Millions of Yen							
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income		
Balance at the Beginning of the Period	¥ 369,924	¥ (57,389)	¥ (3,901)	¥ (2,493)	¥ (69,401)	¥ 236,738	¥ 26,769	¥ 2,212,489
Changes during the Period								
Cash Dividends								(21,735)
Net Income Attributable to Owners of the Parent								73,292
Reversal of Revaluation Reserve for Land								—
Net Changes of Items Other Than Shareholders' Equity	(9,172)	(928)	—	(1,033)	4,257	(6,878)	351	(6,526)
Total Changes during the Period	(9,172)	(928)	—	(1,033)	4,257	(6,878)	351	45,030
Balance at the End of the Period	¥ 360,751	¥ (58,318)	¥ (3,901)	¥ (3,527)	¥ (65,143)	¥ 229,860	¥ 27,120	¥ 2,257,520

See accompanying notes.

For the Six Months Ended September 30, 2021

	Millions of U.S. Dollars			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	\$ 3,056	\$ 3,064	\$ 11,971	\$ 18,091
Cumulative Effects of Changes in Accounting Policies			(86)	(86)
Restated Balance	3,056	3,064	11,885	18,005
Changes during the Period				
Cash Dividends			(177)	(177)
Net Income Attributable to Owners of the Parent			857	857
Reversal of Revaluation Reserve for Land			3	3
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	—	683	683
Balance at the End of the Period	\$ 3,056	\$ 3,064	\$ 12,568	\$ 18,688

	Millions of U.S. Dollars							
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income		
Balance at the Beginning of the Period	\$ 3,083	\$ (401)	\$ (36)	\$ (22)	\$ (40)	\$ 2,585	\$ 247	\$ 20,923
Cumulative Effects of Changes in Accounting Policies							(0)	(86)
Restated Balance	3,083	(401)	(36)	(22)	(40)	2,585	247	20,837
Changes during the Period								
Cash Dividends								(177)
Net Income Attributable to Owners of the Parent								857
Reversal of Revaluation Reserve for Land								3
Net Changes of Items Other Than Shareholders' Equity	(32)	(26)	(3)	13	3	(44)	1	(43)
Total Changes during the Period	(32)	(26)	(3)	13	3	(44)	1	640
Balance at the End of the Period	\$ 3,052	\$ (426)	\$ (39)	\$ (9)	\$ (37)	\$ 2,541	\$ 248	\$ 21,477

See accompanying notes.

## Financial Data:

## Consolidated Statements of Cash Flows (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2021 and 2020

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2021
<b>Cash Flows from Operating Activities:</b>			
Income before Income Taxes	¥ 130,258	¥ 101,856	\$ 1,164
Depreciation and Amortization	14,185	16,667	127
Impairment Losses	732	164	7
Amortization of Goodwill	2,199	2,199	20
Equity in Losses (Earnings) of Affiliated Companies	(5,721)	(3,830)	(51)
Increase (Decrease) in Allowance for Loan Losses	(11,576)	(2,309)	(103)
Increase (Decrease) in Provision for Bonuses	(1,464)	(1,849)	(13)
Increase (Decrease) in Provision for Directors' Bonuses	(103)	(74)	(1)
Increase (Decrease) in Provision for Stocks Payment	40	82	0
Decrease (Increase) in Assets for Retirement Benefits	(8,272)	(5,356)	(74)
Increase (Decrease) in Liabilities for Retirement Benefits	54	(39)	0
Increase (Decrease) in Provision for Reward Points Program	589	(181)	5
Increase (Decrease) in Provision for Reimbursement of Deposits	(312)	(451)	(3)
Increase (Decrease) in Provision for Contingent Losses	(36)	15	(0)
Interest Income	(185,029)	(183,732)	(1,653)
Interest Expenses	52,077	80,988	465
Loss (Gain) Related to Securities	10,443	(26,105)	93
Loss (Gain) on Money Held in Trust	(35)	(34)	(0)
Foreign Exchange Losses (Gains)	(15,858)	18,401	(142)
Loss (Gain) on Disposal of Fixed Assets	14	331	0
Net Decrease (Increase) in Trading Assets	105,516	143,123	943
Net Increase (Decrease) in Trading Liabilities	(86,815)	(144,057)	(776)
Net Decrease (Increase) in Loans and Bills Discounted	(62,883)	(436,959)	(562)
Net Increase (Decrease) in Deposit	(393,437)	3,383,425	(3,516)
Net Increase (Decrease) in Negotiable Certificates of Deposit	935,406	1,127,912	8,359
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	274,644	(304,794)	2,454
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	(132,345)	631,829	(1,183)
Net Decrease (Increase) in Call Loans	136,962	1,364,313	1,224
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	43,037	(38,957)	385
Net Increase (Decrease) in Call Money	(111,213)	(298,486)	(994)
Net Decrease (Increase) in Foreign Exchange-Assets	(6,849)	(9,220)	(61)
Net Increase (Decrease) in Foreign Exchange-Liabilities	649	(1,347)	6
Net Decrease (Increase) in Lease Receivables and Investment Assets	2,494	7,455	22
Net Increase (Decrease) in Short-Term Bonds Payable	(58,087)	825,354	(519)
Increase (Decrease) in Straight Bonds-Issuance and Redemption	317,142	161,713	2,834
Net Increase (Decrease) in Borrowed Money from Trust Account	(741,337)	(1,232,875)	(6,624)
Interest Received	193,366	205,692	1,728
Interest Paid	(61,660)	(95,302)	(551)
Other, Net	79,277	18,754	708
Subtotal	¥ 416,050	¥ 5,304,316	\$ 3,718
Income Taxes (Paid) Refunded	(15,893)	(42,372)	(142)
<b>Net Cash Provided by (Used in) Operating Activities</b>	<b>¥ 400,156</b>	<b>¥ 5,261,944</b>	<b>\$ 3,576</b>

(Continued)



	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2021
<b>Cash Flows from Investing Activities:</b>			
Purchase of Securities	¥ (4,630,767)	¥ (2,578,366)	\$ (41,379)
Proceeds from Sales of Securities	2,499,771	1,010,884	22,337
Proceeds from Redemption of Securities	2,027,901	1,351,201	18,121
Purchase of Tangible Fixed Assets	(3,436)	(4,059)	(31)
Proceeds from Sales of Tangible Fixed Assets	1,709	46	15
Purchase of Intangible Fixed Assets	(18,525)	(14,243)	(166)
Purchase of Shares of Affiliated Companies Accounted for using the Equity Method	(8,606)	(22)	(77)
<b>Net Cash Provided by (Used in) Investing Activities</b>	<b>¥ (131,952)</b>	<b>¥ (234,558)</b>	<b>\$ (1,179)</b>
<b>Cash Flows from Financing Activities:</b>			
Increase in Subordinated Borrowings	¥ —	¥ 40,000	\$ —
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	—	(50,000)	—
Cash Dividends Paid	(19,843)	(21,735)	(177)
Cash Dividends Paid to Non-Controlling Interests	(342)	(29)	(3)
<b>Net Cash Provided by (Used in) Financing Activities</b>	<b>¥ (20,185)</b>	<b>¥ (31,765)</b>	<b>\$ (180)</b>
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ 28,167	¥ (6,401)	\$ 252
<b>Net Increase (Decrease) in Cash and Cash Equivalents</b>	<b>¥ 276,186</b>	<b>¥ 4,989,219</b>	<b>\$ 2,468</b>
Cash and Cash Equivalents at the Beginning of the Period	¥ 16,741,171	¥ 10,906,648	\$ 149,595
<b>Cash and Cash Equivalents at the End of the Period (Note 1)</b>	<b>¥ 17,017,357</b>	<b>¥ 15,895,867</b>	<b>\$ 152,063</b>

See accompanying notes.

## Financial Data:

## Notes to the Interim Consolidated Financial Statements (Unaudited)

**Basis of Presentation of Financial Statements**

The accompanying interim consolidated financial statements (banking account) have been prepared from the accounts maintained by Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") and its consolidated subsidiaries (together, the "SuMi TRUST Bank Group") in accordance with accounting principles generally accepted in Japan and certain accounting and disclosure rules under the Financial Instruments and Exchange Act of Japan and the Banking Act of Japan, which are different in certain respects as to the application and disclosure requirements of International Financial Reporting Standards.

In preparing these interim consolidated financial statements, the interim consolidated financial statements of SuMi TRUST Bank issued in Japan have been reclassified and rearranged in order to present them in a form that is more familiar to readers outside Japan.

The interim consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMi TRUST Bank is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥111.91 to U.S. \$1, the approximate rate of exchange as of September 30, 2021. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, total balances may not be equal to the sum of individual amounts.

**Significant Accounting Policies and Practices****1. Scope of Consolidation**

(1) Consolidated Subsidiaries as of September 30, 2021:

39 companies

Principal Companies:

Sumitomo Mitsui Trust Loan & Finance Co., Ltd.

Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.

Sumitomo Mitsui Trust Realty Co., Ltd.

Sumitomo Mitsui Trust Guarantee Co., Ltd.

Sumitomo Mitsui Trust Club Co., Ltd.

Sumitomo Mitsui Trust and Bank (U.S.A.) Limited

Changes in the consolidated subsidiaries during the interim period ended September 30, 2021, are as follows; Arcadia Funding LLC is excluded from the scope of consolidation effective from the interim period ended September 30, 2021, due to liquidation.

**(2) Unconsolidated Subsidiaries**

Principal Companies:

Hummingbird Co., Ltd

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 10 other companies are excluded from the scope of consolidation in accordance with Article 5, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements and their assets and profits/losses do not belong to the subsidiaries.

ASIA GATEWAY I, L.P. and other unconsolidated subsidiaries are excluded from the scope of consolidation, because they are immaterial to the extent that excluding such companies from consolidation would not prevent a reasonable assessment of the corporate group's financial position and financial results. Such materiality is determined based on the size of their assets, ordinary income, net income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), retained earnings (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), accumulated other comprehensive income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), and other financial data.

**2. Application of the Equity Method**

(1) Unconsolidated Subsidiaries Accounted for by the Equity Method:

None

(2) Affiliated Companies Accounted for by the Equity Method:

23 companies

Principal Company:

SBI Sumishin Net Bank, Ltd.

Changes in the affiliated companies accounted for by the equity method during the interim period ended September 30, 2021, are as follows:

SBI Card Co., Ltd is excluded from the scope of the application of the equity method effective from the interim

period ended September 30, 2021, due to liquidation.

### (3) Unconsolidated Subsidiaries and Affiliated Companies

That Are Not Accounted for by the Equity Method

Principal Companies:

Hummingbird Co., Ltd.

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 10 other companies are excluded from the scope of the application of the equity method in accordance with Article 7, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/losses do not belong to the subsidiaries.

ASIA GATEWAY I, L.P. and other unconsolidated subsidiaries and affiliated companies that are not accounted for by the equity method are excluded from the scope of application of the equity method because such exclusion would not materially affect the interim consolidated financial statements. Such materiality is determined based on the size of their net income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), retained earnings (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), accumulated other comprehensive income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), and other financial data.

### 3. Interim Balance Sheet Dates of the Consolidated Subsidiaries

(1) The interim balance sheet dates of consolidated subsidiaries are as follows:

October 31:	2 companies
February 28:	1 company
March 31:	5 companies
May 31:	1 company
June 30:	5 companies
September 30:	25 companies

(2) Subsidiaries are consolidated using the interim financial statements as of the following dates:

- Subsidiaries with an interim balance sheet date of October 31: Provisionally prepared interim financial statements as of July 31

- A subsidiary with an interim balance sheet date of February 28: Provisionally prepared interim financial statements as of August 31
- Subsidiaries with an interim balance sheet date of March 31: Provisionally prepared interim financial statements as of September 30
- A subsidiary with an interim balance sheet date of May 31: Provisionally prepared interim financial statements as of August 31
- Other subsidiaries: Interim financial statements as of their respective interim balance sheet dates.

Material transactions arising between the interim consolidated balance sheet date, September 30, 2021, and the above interim balance sheet dates of consolidated subsidiaries have been reflected in the interim consolidated financial statements.

### 4. Significant Accounting Policies

#### (1) Trading Assets/Liabilities and Income/Expenses

Trading account activities are conducted to seek profits by taking advantage of short-term fluctuations in interest rates, currency rates, financial markets or other indicators, or intermarket differences (for trading purposes). The fluctuations in such items are presented as "Trading Assets" or "Trading Liabilities" in the interim consolidated balance sheets on a trade-date basis, and gains and losses from such transactions are presented as "Trading Income" or "Trading Expenses" in the interim consolidated statements of income.

For the measurement of trading assets and trading liabilities, securities and monetary claims are stated at their fair values as of the interim consolidated balance sheet date, and trading-related financial derivatives, such as swaps, futures, and options, are stated at the amounts that would be settled if they were terminated on the interim consolidated balance sheet date.

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the interim period and differences in resulting gains or losses from the settlement of financial derivatives assuming that the settlement was made as of September 30, 2021.

## (2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMi TRUST Bank is required to determine the purposes for holding each security and classify such security into (i) securities held for trading purposes ("Trading Securities"), (ii) debt securities intended to be held to maturity ("Held-to-Maturity Debt Securities"), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories ("Available-for-Sale Securities"). "Held-to-Maturity Debt Securities" are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. "Available-for-Sale Securities" are valued at the market price (cost of securities sold is calculated using primarily the moving-average method). Equity securities with no market prices are carried at cost using the moving-average method.

Valuation differences on "Available-for-Sale Securities" are recorded as a separate component of net assets and reported in the interim consolidated balance sheets.

(b) Securities in money held in trust are classified and accounted for in the same manner as those described in 4. (1) and 4. (2) (a) above.

## (3) Financial Derivatives

Financial derivatives, excluding those for trading purposes, are stated at fair value.

## (4) Depreciation and Amortization Methods

### (a) Tangible fixed assets other than lease assets

Tangible fixed assets are depreciated using primarily the straight-line method.

Useful lives of major asset categories:

Buildings: 3 to 60 years

Others: 2 to 20 years

### (b) Intangible fixed assets other than lease assets

Intangible fixed assets are amortized using the straight-line method. Software for internal use is amortized over the useful life specified by SuMi TRUST Bank or the consolidated subsidiaries, which is generally five years.

Goodwill is amortized over a reasonable number of years, determined for each case, up to a maximum of 20 years.

However, if immaterial, goodwill is expensed in its entirety in the year in which it arises.

### (c) Lease assets

The lease assets under "Tangible Fixed Assets" and "Intangible Fixed Assets" that are related to finance leases that do not transfer ownership of the lease assets to lessees are depreciated and amortized using the straight-line method over the lease term, assuming a residual value of zero.

## (5) Allowance for Loan Losses

SuMi TRUST Bank records allowance for loan losses in accordance with internally established criteria for write-offs and allowance for loan losses.

For claims against borrowers that have initiated special liquidation proceedings or other bankruptcy proceedings ("legal bankruptcy") and against borrowers that are in a substantially similar adverse condition ("virtual bankruptcy"), the allowance is provided based on the amount of claims, after the write-off stated below, net of the expected amount of recoveries from collateral and guarantees. For claims against borrowers that have not yet initiated bankruptcy proceedings, but are very likely to become bankrupt in the future ("possible bankruptcy"), an allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers' solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims.

For claims against large borrowers with certain credit risks and credit amounts that are classified as possible bankruptcy borrowers, restructured loan borrowers, or close-observation borrowers, if future cash flows from the collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the "estimated cash flow method").

For claims that are classified as other than those above, the allowance is primarily provided based on the estimated loan losses over the next one to three years, which are calculated based on the average historical loan-loss ratios during a certain period on the basis of historical loan losses over the past one or three years.

All claims are assessed at branches and credit supervision

departments based on the criteria for self-assessment of asset quality. The Risk Management Department, which is independent from operating sections, monitors the results of such assessments.

As for the other consolidated subsidiaries, the allowance for loan losses for general claims is provided based on the historical loan-loss ratios, and the allowance for loan losses for specific claims, such as possible uncollectible claims, is provided based on the estimate of unrecoverable amount for each claim.

For claims against borrowers who are legally bankrupt or virtually bankrupt with collateral or guarantees, claims against borrowers in legal or virtual bankruptcy, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the original amount of claims. The deducted amount was ¥23,570 million (U.S. \$211 million) for the six months ended September 30, 2021.

#### (Additional Information)

There is no significant change to the assumption of allowance for loan losses due to the impact of the spread of COVID-19 described in the "Significant Accounting Estimates" section of the Annual Report for the fiscal year ended March 31, 2021, during the six-month period ended September 30, 2021.

#### (6) Provision for Bonuses

A provision for bonuses is provided for the estimated employee bonuses attributable to the current interim period.

#### (7) Provision for Directors' Bonuses

A provision for directors' bonuses is provided for the estimated directors' bonuses attributable to the current interim period.

#### (8) Provision for Stocks Payment

A provision for stocks payment is provided for estimated stock-based payments to directors of SuMi TRUST Bank under a stock-based compensation scheme that have been earned by September 30, 2021.

#### (9) Provision for Reward Points Program

A provision for reward points program is provided for

the use of points granted to holders of Diners Club Card and other credit cards in the amount deemed necessary based on the reasonable estimates of the points to be used in the future.

#### (10) Provision for Reimbursement of Deposits in Dormant Accounts

At SuMi TRUST Bank, a provision for reimbursement of deposits in dormant accounts is provided for the deposits that were derecognized as liabilities under certain conditions. Such provision is provided against the estimated future reimbursement to be requested by customers based on the past reimbursement record.

#### (11) Provision for Contingent Losses

A provision for contingent losses is provided for losses associated with off-balance-sheet transactions or trust transactions in the amount deemed necessary based on the estimated possible future losses.

#### (12) Accounting for Retirement Benefits

In determining the retirement benefit obligations, projected benefits to the periods up to the interim period ended September 30, 2021, are attributed based on the plan's benefit formula. Past service cost and actuarial gains or losses are expensed using the following methods:

##### Past service cost:

In principle, the full amount of past service costs is charged to profit or loss in the fiscal year they occur.

##### Actuarial gains or losses:

Actuarial differences are expensed using the straight-line method, primarily over 10 years, within the employees' average remaining service period, commencing from the next fiscal year of incurrence.

Some consolidated subsidiaries adopt the simplified method in calculating liabilities for retirement benefits and retirement benefit expenses for lump-sum retirement benefit plans, recording liabilities at amounts that would be required for voluntary termination at the end of the current interim period.

#### (13) Basis for Recognition of Significant Revenues and Expenses

The SuMi TRUST Bank Group's main revenues from contracts with customers are "Net Trust Fees" and "Revenue

from Service Transactions” such as asset administration fees, stock transfer agency fees, real estate brokerage fees, and investment trust and insurance sales fees.

Trust fees and asset administration fees are recorded mainly in the “Fiduciary Services” and “Retail Total Solutions Services.” The SuMi TRUST Bank Group is obligated to perform asset administration services in accordance with the terms of trust agreements and various contracts. The SuMi TRUST Bank Group recognizes revenues from these performance obligations over a period of time since the benefits are expensed by the customer as the daily services are provided.

Stock transfer agency fees are mainly recorded in the “Stock Transfer Agency Services.” The SuMi TRUST Bank Group is obligated to perform shareholder registry management services in accordance with agreement on entrustment of management of shareholder registry. The SuMi TRUST Bank Group recognizes revenues from this performance obligation over a period of time since the benefits are expensed by the customer as the daily services are provided.

Real estate brokerage fees are recorded mainly in the “Real Estate.” The SuMi TRUST Bank Group is obligated to perform real estate brokerage services based on real estate brokerage contracts. Revenues are recognized when the performance obligation is satisfied at the time when the real estate sales contract is executed or when the property is delivered. The timing of satisfying performance obligation is determined based on the significance of the duties after the execution of the real estate sales contract.

Fees on sales of investment trusts and insurance are mainly recorded in the “Retail Total Solutions Services.” The SuMi TRUST Bank Group is obligated to provide product explanations and sales administrative services based on the terms and conditions of transactions and consignment agreements. Revenues are recognized when the performance obligation is satisfied at the time of product sale.

#### (14) Foreign Currency Translation

Assets and liabilities of SuMi TRUST Bank that are denominated in foreign currencies and overseas branch accounts are generally translated into yen at the exchange rates prevailing at the interim consolidated balance sheet date, except for shares of stocks in affiliated companies

translated into yen at the exchange rates prevailing at the acquisition dates.

Assets and liabilities of consolidated subsidiaries that are denominated in foreign currencies are translated into yen at the exchange rates prevailing at their respective interim balance sheet dates.

#### (15) Accounting for Leases

As for the consolidated subsidiaries in Japan, income and expenses arising from transactions of finance leases that do not transfer ownership to lessees are recognized as sales and costs of goods sold when lease payments are collected.

#### (16) Hedge Accounting

##### (a) Interest-related risk hedge

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in “Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry” (Japanese Institute of Certified Public Accountants (“JICPA”) Industry Committee Practical Guidance No.24 of October 8, 2020, “Guidance No.24”). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits, loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest volatility factors for the hedged items and those for the hedging instruments.

##### (b) Currency-related risk hedge

SuMi TRUST Bank manages the foreign exchange risk arising from various assets and liabilities denominated in foreign currencies using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in “Treatment for Accounting and Auditing of Application of Accounting Standard for Foreign Currency Transactions in Banking Industry” (JICPA Industry Committee Practical Guidance No.25 of October 8, 2020, “Guidance No.25”). The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating

the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

Additionally, transactions intended to hedge the foreign exchange risk associated with foreign currency-denominated securities (other than bonds) are treated as portfolio hedges. Fair value hedge accounting has been adopted to account for such transactions on the conditions that specific foreign currency-denominated securities are designated in advance as hedged items and that foreign currency payables of spot and forward foreign exchange contracts exist in excess of the acquisition cost of such foreign currency-denominated securities on a foreign currency basis.

The foreign exchange risk associated with investment in the shares of stocks in foreign subsidiaries and affiliated companies is individually hedged using forward exchange contracts denominated in the same currency, and foreign currency translation adjustments arising from the hedging instruments are included in "Foreign Currency Translation Adjustments."

(c) Internal hedge transactions and others

Among derivative transactions of SuMi TRUST Bank that take place between consolidated subsidiaries or that are made internally between designated trading accounts and some other accounts, those interest rate swaps and cross-currency swaps designated as hedging instruments are carried out in accordance with standards for cover deals with external parties, which eliminate discretion and enable strict management on hedges pursuant to Guidance No.24 and Guidance No.25. Accordingly, income or expenses arising from such interest rate swaps and cross-currency swaps are recognized as profits or losses, or deferred, rather than eliminated.

Deferred hedge accounting has been adopted for certain assets and liabilities by individual transactions.

Other consolidated subsidiaries account for such transactions as deferred hedges or exceptional treatment for interest rate swaps by individual transactions.

(17) Scope of Cash and Cash Equivalents in the Interim Consolidated Statements of Cash Flows

For SuMi TRUST Bank, the balance of "Cash and Cash Equivalents" in the interim consolidated statements of cash flows is equivalent to the balance of cash and due from the Bank of Japan under "Cash and Due from Banks" presented in the interim consolidated balance sheets. For the consolidated subsidiaries, the balance of "Cash and Cash Equivalents" in the interim consolidated statements of cash flows is equivalent to the balance of "Cash and Due from Banks" presented in the interim consolidated balance sheets.

(18) Nondeductible Consumption Taxes Associated with Assets

Nondeductible consumption taxes and local consumption taxes associated with assets are recorded as expenses in the current interim period.

(19) Adoption of Consolidated Tax Return System

SuMi TRUST Bank adopts the consolidated tax return system.

(20) Adoption of Tax Effect Accounting for the Transition from the Consolidated Taxation System to the Group Tax Sharing System

SuMi TRUST Bank and some of its consolidated subsidiaries in Japan did not adopt Paragraph 44 of "Implementation Guidance on Tax Effect Accounting" (Accounting Standards Board of Japan (ASBJ) Guidance No.28, February 16, 2018) in accordance with Paragraph 3 of "Treatment of Tax Effect Accounting for the Transition from the Consolidated Taxation System to the Group Tax Sharing System" (ASBJ Practical Issues Task Force (PITF) No.39, March 31, 2020) and account for deferred tax assets and deferred tax liabilities based on the tax regulations before the revision. Such treatment is adopted on items transitioned to group tax sharing system established under "The Law Revising a Portion of Income Tax Law" (Act No.8, 2020) and single taxation system items revised in conjunction with the transition to the group tax sharing system.



## Changes in Accounting Policies

### Application of Accounting Standard for Revenue Recognition

SuMi TRUST Bank has applied the "Accounting Standard for Revenue Recognition" (ASBJ Statement No.29, March 31, 2020, "the Standard for Revenue Recognition") from the beginning of the current interim period ended September 30, 2021. Once control of a promised good or service is transferred to the customer, SuMi TRUST Bank recognizes revenue at the amount that SuMi TRUST Bank expects to receive in exchange for the good or service.

Application of the Standard for Revenue Recognition is in accordance with the transitional treatments specified in the proviso in Paragraph 84 of the standard. The cumulative effect of applying the new accounting policy retrospectively prior to the six months ended September 30, 2021, is added to or deducted from retained earnings as of the beginning of the current interim period, and the new accounting policy is applied effective from the beginning of the current interim period.

The effects of this change in the accounting policy on the interim consolidated financial statements are immaterial.

Comparative information for the current interim period in the notes for "Revenue Recognition" is not presented in accordance with the transitional treatments specified in Section 3 of Paragraph 89 of the Standard for Revenue Recognition.

### Application of Accounting Standard for Fair Value Measurement

SuMi TRUST Bank has applied the "Accounting Standard for Fair Value Measurement" (ASBJ Statement No.30, July 4, 2019, "the Standard for Fair value Measurement") from the beginning of the current interim period ended September 30, 2021. In accordance with Paragraph 8 of the Standard for Fair Value Measurement, the fair value adjustment method for the calculation of the fair value of derivative transactions has been revised to a method that maximizes the use of observable inputs estimated from derivatives traded in the market. Such revision is a result of the application of the Standard for Fair Value measurement, and the cumulative effect of applying the new accounting policy retrospectively prior to the six months ended September 30, 2021, is reflected to the balance of retained earnings at the beginning of the current interim period, in accordance with

the transitional measures specified in Paragraph 20 of the Standard for Fair Value Measurement.

As a result, trading assets decreased by ¥7,127 million (U.S. \$64 million), other assets decreased by ¥8,105 million (U.S. \$72 million), deferred tax assets increased by ¥3,948 million (U.S. \$35 million), trading liabilities decreased by ¥1,061 million (U.S. \$9 million), other liabilities decreased by ¥1,277 million (U.S. \$11 million), retained earnings decreased by ¥8,945 million (U.S. \$80 million), and net assets per share of common stock decreased by ¥5.34 (U.S. \$0.05) as of the beginning of the six months ended September 30, 2021.

In addition, in the notes to "Financial Instruments," the SuMi Trust Bank Group has disclosed the notes related to the breakdown of fair values of financial instruments by input level. However, in accordance with the transitional treatment prescribed in Article 6, Paragraph 2 of the Supplementary Provision of the "Cabinet Office Ordinance Partially Revising Regulation for Terminology, Forms and Preparation of Financial Statements" (Cabinet Office Ordinance No.9, March 6, 2020), the notes for the previous fiscal year ended March 31, 2021, are not included.

## Changes in Presentation

### Presentation of Financial Assets and Liabilities for Derivative Transactions based on Fair Value

Previously, each derivative transaction included in "Trading Assets," "Trading Liabilities," "Other Assets," and "Other Liabilities" was presented on a net basis for transactions that met the requirements under the practical guidance for accounting for financial instruments. However, for the purpose of accurately presenting credit risks with and without collateral for derivative transactions, financial assets and liabilities for derivative transactions measured at fair value are now presented on a gross basis based on the general rule from the current interim period ended September 30, 2021. To reflect this change in presentation, reclassifications have been made in the consolidated financial statements for the fiscal year ended March 31, 2021 and the consolidated interim financial statements for the six-month period ended September 30, 2020.

As a result, "Trading Assets" of ¥433,766 million (U.S. \$3,876 million), "Other Assets" of ¥2,217,308 million (U.S. \$19,813 million), "Trading Liabilities" of ¥321,576 million (U.S. \$2,874 million), and "Other Liabilities" of ¥1,329,910 million



(U.S. \$11,884 million), presented in the consolidated balance sheets for the fiscal year ended March 31, 2021, changed to ¥962,849 million (U.S. \$8,604 million), ¥2,892,922 million (U.S. \$25,850 million), ¥850,660 million (U.S. \$7,601 million), and ¥2,005,525 million (U.S. \$17,921 million), respectively.

Additionally, "Net Decrease (Increase) in Trading Assets"

of ¥45,552 million, "Net Decrease (Increase) in Trading Liabilities" of ¥(46,486) million, presented in the consolidated statements of cash flows for the previous interim period ended September 30, 2020, changed to ¥143,123 million and ¥ (144,057) million, respectively.

## Notes to the Interim Consolidated Balance Sheets

### 1. Securities

"Securities" include stocks and equity investments in unconsolidated subsidiaries and affiliated companies.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Stocks	¥ 126,888	\$ 1,134
Equity Investments	22,933	205

### 2. Securities with free disposal rights to sell or (re)pledge

Unsecured securities borrowed under loan agreements and securities purchased under resale agreements, and securities received under lending transactions with cash collateral that SuMi TRUST Bank has free disposal rights to sell or (re)pledge consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Securities That Are Further Collateralized	¥ 154,454	\$ 1,380
Securities That Are Further Loaned	1,179,372	10,539
Securities Held without Selling or Repledging as of the End of the Current Period	1,108	10

### 3. Loans and Bills Discounted

Loans and bills discounted as of September 30, 2021, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Loans in Bankruptcy Proceedings	¥ 1,891	\$ 17
Delinquent Loans	66,381	593

Loans in bankruptcy proceedings are loans whose interest receivable is not recorded due to delinquency in principal or interest payments for a significant period or other reasons excluding loans that have been written off ("non-accrual loans") and due to the reasons as prescribed in Paragraph 1, Items 3 and 4 of Article 96 of "Enforcement Ordinance for the Corporation Tax Act" (Cabinet Order

No. 97 of 1965).

Delinquent loans are nonaccrual loans other than (i) loans in bankruptcy proceedings and (ii) loans for which the terms of interest payments have been extended in connection with the borrower's business restructuring or to otherwise provide support.

#### 4. Loans Past Due Three Months or More

There are no loans past due three months or more as of September 30, 2021.

Loans past due three months or more are those loans for which principal or interest payments are more than

three months past due (calculated from the day following the contractual payment date), excluding loans classified as loans in bankruptcy proceedings or delinquent loans.

#### 5. Restructured Loans

Restructured loans as of September 30, 2021, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Restructured Loans	¥ 51,285	\$ 458

Restructured loans are those loans whose terms have been modified by reducing or waiving interest, granting interest payment extensions, granting principal repayment extensions, forgiving debt, or otherwise providing some arrangements favorable to the borrower in connection with

the borrower's business restructuring or to otherwise provide support, excluding those loans classified as loans in bankruptcy proceedings, delinquent loans, or loans past due three months or more.

#### 6. Total of Loans in Bankruptcy Proceedings, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans

Total of loans in bankruptcy proceedings, delinquent loans, loans past due three months or more, and restructured loans as of September 30, 2021, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Total of Loans in Bankruptcy Proceedings, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans	¥ 119,557	\$ 1,068

The amounts presented in Notes 3 through 6 are before deducting allowances for loan losses.

#### 7. Bills Discounted

Bills discounted are treated as financial transactions in accordance with Guidance No.24. SuMi TRUST Bank has a free disposal right to sell or (re)pledge such commercial bills. The total face value of such bills is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Bills Discounted	¥ 1,018	\$ 9

## 8. Assets Pledged as Collateral

Assets pledged as collateral as of September 30, 2021, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Assets Pledged as Collateral:		
Securities	¥ 2,189,000	\$ 19,560
Loans and Bills Discounted	5,156,450	46,077
Lease Receivables and Investment Assets	46,832	418
Other Assets	134,727	1,204
<b>Total</b>	<b>¥ 7,527,011</b>	<b>\$ 67,260</b>
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 19,820	\$ 177
Payables under Repurchase Agreements	601,311	5,373
Borrowed Money	4,714,224	42,125

In addition to the foregoing, the following assets have been pledged as collateral for settlement of exchange and others, or as a substitution of margin of futures and others.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Securities	¥ 415,386	\$ 3,712

"Other Assets" include initial margins of futures, security deposits, and cash collateral paid for financial instruments. Such amounts are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Initial Margins of Futures Markets	¥ 56,911	\$ 509
Security Deposits	27,173	243
Cash Collateral Pledged for Financial Instruments-Assets	747,376	6,678

## 9. Overdraft Facility Agreements and Commitment Lines of Credit

Overdraft facility agreements and committed lines of credit are agreements to extend a certain amount of credit at the customer's request as long as the terms of the agreement have not been violated. The amount of unused credit under such agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Amount of Unused Credit under Agreements	¥ 12,509,804	\$ 111,785
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Canceled at Any Time	8,559,708	76,487

The balance of unused credit will not necessarily affect the future cash flows of SuMi TRUST Bank and its consolidated subsidiaries because most of these agreements expire without credit being extended. Most of these agreements contain clauses allowing SuMi TRUST Bank and its consolidated

subsidiaries to reject requests for credit outright or reduce the credit limits due to changes in financial circumstances, the need to preserve claims, or other reasonable causes. Besides requesting collateral, such as real estate or securities, as necessary at the time of entering into the agreement, the SuMi

TRUST Bank Group has also adopted other measures to keep its credit sound, such as periodically assessing the condition

of customers' businesses following internal procedures and revising agreements, as necessary.

#### 10. Revaluation Reserve for Land

In accordance with the Act on Revaluation of Land (Act No.34, promulgated on March 31, 1998), land for commercial use of SuMi TRUST Bank was revalued, and the amount equivalent to the taxes on the resulting valuation difference was recorded as a "Deferred Tax Liability for Land Revaluation" in liabilities, and the amount net of such differences was recorded as a "Revaluation Reserve for Land" in net assets.

Revaluation date: March 31, 1998 and March 31, 1999

Revaluation method prescribed by Paragraph 3 of Article

3 of the Act:

The revaluation is calculated by reasonably adjusting the value of land based on the following prices: the posted prices for benchmark properties as prescribed by Item 1 of Article 2 of the "Order for Enforcement of the Act on Revaluation of Land" (Cabinet Order No.119, promulgated on March 31, 1998); the standard prices for benchmark properties as prescribed by Item 2 of Article 2, the registered prices in tax lists for such land for commercial use as prescribed by Item 3 of Article 2; and the land assessments under Item 4 of Article 2 of the same Order.

#### 11. Accumulated Depreciation of Tangible Fixed Assets

Accumulated depreciation of tangible fixed assets as of September 30, 2021, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Accumulated Depreciation of Tangible Fixed Assets	¥ 179,204	\$ 1,601

#### 12. Borrowed Money

Borrowed money includes subordinated borrowings with lower priority for fulfillment of obligation than other debts.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Subordinated Borrowings	¥ 670,000	\$ 5,987
Subordinated Borrowings with a Debt Relief Clause at the Contractual Point of Non-Viability	620,000	5,540

#### 13. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Subordinated Bonds	¥ 170,595	\$ 1,524

#### 14. Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings

The bonds presented under "Securities" include guarantee obligations on corporate bonds that were placed through private securities offerings (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act).

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 63,047	\$ 563

#### 15. Principal of Guaranteed Trust Accounts

The principal amount of the trusts held by SuMi TRUST Bank through guaranteed trust agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Money Trusts	¥ 3,924,183	\$ 35,066

### Notes to the Interim Consolidated Statements of Income

#### 1. Other Income

Other income for the six months ended September 30, 2021, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Gains on Sales of Stocks and Other Securities	¥ 28,684	\$ 256
Equity in Earnings of Affiliated Companies	5,721	51
Reversal of Allowance for Loan Loss	6,604	59

#### 2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2021, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Salaries and Allowances	¥ 72,024	\$ 644

#### 3. Other Expenses

Other expenses for the six months ended September 30, 2021, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Losses on Sales of Stocks and Other Securities	¥ 46,784	\$ 418

## Notes to the Interim Consolidated Statements of Changes in Net Assets

### 1. Class and Number of Issued Shares of Common Stock

The class and number of issued shares of common stock for the six months ended September 30, 2021, consist of the following:

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Current Period	Increase	Decrease	Number of Shares Outstanding at the End of the Current Period
For the Six Months Ended September 30, 2021					
Number of Issued Shares:					
Common Share	3,000,000	1,674,537	—	—	1,674,537

### 2. Subscription Rights to Shares

There were no subscription rights to shares for the six months ended September 30, 2021.

### 3. Dividends

(1) Dividends paid for the six months ended September 30, 2021, consist of the following:

Resolution	Type of Shares	Cash Dividends Declared Millions of Yen (Millions of U.S. Dollars)	Dividend Resources	Cash Dividends per Share Yen (U.S. Dollars)	Record Date	Effective Date
June 23, 2021						
Ordinary General Meeting of Shareholders	Common Share	¥ 19,843 (\$177)	Retained Earnings	¥ 11.85 (\$0.11)	March 31, 2021	June 24, 2021

(2) Dividends with a record date during the current interim period ended September 30, 2021, but whose effective date is after September 30, 2021, are as follows:

Resolution	Type of Shares	Cash Dividends Declared Millions of Yen (Millions of U.S. Dollars)	Dividend Resources	Cash Dividends per Share Yen (U.S. Dollars)	Record Date	Effective Date
November 11, 2021						
Board of Directors' Meeting	Common Share	¥ 30,007 (\$268)	Retained Earnings	¥ 17.92 (\$0.16)	September 30, 2021	December 1, 2021

## Note to the Interim Consolidated Statements of Cash Flows

### Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the interim consolidated statements of cash flows and cash and due from banks in the interim consolidated balance sheets as of September 30, 2021.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Cash and Due from Banks	¥ 18,839,319	\$ 168,343
Due from Banks (excluding Due from the Bank of Japan)	1,821,962	16,281
<b>Cash and Cash Equivalents</b>	<b>¥ 17,017,357</b>	<b>\$ 152,063</b>

## Leases

### 1. Finance Leases

As a lessee:

Finance leases that do not transfer ownership of the lease assets to lessees

#### 1) Description of lease assets

##### i) Tangible fixed assets

Mainly store buildings and office equipment

##### ii) Intangible fixed assets

Software

#### 2) Method for depreciating and amortizing lease assets

Refer to "(4) Depreciation and Amortization Methods" of "4. Significant Accounting Policies" in the Significant Accounting Policies and Practices.

### 2. Operating Leases

As a lessee:

Total future lease payments under non-cancelable operating leases as of September 30, 2021, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Due in One Year or Less	¥ 2,586	\$ 23
Due in More than One Year	10,358	93
<b>Total</b>	<b>¥ 12,944</b>	<b>\$ 116</b>

As a lessor:

Total future lease payments under non-cancelable operating leases as of September 30, 2021, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Due in One Year or Less	¥ 5,905	\$ 53
Due in More than One Year	45,849	410
<b>Total</b>	<b>¥ 51,755</b>	<b>\$ 462</b>

## Financial Instruments

### Fair Values of Financial Instruments and Breakdown by Input Level

The carrying amounts on the interim consolidated balance sheets and fair values of financial instruments as of September 30, 2021, as well as the differences between these values and fair values by input level are presented below.

The amounts shown in the following table do not include investment trusts for which transitional measures are applied in accordance with Paragraph 26 of "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No.31, July 4, 2019, hereinafter, "Guidance for Application of Fair Value Measurement"), equity securities with no market prices, and investments in partnerships for which transitional measures are applied in

accordance with Paragraph 27 of Guidance for Application of Fair Value Measurement (See (1)(\*1) and Note 3).

The fair values of financial instruments are classified into the following three levels depending on the observability and significance of the input used in the fair value measurement.

Level 1: Fair value determined based on the (unadjusted) quoted price in an active market for the same asset or liability

Level 2: Fair value determined based on directly or indirectly observable inputs other than Level 1 inputs

Level 3: Fair value determined based on significant unobservable inputs

If multiple inputs with a significant impact are used for the fair value measurement of a financial instrument, the financial instrument is classified to the lowest priority level of fair value measurement which each input belongs to.

#### (1) Financial assets and liabilities at fair value on the interim consolidated balance sheets

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2021				Sep. 30, 2021			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Monetary Claims Bought	¥ —	¥ 117,811	¥ —	¥ 117,811	\$ —	\$ 1,053	\$ —	\$ 1,053
Trading Assets								
Trading Securities	10,730	14,713	—	25,443	96	131	—	227
Money Held in Trust	1,244	—	—	1,244	11	—	—	11
Securities								
Available-for-Sale Securities	3,790,689	1,668,416	749	5,459,854	33,873	14,909	7	48,788
Total Assets	¥ 3,802,663	¥ 1,800,941	¥ 749	¥ 5,604,354	\$ 33,980	\$ 16,093	\$ 7	\$ 50,079
Derivative Transactions (*2)(*3)(*4)								
Interest Rate Related Transactions	¥ (1,130)	¥ (42,873)	¥ (605)	¥ (44,610)	\$ (10)	\$ (383)	\$ (5)	\$ (399)
Currency Related Transactions	—	(24,697)	—	(24,697)	—	(221)	—	(221)
Stock Related Transactions	1,285	—	—	1,285	11	—	—	11
Bond-Related Transactions	659	54	—	713	6	0	—	6
Credit and								
Derivative Transactions	—	(1,559)	—	(1,559)	—	(14)	—	(14)
Total Derivative Transactions	¥ 813	¥ (69,076)	¥ (605)	¥ (68,868)	\$ 7	\$ (617)	\$ (5)	\$ (615)

(\*1) The amount of investment trusts for which transitional measures are applied in accordance with Paragraph 26 of the Guidance for Application of Fair Value Measurement are not included in the table above. The amount of such investment trusts on the interim consolidated balance sheets includes financial assets of ¥878,287 million (U.S. \$7,848 million) as of September 30, 2021.

(\*2) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(\*3) As for derivative transactions applying hedge accounting, ¥(110,058) million (U.S. \$(983) million) is recorded on the interim consolidated balance sheets as of September 30, 2021.

(\*4) Derivative transactions qualifying for hedge accounting include interest rate swaps designated as hedging instruments to fix cash flows of hedged items such as loans and bills discounted, and deferred hedges have been adopted, in principle. In addition, "Practical Solution on the Treatment of Hedge Accounting for Financial Instruments that Reference LIBOR" (ASBJ PITF No.40, September 29, 2020) has been adopted to these hedge transactions.



(2) Financial assets and liabilities which are not stated at fair value on the interim consolidated balance sheets

Cash and Due from Banks, Call Loans and Bills Bought, Receivables under Resale Agreements and Receivables under Securities Borrowing Transactions, Foreign Exchanges, Call Money and Bills Sold, Payables under Repurchase Agreements, Short-Term Bonds Payables, and Borrowed Money from Trust Account are not included in the following tables because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

	Millions of Yen					
	Sep. 30, 2021					
	Level 1	Level 2	Level 3	Total	Interim consolidated balance sheet amount	Net unrealized gains (losses)
Monetary Claims Bought	¥ —	¥ 49,037	¥ 595,399	¥ 644,436	¥ 643,901	¥ 534
Securities						
Held-to-Maturity Securities	133,160	105,882	—	239,043	223,252	15,790
Loans and Bills Discounted					30,569,851	
Allowance for Loan Losses (*)					(101,164)	
	—	—	30,752,684	30,752,684	30,468,686	283,997
Lease Receivables and Investment Assets (*)	—	—	701,137	701,137	685,646	15,491
Total Assets	¥ 133,160	¥ 154,919	¥ 32,049,221	¥ 32,337,301	¥ 32,021,487	¥ 315,814
Deposits	¥ —	¥ 33,118,066	¥ —	¥ 33,118,066	¥ 33,100,995	¥ 17,070
Negotiable Certificates of Deposit	—	8,260,000	—	8,260,000	8,260,000	—
Borrowed Money	—	6,676,215	—	6,676,215	6,667,246	8,968
Bonds Payable	—	1,261,764	—	1,261,764	1,252,748	9,015
Total Liabilities	¥ —	¥ 49,316,047	¥ —	¥ 49,316,047	¥ 49,280,992	¥ 35,055

	Millions of U.S. Dollars					
	Sep. 30, 2021					
	Level 1	Level 2	Level 3	Total	Interim consolidated balance sheet amount	Net unrealized gains (losses)
Monetary Claims Bought	\$ —	\$ 438	\$ 5,320	\$ 5,759	\$ 5,754	\$ 5
Securities						
Held-to-Maturity Securities	1,190	946	—	2,136	1,995	141
Loans and Bills Discounted					273,165	
Allowance for Loan Losses (*)					(904)	
	—	—	274,798	274,798	272,261	2,538
Lease Receivables and Investment Assets (*)	—	—	6,265	6,265	6,127	138
Total Assets	\$ 1,190	\$ 1,384	\$ 286,384	\$ 288,958	\$ 286,136	\$ 2,822
Deposits	\$ —	\$ 295,935	\$ —	\$ 295,935	\$ 295,782	\$ 153
Negotiable Certificates of Deposit	—	73,809	—	73,809	73,809	—
Borrowed Money	—	59,657	—	59,657	59,577	80
Bonds Payable	—	11,275	—	11,275	11,194	81
Total Liabilities	\$ —	\$ 440,676	\$ —	\$ 440,676	\$ 440,363	\$ 313

(\*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the consolidated balance sheets, because the balance of the allowance is immaterial.

(Note 1) Description of the valuation techniques and inputs used to measure fair value

### Monetary Claims Bought

Among monetary claims bought, securitized products are stated at reasonably calculated prices, which are equivalent to market prices, such as counterparties' quoted prices or dealer/broker-quoted prices, and are classified into Level 3 if those prices are comprised of significant unobservable inputs, and classified into Level 2 otherwise. Fair values for all other monetary claims bought are principally calculated in the same manner as Loans and Bills Discounted and mainly classified into Level 3.

### Trading Assets

Bonds and other securities held for trading purposes whose fair values are stated at dealer association prices or counterparties' quoted prices are classified into Level 1 or Level 2 depending on the level of market activity. Others whose fair values are calculated by discounting future cash flows to their present values using observable inputs, are classified into Level 2.

### Money Held in Trust

Securities managed as trust assets in money held in trust, which are individually managed with the principal objective of securities portfolio management, are stated at quoted market prices or dealer/broker-quoted prices and mainly classified into Level 1 based on the level of the components. Notes regarding money held in trust by holding purposes are presented under the "Money Held in Trust" section.

### Securities

Listed stocks are stated at quoted market prices and mainly classified into Level 1 depending on the level of market activity.

Bonds are stated at quoted market prices announced in exchange traded transactions, over-the-counter transactions, and others, and classified into Level 1 if they are traded in an active market. If the market is not active, even though bonds are stated at quoted market prices, they are classified into Level 2. Bonds stated at prices obtained from a third party, such as pricing services and dealers/brokers,

are classified into Level 3 if those prices are comprised of significant unobservable inputs, and classified into Level 2 otherwise. Fair values of certain bonds are calculated by classifying them according to their internal ratings and maturities, and discounting the aggregate principal and interest by the interest rate which takes into account risk factors, including credit risks. If the interest rate is a significant unobservable input, the fair values of the bonds are classified into Level 3, otherwise Level 2.

### Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities; and discounting the aggregate principal and interest by the interest rate which takes into account risk factors, including credit risks. However, floating-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower's credit situation subsequent to the execution of the loans, are stated at their carrying amounts. For claims executed to borrowers who went into legal bankruptcy, virtual bankruptcy, and possible bankruptcy, estimated loan losses are calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts by deducting the allowance for loan losses from the amounts in the interim consolidated balance sheets at the interim consolidated balance sheet date, because such deducted amounts approximate fair value. Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate the fair value because of the expected repayment periods and the interest terms. These fair values are classified into Level 3.

### Lease Receivables and Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to the types of receivables, internal ratings, maturities, and others, and discounting the aggregate principal and interest by the interest rate which takes into account risk factors, including credit risks. These fair values are classified into Level 3.

### Deposits and Negotiable Certificates of Deposit

Demand deposits are stated at the amount that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount). Time deposits with a fixed rate are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be newly used on the same type of deposits. Floating-rate time deposits and fixed-rate time deposits with short maturities (one year or less) are stated at their carrying amounts because the carrying amounts approximate the fair value. These fair values are classified into Level 2.

### Borrowed Money

Borrowed money at floating rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money. Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the assumed interest rate on similar borrowings. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value. These fair values are classified into Level 2.

### Bonds Payable

Bonds issued by SuMi TRUST Bank and its consolidated subsidiaries are stated at market prices, if such prices are available. Fair values for other bonds are calculated by

discounting future cash flows to their present values by the assumed interest rate on issuance of similar bonds. These fair values are classified into Level 2.

### Derivative transactions

The fair values of listed derivatives, including interest rates, bonds, currencies, and stocks, are classified into Level 1 as these amounts are measured using the liquidation price quoted by exchanges, given that the liquidation price represents the latest transaction price, and the unadjusted quoted price in an active market can be used.

The fair values of over-the-counter derivative transactions including embedded derivatives separated from the host contract and accounted for as a derivative, in other words, derivatives other than listed derivatives, are, in principle, measured by a valuation method, including the following: the present value of the estimated future cash flows and the option valuation model, which use inputs such as observable interest rate and exchange rate. The fair values of these transactions take into account credit risks of the counterparty and SuMi TRUST Bank. The valuation models applied in some transactions utilize unobservable inputs in markets, such as correlations in the past. Over-the-counter derivative transactions are classified into Level 2 if observable inputs are available or the impact of unobservable inputs to the fair values is not significant. If the impact of unobservable inputs to the fair values is significant, they are classified into Level 3.

(Note 2) Quantitative information about financial assets and liabilities measured and stated on the interim consolidated balance sheets at fair value and classified into Level 3

#### (1) Quantitative information on significant unobservable inputs

Quantitative information on significant unobservable inputs for the interim period ended September 30, 2021, consists of the following:

	Valuation technique	Significant unobservable inputs	Range
Derivative Transactions			
Interest Rate Related Transactions	Option valuation model	Correlation between interest rate and foreign exchange rate	(50.3)% – (8.8)%
		Correlation between interest rates	10.8%

(2) Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the period

Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the period ended September 30, 2021, are as follows:

	Millions of Yen							Net unrealized gains (losses) on financial assets and liabilities held at interim consolidated balance sheet date recognized in profit or losses of the period (*1)
	Sep. 30, 2021							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	
Securities	¥ 813	¥ —	¥ (12)	¥ (52)	¥ —	¥ —	¥ 749	¥ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	(273)	(332)	—	0	—	—	(605)	(504)

	Millions of U.S. Dollars							
	Sep. 30, 2021							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at interim consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	\$ 7	\$ —	\$ (0)	\$ (0)	\$ —	\$ —	\$ 7	\$ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	(2)	(3)	—	0	—	—	(5)	(5)

(\*1) The amounts shown in the table above are included in "Trading Income" and "Trading Expenses" in the interim consolidated statements of income.

(\*2) The amounts shown in the table above are included in "Valuation Differences on Available-for-Sale Securities" under "Other Comprehensive Income (losses)" in the interim consolidated statements of comprehensive income.

(\*3) The amounts of transfer from or to Level 3 are relevant to the changes in the observability of the inputs. The transfer was made at the beginning of the current interim period.

(\*4) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

### (3) Description of the fair value valuation process

At the SuMi TRUST Group, the middle division creates policies and procedures for the calculation of fair values and procedures for the use of fair value valuation models, and based on them, the front and middle divisions collaboratively establish the fair value valuation model. In addition, the middle and other divisions verify the reasonableness of the valuation methods and the inputs used, and the appropriateness of the classification of the fair value level.

For the calculation of the fair value, the valuation model, which represents the nature, characteristics, and risks of each asset in the most appropriate manner, is utilized. Moreover, if quoted prices obtained from third parties

are used, those prices are verified using an appropriate method, such as the review of the valuation method and the inputs used and comparison with the fair values of similar financial instruments.

### (4) Description of the sensitivity of the fair value to changes in significant unobservable inputs

#### Correlation

Correlation is an indicator of the relation of changes between variables such as interest rate and exchange rate. Correlation is used in valuation technique of complex derivatives and estimated based on historical results. A

significant change in correlation would generally result in a significant increase or decrease in a fair value according to the nature and contractual terms and conditions of the financial instrument.

(Note 3) Interim consolidated balance sheet amounts of equity securities with no market prices, etc. and investments in partnership, etc. are as follows. These amounts are not included in "Securities" stated on the tables disclosed in "Fair Values of Financial Instruments and Breakdown by Input Level."

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Equity Securities with No Market Prices, etc. (*1)(*3)	¥ 68,293	\$ 610
Investments in Partnership, etc. (*2)	152,861	1,366

(\*1) Unlisted stocks are included in "Equity securities with no market prices, etc." and their fair values are not disclosed in accordance with Paragraph 5 of "Implementation Guidance on Disclosures about Fair Value of Financial Instruments" (ASBJ Guidance No.19, July 4, 2019).

(\*2) "Investments in partnership, etc." mainly include silent partnerships and investment partnerships. These fair values are not disclosed in accordance with Paragraph 27 of "Guidance for Application of Fair Value Measurement."

(\*3) Unlisted stocks and others totaling ¥233 million (U.S. \$2 million) were written-off in the six months ended September 30, 2021.

## Securities

- \*1. In addition to the "Securities" presented in the interim consolidated balance sheets, the following information includes loan-backed trust deeds reported under "Monetary Claims Bought."
- \*2. "Stocks in Subsidiaries and Affiliated Companies" are presented as a note to the interim financial statements.

### 1. Held-to-Maturity Securities with Fair Value

Held-to-maturity securities with fair value as of September 30, 2021, consist of the following:

September 30, 2021	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 117,841	¥ 133,160	¥ 15,319
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	14,400	14,772	372
Other Securities	128,744	128,955	211
Foreign Bonds	79,819	79,918	98
Others	48,924	49,037	112
Subtotal	260,985	276,889	15,903
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	11,191	11,191	—
Foreign Bonds	11,191	11,191	—
Others	—	—	—
Subtotal	11,191	11,191	—
<b>Total</b>	<b>¥ 272,176</b>	<b>¥ 288,080</b>	<b>¥ 15,903</b>

September 30, 2021	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 1,053	\$ 1,190	\$ 137
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	129	132	3
Other Securities	1,150	1,152	2
Foreign Bonds	713	714	1
Others	437	438	1
Subtotal	2,332	2,474	142
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	100	100	—
Foreign Bonds	100	100	—
Others	—	—	—
Subtotal	100	100	—
<b>Total</b>	<b>\$ 2,432</b>	<b>\$ 2,574</b>	<b>\$ 142</b>

## 2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2021, consist of the following:

September 30, 2021	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 1,321,656	¥ 466,849	¥ 854,807
Bonds	804,305	801,116	3,189
Government Bonds	251,381	251,359	22
Local Government Bonds	10,797	10,756	41
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	542,126	539,001	3,124
Other Securities	910,890	890,756	20,133
Foreign Stocks	3,385	193	3,192
Foreign Bonds	729,236	719,517	9,718
Others	178,268	171,045	7,222
Subtotal	3,036,853	2,158,722	878,130
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 73,537	¥ 86,729	¥ (13,192)
Bonds	1,567,007	1,570,287	(3,279)
Government Bonds	1,405,113	1,407,867	(2,753)
Local Government Bonds	20,220	20,252	(31)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	141,673	142,168	(494)
Other Securities	1,738,749	2,113,722	(374,972)
Foreign Stocks	901	1,354	(453)
Foreign Bonds	958,751	966,214	(7,462)
Others	779,096	1,146,153	(367,056)
Subtotal	3,379,294	3,770,739	(391,445)
<b>Total</b>	<b>¥ 6,416,147</b>	<b>¥ 5,929,461</b>	<b>¥ 486,685</b>

September 30, 2021	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 11,810	\$ 4,172	\$ 7,638
Bonds	7,187	7,159	28
Government Bonds	2,246	2,246	0
Local Government Bonds	96	96	0
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	4,844	4,816	28
Other Securities	8,139	7,960	180
Foreign Stocks	30	2	29
Foreign Bonds	6,516	6,429	87
Others	1,593	1,528	65
Subtotal	27,137	19,290	7,847
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 657	\$ 775	\$ (118)
Bonds	14,002	14,032	(29)
Government Bonds	12,556	12,580	(25)
Local Government Bonds	181	181	(0)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	1,266	1,270	(4)
Other Securities	15,537	18,888	(3,351)
Foreign Stocks	8	12	(4)
Foreign Bonds	8,567	8,634	(67)
Others	6,962	10,242	(3,280)
Subtotal	30,197	33,694	(3,498)
<b>Total</b>	<b>\$ 57,333</b>	<b>\$ 52,984</b>	<b>\$ 4,349</b>

### 3. Impairment of Securities

Securities other than equity securities with no market prices and investments in partnerships, or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the interim consolidated balance sheets. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

Impairment losses of ¥269 million (U.S. \$2 million) on stocks were recognized during the current interim period.

The criteria for determining whether the fair values of securities have significantly declined are as follows:

- For securities whose issuers are classified as “normal” under the asset self-assessment, a decline of 50% or more in the fair values compared with the acquisition cost is deemed to be significant;
- For securities whose issuers are classified as “close-observation borrowers,” a decline of 30% or more in the fair values compared with the acquisition cost is deemed to be significant; and
- The fair values of some securities are deemed unrecoverable and impairment losses are recognized when their fair values have declined more than 30% but less than 50% from the acquisition cost and the fair values have continued to decline over a certain period.

## Money Held in Trust

### 1. Held-to-Maturity Money Held in Trust

There is no held-to-maturity money held in trust as of September 30, 2021.

### 2. Other Money Held in Trust (other than those held for trading purposes or held-to-maturity)

Other money held in trust (other than those held for trading purposes or held-to-maturity) as of September 30, 2021, consists of the following:

September 30, 2021	Millions of Yen				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 1,344	¥ 987	¥ 357	¥ 357	¥ —

September 30, 2021	Millions of U.S. Dollars				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	\$ 12	\$ 9	\$ 3	\$ 3	\$ —

(Note)

The amount of "Difference" is net of "Positive Difference" and "Negative Difference."

### Valuation Differences on Available-for-Sale Securities

The following table shows components of "Valuation Differences on Available-for-Sale Securities" in the interim consolidated balance sheets.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2021	Sep. 30, 2021
Valuation Differences		
Available-for-Sale Securities	¥ 489,459	\$ 4,374
Other Money Held in Trust	357	3
Total Valuation Differences	489,817	4,377
Amount Equivalent to Deferred Tax Assets (Liabilities)	(150,047)	(1,341)
Total (Before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	339,769	3,036
Non-Controlling Interests	(190)	(2)
Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies	1,923	17
Valuation Differences on Available-for-Sale Securities	¥ 341,503	\$ 3,052

(Notes)

1) Foreign currency translation differences on equity securities with no market prices denominated in foreign currencies are included in the "Available-for-Sale Securities" under "Valuation Differences."

2) The valuation differences of ¥2,774 million (U.S. \$25 million) on available-for-sale securities composing assets held by associated companies is included in "Available-for-Sale Securities" under "Valuation Differences."



## Derivatives

### 1. Derivative Transactions Not Qualifying for Hedge Accounting

Derivative transactions not qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts), the fair values, and the valuation differences as of the interim consolidated balance sheet date, as well as the methods for determining such fair values are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

#### (1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of September 30, 2021, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2021				Sep. 30, 2021			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
Total	Over One Year	Total			Over One Year			
Listed								
Interest Futures								
Sold	¥ 14,895,668	¥ 8,209,046	¥ (2,499)	¥ (2,499)	\$ 133,104	\$ 73,354	\$ (22)	\$ (22)
Purchased	14,916,493	8,209,046	1,355	1,355	133,290	73,354	12	12
Interest Options								
Sold	281,925	—	(77)	(61)	2,519	—	(1)	(1)
Purchased	263,130	—	90	67	2,351	—	1	1
OTC								
Forward Rate Agreements								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	42,859,497	35,661,251	988,042	988,042	382,982	318,660	8,829	8,829
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	35,608,387	30,208,557	(1,001,398)	(1,001,398)	318,188	269,936	(8,948)	(8,948)
Floating Interest Rate Receivable/ Floating Interest Rate Payable	22,051,051	19,028,301	(9,375)	(9,375)	197,043	170,032	(84)	(84)
Interest Options								
Sold	9,323,632	9,316,272	17,744	26,339	83,314	83,248	159	235
Purchased	6,750,655	6,721,458	(7,667)	(11,413)	60,322	60,061	(69)	(102)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (13,786)	¥ (8,945)			\$ (123)	\$ (80)

(Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of September 30, 2021, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2021				Sep. 30, 2021			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Currency Futures								
Sold	¥ —	¥ —	¥ —	¥ —	\$ —	\$ —	\$ —	\$ —
Purchased	—	—	—	—	—	—	—	—
Currency Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC								
Currency Swaps	7,347,155	6,138,119	44,288	44,288	65,652	54,849	396	396
Forward Exchange Contracts								
Sold	15,516,894	1,376,642	(161,257)	(161,257)	138,655	12,301	(1,441)	(1,441)
Purchased	21,331,231	487,784	181,438	181,438	190,611	4,359	1,621	1,621
Currency Options								
Sold	1,400,305	707,454	(53,830)	8,595	12,513	6,322	(481)	77
Purchased	980,561	523,950	43,898	(5,490)	8,762	4,682	392	(49)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ 54,537	¥ 67,573			\$ 487	\$ 604

## (Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of September 30, 2021, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2021				Sep. 30, 2021			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	¥ 102,607	¥ —	¥ 3,588	¥ 3,588	\$ 917	\$ —	\$ 32	\$ 32
Purchased	87,557	—	(2,036)	(2,036)	782	—	(18)	(18)
Stock Index Options								
Sold	49,362	—	(507)	(151)	441	—	(5)	(1)
Purchased	33,347	—	240	41	298	—	2	0
OTC								
OTC Stock Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	—	—	—	—	—	—	—	—
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 1,285	¥ 1,442			\$ 11	\$ 13

(Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of September 30, 2021, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2021				Sep. 30, 2021			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 951,852	¥ —	¥ 12,904	¥ 12,904	\$ 8,506	\$ —	\$ 115	\$ 115
Purchased	820,538	—	(11,332)	(11,332)	7,332	—	(101)	(101)
Bond Future Options								
Sold	461,380	—	(1,218)	1,184	4,123	—	(11)	11
Purchased	153,591	—	305	(27)	1,372	—	3	(0)
OTC								
Bond Forward Contracts								
Sold	44,764	—	145	145	400	—	1	1
Purchased	34,370	—	(90)	(90)	307	—	(1)	(1)
Bond Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ 713	¥ 2,782			\$ 6	\$ 25

## (Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (5) Commodity-Related Transactions

There are no commodity-related transactions not qualifying for hedge accounting as of September 30, 2021.

## (6) Credit Derivative Transactions

Credit derivative transactions not qualifying for hedge accounting as of September 30, 2021, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2021				Sep. 30, 2021			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	¥ 37,934	¥ 29,934	¥ 827	¥ 827	\$ 339	\$ 267	\$ 7	\$ 7
Purchased	53,818	45,818	(2,386)	(2,386)	481	409	(21)	(21)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ (1,559)	¥ (1,559)			\$ (14)	\$ (14)

## (Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) "Sold" represents transactions under which the credit risk has been assumed, and "Purchased" represents transactions under which the credit risk has been transferred to another party.

## 2. Derivative Transactions Qualifying for Hedge Accounting

Derivative transactions qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts) and the fair values as of the interim consolidated balance sheet date, as well as the methods for determining such fair values are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

### (1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of September 30, 2021, consist of the following:

		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2021			Sep. 30, 2021		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		¥ 835,838	¥ 795,838	¥ (3,904)	\$ 7,469	\$ 7,111	\$ (35)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	Interest-Earning/ Bearing Financial Assets/Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable	1,633,956	1,324,515	(26,920)	14,601	11,836	(241)
Interest Futures							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Interest Options							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		—	—		—	—	
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		—	—		—	—	
Total				¥ (30,824)			\$ (275)

(Note)

Deferred hedge accounting stipulated in Guidance No.24 is applied, in principle.

## (2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of September 30, 2021, consist of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2021			Sep. 30, 2021		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 2,298,429	¥ 916,713	¥ (81,933)	\$ 20,538	\$ 8,192	\$ (732)
Forward Exchange Contracts							
Sold	Loans and Bills Discounted and Securities Denominated in Foreign Currencies	1,376	—	(16)	12	—	(0)
Purchased		141,942	—	3,104	1,268	—	28
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in “Foreign Currency Translation Adjustments”							
Forward Exchange Contracts	Investment in the Shares of Subsidiaries and Affiliated Companies						
Sold		¥ 89,577	¥ —	¥ (389)	\$ 800	\$ —	\$ (3)
Purchased		—	—	—	—	—	—
Total				¥ (79,234)			\$ (708)

(Note)

Deferred hedge accounting stipulated in Guidance No.25 is applied, in principle.

## (3) Stock-Related Transactions

There are no stock-related transactions qualifying for hedge accounting as of September 30, 2021.

## (4) Bond-Related Transactions

There are no bond-related transactions qualifying for hedge accounting as of September 30, 2021.

## Stock Option Plans

There are no corresponding items as of September 30, 2021.

## Information Related to Revenue Recognition

The information related to disaggregation of revenue from contracts with customers for the six months ended September 30, 2021 is as follows:

Six Months Ended September 30, 2021	Millions of Yen										
	SuMi Trust Bank							Subsidiaries	Subtotal	Ordinary income other than those disaggregated revenue	Total
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Global Markets	Others				
Trust Fees	¥ 3,516	¥ 8,117	¥ —	¥ 1,665	¥ 40,376	¥ —	¥ —	¥ —	¥ 53,675	¥ —	¥ 53,675
Fees and Commissions	29,109	624	18,308	10,965	7,711	155	—	35,536	102,410	35,631	138,042
Ordinary Income from Contracts with Customers	¥ 32,625	¥ 8,742	¥ 18,308	¥ 12,630	¥ 48,087	¥ 155	¥ —	¥ 35,536	¥ 156,086		

Six Months Ended September 30, 2021	Millions of U.S. Dollars										
	SuMi Trust Bank							Subsidiaries	Subtotal	Ordinary income other than those disaggregated revenue	Total
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Global Markets	Others				
Trust Fees	\$ 31	\$ 73	\$ —	\$ 15	\$ 361	\$ —	\$ —	\$ —	\$ 480	\$ —	\$ 480
Fees and Commissions	260	6	164	98	69	1	—	318	915	318	1,234
Ordinary Income from Contracts with Customers	\$ 292	\$ 78	\$ 164	\$ 113	\$ 430	\$ 1	\$ —	\$ 318	\$ 1,395		

(Note)

"Subsidiaries" includes elimination of internal transactions.

## Segment Information

### 1. Reportable Segment Information

The SuMi TRUST Bank Group's reportable segments are defined as operating segments for which discrete financial information is available. The Board of Directors and the Executive Committee periodically receive reporting on the operating results and other relevant information of the reportable segments to make decisions about the allocation of management resources and to assess performance.

The reportable segments of the SuMi TRUST Bank Group comprises services of SuMi TRUST Bank on a non-consolidated basis and are presented below:

Retail Total Solution Services:

Provision of services to individual customers

Wholesale Financial Services (Wholesale Total Solution Services Business and Wholesale Asset Management Business):

Provision of services to corporate customers

Stock Transfer Agency Services:

Undertaking of stock-related services on behalf of customers

Real Estate:

Provision of services related to the real estate business

Fiduciary Services:

Provision of services related to the pension business and the asset administration business

Global Markets:

Marketing operations, market-making operations, investment operations, and financial management operations



## 2. Method for Calculating Gross Business Profit and Net Business Profit by Each Reportable Segment

Segment information is prepared based on internal management reports and the accounting policies used for the reportable segments are generally the same as those presented under "Significant Accounting Policies and Practices"; however, the reportable segments are accounted for in accordance with the rules for internal management.

Additionally, income earned from inter-segment and cross-segment transactions is calculated by applying the criteria (market prices) specified in the rules for internal management.

"Fixed Assets" disclosed in the assets by reportable segments are the total amount of tangible fixed assets and intangible fixed assets. These assets are owned by SuMi TRUST Bank and allocated to each segment.

## 3. Profit or Loss and Fixed Assets by Reportable Segment

The details and amounts of profit or loss and fixed assets by reportable segment for the six months ended September 30, 2021, are as follows:

Six Months Ended September 30, 2021	Millions of Yen							
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Global Markets	Others	Total
Gross Business Profit	¥ 66,714	¥ 74,026	¥ 12,732	¥ 12,630	¥ 29,228	¥ 35,032	¥ 23,577	¥ 253,942
General and Administrative Expenses	(58,675)	(23,336)	(1,968)	(4,864)	(11,659)	(7,527)	(14,964)	(122,996)
Net Business Profit	¥ 8,039	¥ 50,689	¥ 10,764	¥ 7,766	¥ 17,568	¥ 27,504	¥ 8,613	¥ 130,945
Fixed Assets	¥ 69,453	¥ 40,063	¥ 6,239	¥ 9,240	¥ 12,972	¥ 19,854	¥ 94,244	¥ 252,069

Six Months Ended September 30, 2021	Millions of U.S. Dollars							
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Global Markets	Others	Total
Gross Business Profit	\$ 596	\$ 661	\$ 114	\$ 113	\$ 261	\$ 313	\$ 211	\$ 2,269
General and Administrative Expenses	(524)	(209)	(18)	(43)	(104)	(67)	(134)	(1,099)
Net Business Profit	\$ 72	\$ 453	\$ 96	\$ 69	\$ 157	\$ 246	\$ 77	\$ 1,170
Fixed Assets	\$ 621	\$ 358	\$ 56	\$ 83	\$ 116	\$ 177	\$ 842	\$ 2,252

(Notes)

- 1) The figures represent "Gross Business Profit" in substitution for net sales to be presented by companies in other industries.
- 2) The amounts of "Gross Business Profit" include net interest income, net trust fees, net fees and commissions, net trading income, and net other ordinary income and expenses.
- 3) "General and Administrative Expenses" include personnel expenses and rent expenses.

4) "Others" include costs of capital funding, dividends for shares for cross-shareholdings, and general and administrative expenses of headquarters.

5) "Fixed Assets" are allocated to each segment from the fiscal year ended March 31, 2021 in response to the enhancement of management accounting.

6) "Others" for "Fixed Assets" include shared assets not allocated to any segment. For fixed assets not allocated to each segment, some of related expenses are allocated to each segment based on a reasonable allocation method.

#### 4. Reconciliation Between Total Amount for Reportable Segments and the Interim Consolidated Financial Statement

##### (1) Total Profit or Loss

The details of reconciliation between total profit or loss for reportable segments and income before income taxes in the consolidated statements of income for the six months ended September 30, 2021, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2021	2021
Total Profit or Loss for Reportable Segments	¥ 130,945	\$ 1,170
Net Business Profit of Consolidated Subsidiaries that are Excluded from the Reportable Segments (Note)	19,567	175
Other Income	48,586	434
Other Expenses	(58,186)	(520)
Other Adjustments	(10,654)	(95)
Income before Income Taxes	¥ 130,258	\$ 1,164

(Note)

The amount includes elimination of internal transactions.

##### (2) Fixed Assets

The details of fixed assets for reportable segments and fixed assets in the consolidated balance sheets as of September 30, 2021, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2021	2021
Total Fixed Assets for Reportable Segments	¥ 252,069	\$ 2,252
Fixed Assets of Consolidated Subsidiaries that are Excluded from the Reportable Segments	67,708	605
Consolidated Adjustments	4,238	38
Fixed Assets	¥ 324,015	\$ 2,895

## Related Information

### 1. Information by Services

Disclosure of information by services is omitted as similar disclosure is included in the "3. Profit or Loss and Fixed Assets by Reportable Segment" in the "Segment Information" section.

### 2. Geographic Information

#### (1) Income

Income by geographical area for the six months ended September 30, 2021, consists of the following:

Six Months Ended September 30, 2021	Millions of Yen				
	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 546,796	¥ 31,500	¥ 16,226	¥ 20,768	¥ 615,291

Six Months Ended September 30, 2021	Millions of U.S. Dollars				
	Japan	Americas	Europe	Asia and Oceania	Total
	\$ 4,886	\$ 281	\$ 145	\$ 186	\$ 5,498

#### (Notes)

1) The figures represent income in substitution for net sales to be presented by companies in other industries.  
 2) Income related to transactions by SuMi TRUST Bank (excluding overseas branches) and other domestic consolidated subsidiaries are presented under "Japan." Income

related to transactions by overseas branches of SuMi TRUST Bank and foreign consolidated subsidiaries are presented under "Americas," "Europe," or "Asia and Oceania" based on the location of each overseas branch and subsidiary, reflecting their geographical proximity.

#### (2) Tangible Fixed Assets

More than 90% of the SuMi TRUST Bank Group's tangible fixed assets on the interim consolidated balance sheets are located in Japan; accordingly, tangible fixed assets by geographical area are not presented.

### 3. Information by Major Customer

Due to highly diversified income-generating transactions between the SuMi TRUST Bank Group and a significantly large number of the SuMi TRUST Bank Group's customers, transactions are not classified by counterparty; accordingly, information by major customer is not presented.

### Information Related to Losses on Impairment of Fixed Assets by Reportable Segment

Losses on impairment of fixed assets allocated to reportable segments during the six months ended September 30, 2021 are as follows:

	Millions of Yen							Total
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Global Markets	Others	
Six Months Ended September 30, 2021								
Losses on Impairment of Fixed Assets	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 732	¥ 732

	Millions of U.S. Dollars							Total
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Global Markets	Others	
Six Months Ended September 30, 2021								
Losses on Impairment of Fixed Assets	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 7	\$ 7

### Information Related to Amortization of Goodwill and Unamortized Balance of Goodwill by Reportable Segment

Amortization of goodwill and unamortized balance of goodwill are not allocated to reportable segments.

Amortization of goodwill recognized during the six months ended September 30, 2021 is ¥2,199 million (U.S. \$20 million). Unamortized balance of goodwill as of September 30, 2021, is ¥14,678 million (U.S. \$131 million).

### Information Related to Gain on Negative Goodwill by Reportable Segment

There is no gain on negative goodwill by reportable segment during the six months ended September 30, 2021.

### Per Share of Common Stock Information

#### 1. Net Assets per Share of Common Stock and Basis for Calculation

The details of net assets per share of common stock and the basis for calculation for the six months ended September 30, 2021, are as follows:

	Net Assets [Millions of Yen] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Six Months Ended September 30, 2021			
Net Assets as Reported	¥ 2,403,495		
Less:	27,778		
Non-Controlling Interests	27,778		
Net Assets Attributable to Common Shareholders	¥ 2,375,716	1,674,537	¥ 1,418.73

	Net Assets [Millions of U.S. Dollars] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Six Months Ended September 30, 2021			
Net Assets as Reported	\$ 21,477		
Less:	248		
Non-Controlling Interests	248		
Net Assets Attributable to Common Shareholders	\$ 21,229	1,674,537	\$ 12.68

(Note)

The impact on net assets per share of common stock due to the application of the Standard for Fair Value Measurement and the Accounting Standard for Revenue Recognition is as stated in "Notes to Consolidated Financial Statements."

## 2. Net Income per Share of Common Stock and Basis for Calculation

The details of net income per share of common stock and the basis for calculation for the six months ended September 30, 2021, are as follows:

Six Months Ended September 30, 2021	Net Income (Loss) [Millions of Yen] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 95,930		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	¥ 95,930	1,674,537	¥ 57.28

Six Months Ended September 30, 2021	Net Income (Loss) [Millions of U.S. Dollars] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	\$ 857		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	\$ 857	1,674,537	\$ 0.51

(Note)

Fully diluted net income per share of common stock is not presented because there are no dilutive potential shares.

## Significant Subsequent Event

Not applicable.

## Financial Data:

## Non-Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited  
As of September 30, 2021 and March 31, 2021

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2021	As of Mar. 31, 2021	As of Sep. 30, 2021
<b>Assets:</b>			
Cash and Due from Banks	¥ 18,606,959	¥ 18,216,321	\$ 166,267
Call Loans	6,000	8,766	54
Receivables under Resale Agreements	156,180	160,268	1,396
Receivables under Securities Borrowing Transactions	684,652	727,689	6,118
Monetary Claims Bought	115,601	105,830	1,033
Trading Assets	934,909	1,042,356	8,354
Money Held in Trust	99	99	1
Securities	7,143,008	7,090,335	63,828
Loans and Bills Discounted	30,612,030	30,691,618	273,542
Foreign Exchanges	32,246	25,396	288
Other Assets:	2,164,611	2,488,201	19,342
Other Assets	2,164,611	2,488,201	19,342
Tangible Fixed Assets	184,322	186,717	1,647
Intangible Fixed Assets	67,746	58,880	605
Prepaid Pension Expenses	245,440	237,191	2,193
Customers' Liabilities for Acceptances and Guarantees	391,024	383,537	3,494
Allowance for Loan Losses	(88,813)	(100,846)	(794)
<b>Total Assets</b>	<b>¥ 61,256,020</b>	<b>¥ 61,322,366</b>	<b>\$ 547,369</b>
<b>Liabilities:</b>			
Deposits	¥ 32,762,164	¥ 33,174,292	\$ 292,755
Negotiable Certificates of Deposit	8,378,600	7,444,194	74,869
Call Money	178,523	180,886	1,595
Payables under Repurchase Agreements	1,520,979	1,628,440	13,591
Trading Liabilities	762,783	850,660	6,816
Borrowed Money	6,202,767	5,883,091	55,426
Foreign Exchanges	11,779	16,631	105
Short-Term Bonds Payable	1,938,689	2,013,793	17,324
Bonds Payable	1,182,748	865,605	10,569
Borrowed Money from Trust Account	4,173,870	4,915,208	37,297
Other Liabilities:	1,534,203	1,806,666	13,709
Income Taxes Payable	4,267	2,661	38
Lease Obligations	5,913	5,526	53
Asset Retirement Obligations	2,920	3,329	26
Other	1,521,102	1,795,149	13,592
Provision for Bonuses	7,504	9,009	67
Provision for Directors' Bonuses	—	103	—
Provision for Stocks Payment	457	417	4
Provision for Retirement Benefits	874	783	8
Provision for Reimbursement of Deposits	3,825	4,138	34
Provision for Contingent Losses	1,597	1,633	14
Deferred Tax Liabilities	98,288	91,342	878
Deferred Tax Liabilities for Land Revaluation	2,388	2,388	21
Acceptances and Guarantees	391,024	383,537	3,494
<b>Total Liabilities</b>	<b>¥ 59,153,071</b>	<b>¥ 59,272,826</b>	<b>\$ 528,577</b>
<b>Net Assets:</b>			
Total Shareholders' Equity:	¥ 1,811,129	¥ 1,752,055	\$ 16,184
Capital Stock	342,037	342,037	3,056
Capital Surplus:	343,066	343,066	3,066
Legal Capital Surplus	273,016	273,016	2,440
Other Capital Surplus	70,049	70,049	626
Retained Earnings:	1,126,026	1,066,952	10,062
Legal Retained Earnings	69,020	69,020	617
Other Retained Earnings:	1,057,005	997,931	9,445
Other Voluntary Reserves	371,870	371,870	3,323
Retained Earnings Brought Forward	685,135	626,061	6,122
Total Valuation and Translation Adjustments:	291,818	297,484	2,608
Valuation Differences on Available-for-Sale Securities	337,070	340,796	3,012
Deferred Gains (Losses) on Hedges	(40,895)	(39,295)	(365)
Revaluation Reserve for Land	(4,356)	(4,016)	(39)
<b>Total Net Assets</b>	<b>¥ 2,102,948</b>	<b>¥ 2,049,539</b>	<b>\$ 18,791</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 61,256,020</b>	<b>¥ 61,322,366</b>	<b>\$ 547,369</b>

## Financial Data:

## Non-Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited  
For the Six Months Ended September 30, 2021 and 2020

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2021
<b>Income:</b>			
Trust Fees	¥ 53,675	¥ 50,272	\$ 480
Interest Income:	186,689	178,789	1,668
Interest on Loans and Discounts	120,250	131,093	1,075
Interest and Dividends on Securities	60,583	41,769	541
Fees and Commissions	88,454	79,181	790
Trading Income	38,200	17,562	341
Other Ordinary Income	11,564	27,580	103
Other Income	42,351	18,953	378
<b>Total Income</b>	<b>¥ 420,935</b>	<b>¥ 372,340</b>	<b>\$ 3,761</b>
<b>Expenses:</b>			
Interest Expenses:	¥ 50,056	¥ 78,548	\$ 447
Interest on Deposits	13,959	25,993	125
Fees and Commissions Payments	51,888	48,663	464
Trading Expenses	92	—	1
Other Ordinary Expenses	22,603	1,195	202
General and Administrative Expenses	123,655	128,701	1,105
Other Expenses	57,907	31,468	517
<b>Total Expenses</b>	<b>¥ 306,205</b>	<b>¥ 288,577</b>	<b>\$ 2,736</b>
<b>Income before Income Taxes</b>	<b>¥ 114,730</b>	<b>¥ 83,762</b>	<b>\$ 1,025</b>
Income Taxes:	27,206	21,020	243
Current	16,436	19,477	147
Deferred	10,770	1,543	96
<b>Net Income</b>	<b>¥ 87,524</b>	<b>¥ 62,741</b>	<b>\$ 782</b>
	Yen		U.S. Dollars
<b>Net Income per Share of Common Stock</b>	<b>¥ 52.26</b>	<b>¥ 37.46</b>	<b>\$ 0.47</b>

## Financial Data:

## Non-Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited

For the Six Months Ended September 30, 2021 and 2020

For the Six Months Ended September 30, 2021

	Millions of Yen							
	Shareholders' Equity							Total Shareholders' Equity
	Capital Stock	Capital Surplus			Retained Earnings			
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 997,931	¥ 1,066,952	¥ 1,752,055
Cumulative Effects of Changes in Accounting Policies						(8,945)	(8,945)	(8,945)
Restated Balance	342,037	273,016	70,049	343,066	69,020	988,985	1,058,006	1,743,109
Changes during the Period								
Cash Dividends						(19,843)	(19,843)	(19,843)
Net Income						87,524	87,524	87,524
Reversal of Revaluation Reserve for Land						339	339	339
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	68,020	68,020	68,020
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 1,057,005	¥ 1,126,026	¥ 1,811,129

	Millions of Yen				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	¥ 340,796	¥ (39,295)	¥ (4,016)	¥ 297,484	¥ 2,049,539
Cumulative Effects of Changes in Accounting Policies					(8,945)
Restated Balance	340,796	(39,295)	(4,016)	297,484	2,040,593
Changes during the Period					
Cash Dividends					(19,843)
Net Income					87,524
Reversal of Revaluation Reserve for Land					339
Net Changes of Items Other Than Shareholders' Equity	(3,725)	(1,600)	(339)	(5,665)	(5,665)
Total Changes during the Period	(3,725)	(1,600)	(339)	(5,665)	62,354
Balance at the End of the Period	¥ 337,070	¥ (40,895)	¥ (4,356)	¥ 291,818	¥ 2,102,948



For the Six Months Ended September 30, 2020

	Millions of Yen							
	Shareholders' Equity							Total Shareholders' Equity
	Capital Stock	Capital Surplus			Retained Earnings			
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 951,742	¥ 1,020,763	¥ 1,705,866
Changes during the Period								
Cash Dividends						(21,735)	(21,735)	(21,735)
Net Income						62,741	62,741	62,741
Reversal of Revaluation Reserve for Land								—
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	41,005	41,005	41,005
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 992,748	¥ 1,061,769	¥ 1,746,872

	Millions of Yen				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	¥ 363,461	¥ (48,002)	¥ (3,901)	¥ 311,558	¥ 2,017,424
Changes during the Period					
Cash Dividends					(21,735)
Net Income					62,741
Reversal of Revaluation Reserve for Land					—
Net Changes of Items Other Than Shareholders' Equity	(8,557)	(1,452)		(10,009)	(10,009)
Total Changes during the Period	(8,557)	(1,452)	—	(10,009)	30,996
Balance at the End of the Period	¥ 354,904	¥ (49,454)	¥ (3,901)	¥ 301,548	¥ 2,048,420

## For the Six Months Ended September 30, 2021

	Millions of U.S. Dollars							
	Shareholders' Equity							
	Capital Stock	Capital Surplus			Retained Earnings			Total Shareholders' Equity
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	\$ 3,056	\$ 2,440	\$ 626	\$ 3,066	\$ 617	\$ 8,917	\$ 9,534	\$ 15,656
Cumulative Effects of Changes in Accounting Policies						(80)	(80)	(80)
Restated Balance	3,056	2,440	626	3,066	617	8,837	9,454	15,576
Changes during the Period								
Cash Dividends						(177)	(177)	(177)
Net Income						782	782	782
Reversal of Revaluation Reserve for Land						3	3	3
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	608	608	608
Balance at the End of the Period	\$ 3,056	\$ 2,440	\$ 626	\$ 3,066	\$ 617	\$ 9,445	\$ 10,062	\$ 16,184

	Millions of U.S. Dollars				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	\$ 3,045	\$ (351)	\$ (36)	\$ 2,658	\$ 18,314
Cumulative Effects of Changes in Accounting Policies					(80)
Restated Balance	3,045	(351)	(36)	2,658	18,234
Changes during the Period					
Cash Dividends					(177)
Net Income					782
Reversal of Revaluation Reserve for Land					3
Net Changes of Items Other Than Shareholders' Equity	(33)	(14)	(3)	(51)	(51)
Total Changes during the Period	(33)	(14)	(3)	(51)	557
Balance at the End of the Period	\$ 3,012	\$ (365)	\$ (39)	\$ 2,608	\$ 18,791

## Basel III Disclosure Data

### Sumitomo Mitsui Trust Holdings, Inc.

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 Holdings]

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## Quantitative Disclosure Data:

## Sumitomo Mitsui Trust Holdings, Inc.

## KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,490,704	¥ 2,474,209	¥ 2,455,126	¥ 2,449,030	¥ 2,449,874
2	Tier 1	2,772,270	2,755,445	2,736,717	2,731,950	2,802,616
3	Total capital	3,208,854	3,200,354	3,190,944	3,264,079	3,349,226
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,674,886	20,014,533	20,243,399	20,209,728	19,711,096
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	12.65%	12.36%	12.12%	12.11%	12.42%
6	Tier 1 ratio	14.09%	13.76%	13.51%	13.51%	14.21%
7	Total capital ratio	16.30%	15.99%	15.76%	16.15%	16.99%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements	3.00%	3.00%	3.00%	3.00%	3.00%
12	CET1 available after meeting the bank’s minimum capital requirements	8.09%	7.76%	7.51%	7.51%	7.92%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	48,936,866	48,967,773	49,441,295	49,395,230	47,847,547
14	Basel III leverage ratio	5.66%	5.62%	5.53%	5.53%	5.85%

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	10,188,241	10,248,542	11,272,413	10,298,706	11,349,629
17	Consolidated LCR	177.6%	171.4%	153.7%	169.8%	152.4%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	36,154,769				
19	Total required stable funding	30,003,647				
20	Consolidated NSFR	120.5%				

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.

## Capital Adequacy Ratio

Consolidated

We calculate the consolidated BIS capital adequacy ratio in line with provisions of Article 52-25 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank holding company and its subsidiaries' capital adequacy ratios are appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 20, hereinafter referred to as the "FSA Bank Holding Company 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 Bank Holding Company Capital Adequacy Notification, Article 3 (hereinafter referred to as the "SuMi TRUST Holdings Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to the SuMi TRUST Holdings Group is 60. The principal company is the following.

Name	Principal Business Operations
Sumitomo Mitsui Trust Bank, Limited	Trust and Banking Businesses

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

(4) There are no particular restrictions etc. on the transfer of funds and capital within the SuMi TRUST Holdings 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		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2021	2020	Reference Numbers to Reconciliation with 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	¥ 2,459,371	¥ 2,357,824	
1a	of Which: Capital Stock and Capital Surplus	837,722	841,769	
2	of Which: Retained Earnings	1,654,367	1,546,998	
1c	of Which: Treasury Stock (Deduction)	2,721	2,820	
26	of Which: Earnings to be Distributed (Deduction)	29,997	28,122	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	1,017	1,041	
3	Accumulated Other Comprehensive Income	274,445	216,430	(a)
5	Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	—	—	
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,734,834	2,575,296	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	119,316	103,504	
8	of Which: Goodwill (Including Those Equivalent)	60,420	43,216	
9	of Which: Other Intangible Assets	58,895	60,288	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	619	338	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(46,837)	(47,909)	
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) (Net of Related Deferred Tax Liabilities)	166,546	68,405	
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	8	23	
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)	244,129	125,422	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,490,704	¥ 2,449,874	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2021	2020	Reference Numbers to Reconciliation with 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	—	—	
	34–35 Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	11,575	12,742	
	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)	281,575	352,742	
<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)	281,565	352,742	
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>				
45	Tier 1 Capital (G) = (C) + (F)	2,772,270	2,802,616	
<b>Tier 2 Capital: Instruments and Provisions</b>				
	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	
	46 Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
	48–49 Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,106	2,363	
	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	—	—	
	49 of Which: Issued by Subsidiaries	85,790	170,648	
	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)	¥ 438,124	¥ 548,149	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2021	2020	Reference Numbers to Reconciliation with the Balance Sheet
<b>Tier 2 Capital: Regulatory Adjustments</b>				
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	
<b>Tier 2 Capital (T2)</b>				
58	Tier 2 Capital (J) = (H) – (I)	436,584	546,609	
<b>Total Capital (TC = T1 + T2)</b>				
59	Total Capital (K) = (G) + (J)	3,208,854	3,349,226	
<b>Total Risk Weighted Assets</b>				
60	Total Risk Weighted Assets (L)	19,674,886	19,711,096	
<b>Capital Ratios and Buffers (Consolidated)</b>				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	12.65%	12.42%	
62	Tier 1 Capital Ratio (G)/(L)	14.09%	14.21%	
63	Total Capital Ratio (K)/(L)	16.30%	16.99%	
64	Total of bank CET1 specific buffer requirements	3.00%	3.00%	
65	of Which: Capital conservation buffer requirement	2.50%	2.50%	
66	of Which: Countercyclical buffer requirement	0.00%	0.00%	
67	of Which: Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%	
68	CET1 available after meeting the bank's minimum capital requirements	8.09%	7.92%	
<b>Regulatory Adjustments (before Risk Weighting)</b>				
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)	116,052	120,620	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	183,024	156,258	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	22,766	14,012	
<b>Provisions Included in Tier 2 Capital: Instruments and Provisions</b>				
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	11,194	10,625	
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	92,828	94,942	
<b>Capital Instruments Subject to Phase out Arrangements</b>				
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	54,500	109,000	
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 Holdings 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

Outline and Details of Agreements Concerning Capital Funding 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 Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	Cash and Due from Banks	¥ 18,907,222		
	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	17,331		
	Securities	7,064,541		3-b, 7-a
	Loans and Bills Discounted	30,569,851		7-b
	Foreign Exchanges	32,246		
	Lease Receivables and Investment Assets	692,678		
	Other Assets	2,597,749		7-c
	Tangible Fixed Assets	225,120		
	Intangible Fixed Assets	117,834		3-a
	Assets for Retirement Benefits	240,068		4
	Deferred Tax Assets	15,299		5-a
	Customers' Liabilities for Acceptances and Guarantees	513,140		
	Allowance for Loan Losses	(117,647)		
	Total Assets	¥ 63,334,654		

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits		¥ 33,078,438		
Negotiable Certificates of Deposit		8,139,000		
Call Money and Bills Sold		56,924		
Payables under Repurchase Agreements		1,520,979		
Trading Liabilities		762,783		
Borrowed Money		6,057,246		9-a
Foreign Exchanges		1,226		
Short-term Bonds Payable		2,486,962		
Bonds Payable		1,862,748		9-b
Borrowed Money from Trust Account		4,173,870		
Other Liabilities		1,743,527		7-d
Provision for Bonuses		14,520		
Provision for Directors' Bonuses		2		
Provision for Stocks Payment		588		
Liabilities for Retirement Benefits		14,077		
Provision for Reward Points Program		19,535		
Provision for Reimbursement of Deposits		3,825		
Provision for Contingent Losses		1,597		
Deferred Tax Liabilities		88,634		5-b
Deferred Tax Liabilities for Land Revaluation		2,388		5-c
Acceptances and Guarantees		513,140		
Total Liabilities		60,542,020		
(Net Assets)				
Capital Stock		261,608		1-a
Capital Surplus		576,114		1-b
Retained Earnings		1,654,367		1-c
Treasury Stock		(2,721)		1-d
Total Shareholders' Equity		2,489,368		
Valuation Differences on Available-for-Sale Securities		326,859		
Deferred Gains (Losses) on Hedges		(47,675)		6
Revaluation Reserve for Land		(6,739)		
Foreign Currency Translation Adjustments		5,867		
Adjustments for Retirement Benefits		(3,867)		
Total Accumulated Other Comprehensive Income		274,445	(a)	
Subscription Rights to Shares		1,017		2
Non-controlling Interests		27,802		8
Total Net Assets		2,792,634		
Total Liabilities and Net Assets		¥ 63,334,654		

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 (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	576,114		1-b
Retained Earnings	1,654,367		1-c
Treasury Stock	(2,721)		1-d
Total Shareholders' Equity	¥ 2,489,368		

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,489,368	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	837,722		1a
of Which: Retained Earnings	1,654,367		2
of Which: Treasury Stock (Deduction)	2,721		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

## 2. Subscription Rights to Shares

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 1,017		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	1,017		

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Subscription Rights to Common Shares	¥ 1,017		1b
Subscription Rights to Additional Tier 1 Instruments	—		31b
Subscription Rights to Tier 2 Instruments	—		46

## 3. Intangible assets

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 117,834		3-a
Securities	7,064,541		3-b
of Which: Goodwill Arising on the Application of the Equity Method	27,069		
Associated Deferred Tax Liabilities	25,587		

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 60,420		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	58,895	Excluding Goodwill, Mortgage Servicing Rights (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

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 240,068		4
Associated Deferred Tax Liabilities	73,522		

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 166,546		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 15,299		5-a
Deferred Tax Liabilities	88,634		5-b
Deferred Tax Liabilities for Land Revaluation	2,388		5-c
Associated Intangible Fixed Assets	25,587		
Associated Assets for Retirement Benefits	73,522		

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 619	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)	22,766	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)	22,766		75

## 6. Deferred gains or losses on hedges

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (47,675)		6

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (46,837)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

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

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 7,064,541		7-a
Loans and Bills Discounted	30,569,851	Including Subordinated Debts	7-b
Other Assets	2,597,749	Including derivatives	7-c
Other Liabilities	¥ 1,743,527	Including derivatives	7-d

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ 8		
Common Equity Tier 1 Capital	8		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	116,052		
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)	116,052		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	184,574		
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)	183,024		73

## 8. Non-controlling Interests

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 27,802		8

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III 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)	11,575	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

## 9. Other Capital Instruments

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,057,246		9–a
Bonds Payable	1,862,748		9–b

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III 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 Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
Cash and Due from Banks	¥	17,498,102		
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		9,438		
Securities		6,739,324		3–b, 7–a
Loans and Bills Discounted		30,140,335		7–b
Foreign Exchanges		46,173		
Lease Receivables and Investment Assets		666,424		
Other Assets		1,726,180		7–c
Tangible Fixed Assets		212,718		
Intangible Fixed Assets		127,622		3–a
Assets for Retirement Benefits		98,613		4
Deferred Tax Assets		13,705		5–a
Customers’ Liabilities for Acceptances and Guarantees		520,768		
Allowance for Loan Losses		(124,896)		
Total Assets	¥	59,843,624		

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥	34,071,925		
Negotiable Certificates of Deposit		6,970,204		
Call Money and Bills Sold		24,348		
Payables under Repurchase Agreements		1,379,058		
Trading Liabilities		325,463		
Borrowed Money		5,551,590		9-a
Foreign Exchanges		1,866		
Short-term Bonds Payable		2,532,452		
Bonds Payable		1,277,082		9-b
Borrowed Money from Trust Account		3,517,414		
Other Liabilities		926,421		7-d
Provision for Bonuses		14,305		
Provision for Directors' Bonuses		27		
Provision for Stocks Payment		386		
Liabilities for Retirement Benefits		14,146		
Provision for Reward Points Program		16,707		
Provision for Reimbursement of Deposits		4,415		
Provision for Contingent Losses		1,455		
Deferred Tax Liabilities		53,295		5-b
Deferred Tax Liabilities for Land Revaluation		2,439		5-c
Acceptances and Guarantees		520,768		
Total Liabilities		57,205,777		
(Net Assets)				
Capital Stock		261,608		1-a
Capital Surplus		580,160		1-b
Retained Earnings		1,546,998		1-c
Treasury Stock		(2,820)		1-d
Total Shareholders' Equity		2,385,947		
Valuation Difference on Available-for-Sale Securities		345,021		
Deferred Gains or Losses on Hedges		(57,826)		6
Revaluation Reserve for Land		(6,623)		
Foreign Currency Translation Adjustment		334		
Adjustments for Retirement Benefits		(64,475)		
Total Accumulated Other Comprehensive Income		216,430	(a)	
Subscription Rights to Shares		1,041		2
Non-controlling Interests		34,427		8
Total Net Assets		2,637,847		
Total Liabilities and Net Assets	¥	59,843,624		

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 (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	580,160		1-b
Retained Earnings	1,546,998		1-c
Treasury Stock	(2,820)		1-d
Total Shareholders' Equity	¥ 2,385,947		

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,385,947	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	841,769		1a
of Which: Retained Earnings	1,546,998		2
of Which: Treasury Stock (Deduction)	2,820		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

## 2. Subscription Rights to Shares

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 1,041		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	1,041		

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Subscription Rights to Common Shares	¥ 1,041		1b
Subscription Rights to Additional Tier 1 Instruments	—		31b
Subscription Rights to Tier 2 Instruments	—		46

### 3. Intangible assets

#### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 127,622		3-a
Securities	6,739,324		3-b
of Which: Goodwill Arising on the Application of the Equity Method	2,051		
Associated Deferred Tax Liabilities	¥ 26,169		

#### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 43,216		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	60,288	Excluding Goodwill, Mortgage Servicing Rights (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

### 4. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)

#### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 98,613		4
Associated Deferred Tax Liabilities	30,208		

#### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 68,405		15

## 5. Deferred tax assets

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 13,705		5-a
Deferred Tax Liabilities	53,295		5-b
Deferred Tax Liabilities for Land Revaluation	2,439		5-c
Associated Intangible Fixed Assets	26,169		
Associated Assets for Retirement Benefits	30,208		

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 338	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)	14,012	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)	14,012		75

## 6. Deferred gains or losses on hedges

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (57,826)		6

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (47,909)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

## 7. Investments in the capital of financial entities

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,739,324		7-a
Loans and Bills Discounted	30,140,335	Including subordinated Debts	7-b
Other Assets	1,726,180	Including derivatives	7-c
Other Liabilities	¥ 926,421	Including derivatives	7-d

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ 23		
Common Equity Tier 1 Capital	23		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	120,620		
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)	120,620		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	157,798		
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)	156,258		73

## 8. Non-controlling Interests

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 34,427		8

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III 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)	12,742	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)	2,363	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

## 9. Other Capital Instruments

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 5,551,590		9–a
Bonds Payable	1,277,082		9–b

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III 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	¥ 1,129,252	¥ 1,413,273
Look-through Approach	820,768	1,167,096
Mandate-based Approach	308,395	246,089
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 54-5 and 145 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 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		September 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020
1	Credit risk (excluding counterparty credit risk)	¥ 12,108,180	¥ 12,190,163	¥ 1,022,293	¥ 1,029,198
2	of Which: Standardised Approach (SA)	316,819	360,181	25,345	28,814
3	of Which: Internal Ratings-Based (IRB) Approach	11,174,758	11,246,861	947,619	953,733
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	81,493	62,402	6,519	4,992
	Other assets	535,108	520,718	42,808	41,657
4	Counterparty credit risk (CCR)	1,225,138	1,214,138	100,026	99,114
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	396,866	389,657	33,643	33,031
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	654,699	666,795	52,375	53,343
	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	271,132	251,342	22,992	21,313
8	Equity investment in funds (Look-Through Approach (LTA))	831,712	1,347,200	66,536	107,776
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,176,542	946,431	94,123	75,714
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	1,118	1,103	89	88
11	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	1,656,274	1,330,714	132,501	106,457
17	of Which: Standardised Approach (SA)	37,765	21,243	3,021	1,699
18	of Which: Internal Model Approaches (IMA)	1,618,508	1,309,470	129,480	104,757
19	Operational risk	948,973	987,251	75,917	78,980
20	of Which: Basic Indicator Approach (BIA)	201,912	186,722	16,152	14,937
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	747,061	800,529	59,764	64,042
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	457,561	390,646	38,801	33,126
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 19,674,886	¥ 19,711,096	¥ 1,573,990	¥ 1,576,887

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

## CR1: Credit quality of assets

CR1  Item No.		Millions of Yen			
		September 30, 2021			
		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	20,416,331	15,537	20,417,757
4	Total on-balance sheet assets (1+2+3)	152,646	54,250,392	116,724	54,286,314
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	¥ 59,882,803	¥ 119,244	¥ 59,921,666

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  Item No.		Millions of Yen			
		September 30, 2020			
		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	18,930,884	14,740	18,936,574
4	Total on-balance sheet assets (1+2+3)	162,470	51,868,709	123,963	51,907,215
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	¥ 56,765,856	¥ 126,352	¥ 56,802,165

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 Item 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	(15,848)	
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 Item 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	(11,802)	
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 Item No.		Millions of Yen				
		September 30, 2021				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans 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)	20,417,473	283	91	191	—
4	Total (1+2+3)	¥ 53,583,282	¥ 703,032	¥ 328,187	¥ 186,093	¥ —
5	Of which defaulted	126,172	5,259	4,447	—	—

CR3 Item No.		Millions of Yen				
		September 30, 2020				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans 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)	18,936,437	136	131	4	—
4	Total (1+2+3)	¥ 51,247,044	¥ 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		Millions of Yen, %											
		September 30, 2021											
		a		b		c		d		e		f	
Item No.	Asset classes	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	¥	37	¥	—	¥	37	¥	—	¥	—	—%	
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)	9,794		—		9,794		—		9,760		99.66	
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	218,955		—		218,955		—		73,597		33.61	
12	Corporates, etc.	202,372		145,208		202,372		12,342		214,591		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	¥	771,248	¥	145,208	¥	771,248	¥	12,342	¥	316,819	40.43%	

CR4		Millions of Yen, %											
		September 30, 2020											
		a		b		c		d		e		f	
Item No.	Asset classes	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	¥	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)		77		—		77		—		33		43.25
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		270,013		5,138		270,013		1,138		141,020		52.00
12	Corporates, etc.		185,961		331,437		185,961		15,656		201,544		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	¥	821,338	¥	336,576	¥	821,338	¥	16,794	¥	360,181		42.97%

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

CR5		Millions of Yen											
Item No.	Asset classes	Risk weight	September 30, 2021										
			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	¥	37	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	37
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)		—	—	15	—	41	—	9,736	—	—	—	9,794
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		—	—	177,473	—	6,756	—	34,724	—	—	—	218,955
12	Corporates, etc.		—	—	—	—	248	—	214,466	—	—	—	214,715
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	¥ —	¥ 177,488	¥ —	¥ 44,785	¥ —	¥ 258,928	¥ 0	¥ —	¥ —	¥ 783,591

CR5		Millions of Yen											
Item No.	Asset classes	Risk weight	September 30, 2020										
			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	¥	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)		—	—	32	—	35	—	9	—	—	—	77
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		—	—	162,103	—	897	—	108,151	—	—	—	271,152
12	Corporates, etc.		—	—	—	—	146	—	201,471	—	—	—	201,617
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	¥	330,122	¥ —	¥ 162,136	¥ —	¥ 36,242	¥ —	¥ 309,633	¥ 0	¥ —	¥ —	¥ 838,133

## 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	1,265,502	—	—	507,045	0.07	0.3	90.00	5.0	582,604	114.90	—	
2	0.15 to < 0.25	127,461	—	—	56,008	0.20	0.1	90.00	5.0	82,961	148.12	—	
3	0.25 to < 0.50	74,229	—	—	31,890	0.30	0.1	90.00	5.0	55,243	173.23	—	
4	0.50 to < 0.75	41,712	—	—	21,972	0.50	0.2	90.00	5.0	44,318	201.69	—	
5	0.75 to < 2.50	26,338	—	—	17,915	1.50	0.2	90.00	5.0	54,066	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	1,539,182	—	—	637,280	0.19	1.2	90.00	5.0	830,394	130.30	—	
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											
		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
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)		¥ 55,453,228	¥ 7,273,363	55.01%	¥ 58,594,380	0.61%	1,696.9	35.77%	2.0	¥ 10,843,473	18.50%	¥ 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											
		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
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	1,183,141	—	—	470,279	0.07	0.3	90.00	5.0	554,944	118.00	—	
2	0.15 to < 0.25	119,168	—	—	50,954	0.20	0.1	90.00	5.0	76,230	149.60	—	
3	0.25 to < 0.50	76,297	—	—	29,334	0.30	0.2	90.00	5.0	51,026	173.94	—	
4	0.50 to < 0.75	39,007	—	—	20,674	0.50	0.2	90.00	5.0	41,998	203.14	—	
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	1,437,223	—	—	585,172	0.17	1.3	90.00	5.0	767,733	131.19	—	
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)		¥ 52,968,332	¥ 7,547,529	55.27%	¥ 56,335,846	0.64%	1,751.4	35.56%	2.0	¥ 10,885,967	19.32%	¥ 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

CR7	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		1,101,526	1,101,526
13	Equity Exposures – AIRB		—	—
14	Purchased receivables – FIRB		290,391	290,391
15	Purchased receivables – AIRB		49,945	49,945
16	Total		¥ 11,208,682	¥ 11,208,682

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

CR7	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		1,019,076	1,019,076
13	Equity Exposures – AIRB		—	—
14	Purchased receivables – FIRB		287,866	287,866
15	Purchased receivables – AIRB		43,795	43,795
16	Total		¥ 11,275,490	¥ 11,275,490

Note: The SuMi TRUST 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		24,162	4,790	400%						27,754	111,019		
Internal Models Approach		—	—	—						—	—		
Total		¥ 57,581	¥ 24,741	—						¥ 81,125	¥ 271,132		
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		
Simple risk weight method – Listed shares		11,232	39,047	300%						50,280	150,842		
Simple risk weight method – Unlisted shares		22,002	4,163	400%						25,124	100,499		
Internal Models Approach		—	—	—						—	—		
Total		¥ 33,234	¥ 43,211	—						¥ 75,405	¥ 251,342		
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

CCR1		Millions of Yen					
		September 30, 2021					
		a	b	c	d	e	f
Item No.		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)	368,839	607,884			976,723	396,866
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						¥ 522,421

CCR1		Millions of Yen					
		September 30, 2020					
		a	b	c	d	e	f
Item No.		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)	375,295	520,654			895,949	389,657
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						¥ 494,786

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

CCR2		Millions of Yen	
		September 30, 2021	
		a	b
Item No.		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	901,015	654,699
5	Total portfolios subject to the CVA capital charge	¥ 901,015	¥ 654,699

CCR2		Millions of Yen	
		September 30, 2020	
		a	b
Item No.		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	812,951	666,795
5	Total portfolios subject to the CVA capital charge	¥ 812,951	¥ 666,795

## 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)								Total
			a	b	c	d	e	f	g	h	
			0%	10%	20%	50%	75%	100%	150%	Other	
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		—	—	503,094	—	—	—	—	—	503,094
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	2	—	—	2
14	Total		¥ —	¥ —	¥ 503,094	¥ —	¥ —	¥ 2	¥ —	¥ —	¥ 503,097

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)								Total
			a	b	c	d	e	f	g	h	
			0%	10%	20%	50%	75%	100%	150%	Other	
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		—	—	397,479	—	—	—	—	—	397,479
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	—	—	—	—
14	Total		¥ —	¥ —	¥ 397,479	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 397,479

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

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

Item No.	PD scale	Millions of Yen, %, 1,000 cases, Year						
		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	52.44
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 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												
		a		b		c		d		e		f		g
Item No.	PD scale		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 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

Item No.		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
		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

Item No.		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
		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								
		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								
		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	
		Item No.	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	¥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 underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥116,161	¥116,161	¥116,161	¥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
		Item No.	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	¥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
		September 30, 2021
Item No.		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	20,589
4	Commodity risk	—
	Options transactions	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 37,765

MR1		Millions of Yen
		September 30, 2020
Item No.		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	17,616
4	Commodity risk	—
	Options transactions	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 21,245

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

MR3	Millions of Yen	
Item No.	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)	—

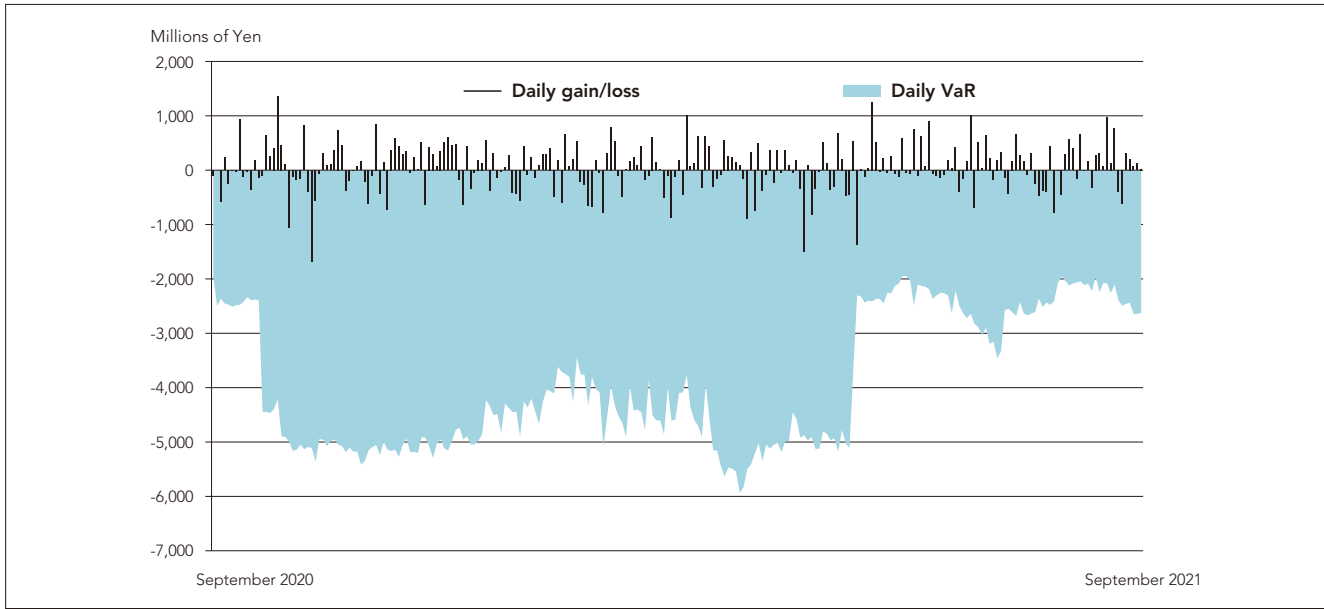
MR3 Item No.	Millions of Yen	
	September 30, 2020	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 13,022
2	Average value	7,418
3	Minimum value	4,985
4	Period end	5,092
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum 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)

MR4

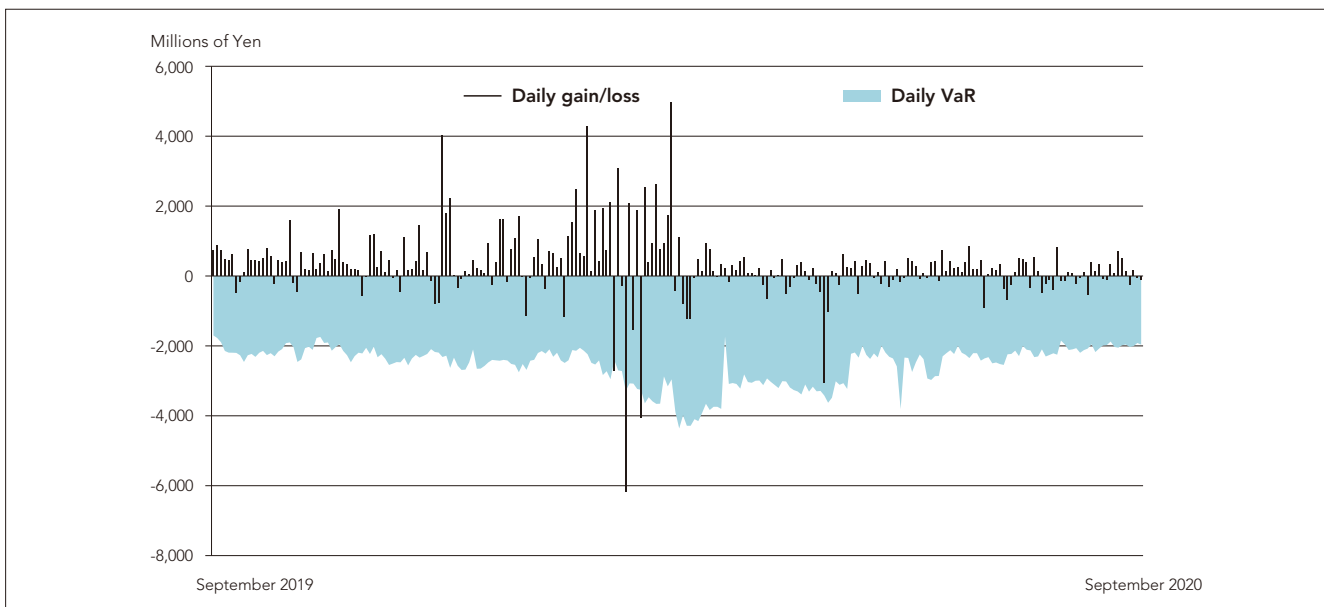
September 30, 2021



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

MR4

September 30, 2020



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

**IRRBB1: Interest rate risk**

Item No.	IRRBB1	Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020
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	¥ 2,772,270		¥ 2,802,616	

**CCyB1: Countercyclical buffer requirement: Status by Country or Region**

Country or region	Millions of Yen, %			
	September 30, 2021			
	a	b	c	d
	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Counter cyclical buffer requirement amount
Hong Kong	1.00%	¥ 34,058		
Luxembourg	0.50%	66,567		
Subtotal		100,626		
Total		¥ 15,556,844	0.00%	¥ —

Notes: 1. The amount of credit RWA by country or region is, in principle, calculated on the basis of where the ultimate risk of the exposure resides (based on the country or region where the borrower resides). However, with respect to securitisation exposures and equity investments in funds whose country or region are difficult to identify, calculations are made according to the country or region in which the exposure is booked.

2. The ratio of the SuMi TRUST Group's exposures in the two countries or regions in which the countercyclical buffer requirement set by regulatory authorities exceeded 0 to the SuMi TRUST Group's total exposures was limited.

Country or region	Millions of Yen, %			
	September 30, 2020			
	a	b	c	d
	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Counter cyclical buffer requirement amount
Hong Kong	1.00%	¥ 51,529		
Luxembourg	0.25%	68,518		
Subtotal		120,048		
Total		¥ 15,796,194	0.00%	¥ —

Notes: 1. The amount of credit RWA by country or region is, in principle, calculated on the basis of where the ultimate risk of the exposure resides (based on the country or region where the borrower resides). However, with respect to securitisation exposures and equity investments in funds whose country or region are difficult to identify, calculations are made according to the country or region in which the exposure is booked.

2. The ratio of the SuMi TRUST Group's exposures in the two countries or regions in which the countercyclical buffer requirement set by regulatory authorities exceeded 0 to the SuMi TRUST Group's total exposures was limited.

## Composition of Basel III Leverage Ratio

Consolidated

As of September 30			Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2021	2020
<b>On-Balance Sheet Exposures</b>				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 43,083,345	¥ 41,949,555
1a	1	Total Assets Reported in the Consolidated Balance Sheet	46,830,947	44,586,069
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)	3,747,601	2,636,513
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	286,500	172,271
3		Total On-Balance Sheet Exposures (A)	42,796,844	41,777,283
<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.	548,372	535,947
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.	1,049,925	938,353
		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)	2,000,410	1,802,673
<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	7,981,044	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)	2,990,444	3,050,899
<b>Basel III Leverage Ratio on a Consolidated Basis</b>				
20		The Amount of Capital (Tier 1 Capital) (E)	2,772,270	2,802,616
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 48,936,866	¥ 47,847,547
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	5.66%	5.85%
<b>Basel III Leverage Ratio If Including Deposits Held with the Bank of Japan</b>				
		Total Exposures (F)	¥ 48,936,866	¥ 47,847,547
		Deposits Held with the Bank of Japan	16,503,707	15,257,555
		Total Exposures If Including Deposits Held with the Bank of Japan (F')	65,440,573	63,105,102
		Basel III Leverage Ratio If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	4.23%	4.44%

Note: SuMi TRUST Holdings 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	12,344,484	9,647,635	11,998,199	9,455,670
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	9,511,436	6,814,587	9,326,488	6,783,959
8	of which: Debt securities	2,833,048	2,833,048	2,671,711	2,671,711
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	6,036,350	1,631,664	6,249,423	1,674,888
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	5,329,399	924,713	5,550,319	975,784
14	Cash outflows related to contractual funding obligations, etc.	806,374	612,741	725,729	564,698
15	Cash outflows related to contingencies	11,160,662	22,171	11,493,274	23,356
16	Total cash outflows	12,874,596		12,690,166	
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	10,188,241		10,248,542	
23	Consolidated Liquidity Coverage Ratio (LCR)	177.6%		171.4%	
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				
		Unweighted value by residual maturity				Weighted value
No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
Available stable funding (ASF) items (1)						
1	Capital	¥ 3,042,608	¥ —	¥ —	¥ 330,000	¥ 3,372,608
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	3,042,608	—	—	306,134	3,348,743
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	12,407,253	—	—	6,377,672	17,544,200
5	of which: Stable deposits	—	—	—	—	—
6	of which: Less stable deposits	12,407,253	—	—	6,377,672	17,544,200
7	Wholesale funding	4,526,867	21,282,875	2,438,202	9,268,739	15,213,839
8	of which: Operational deposits	—	—	—	—	—
9	of which: Other wholesale funding	4,526,867	21,282,875	2,438,202	9,268,739	15,213,839
10	Liabilities with matching interdependent assets	—	—	—	—	—
11	Other liabilities	380,738	854,857	20,000	—	24,120
12	of which: Derivative liabilities	—	—	—	—	—
13	of which: All other liabilities and equity not included in the above categories	380,738	854,857	20,000	—	24,120
14	Total available stable funding					¥ 36,154,769
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	1,469,334	17,982	9,509	2,143,153	3,181,111
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
29	of which: Derivative assets					171,589
30	of which: Derivative liabilities (before deduction of variation margin posted)					26,376
31	of which: All other assets not included in the above categories	1,469,334	17,982	9,509	1,701,044	2,775,623
32	Off-balance sheet items					414,480
33	Total required stable funding					¥ 30,003,647
34	Consolidated net stable funding ratio (NSFR)					120.5%

**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.”

## 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.

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## Quantitative Disclosure Data:

## Sumitomo Mitsui Trust Bank, Limited

## KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 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 As of September 30	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2021	2020	Reference Numbers to Reconciliation with 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 (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 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) (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 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)	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 Template No.	Items	2021	2020	Reference Numbers to Reconciliation with 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	—	—	
	34–35 Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (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	
<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)	281,564	351,255	
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>				
45	Tier 1 Capital (G) = (C) + (F)	2,434,644	2,454,860	
<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	—	—	
48–49	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (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 Template No.	Items	2021	2020	Reference Numbers to Reconciliation with 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 Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. 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 Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. 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 (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 (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,091,378	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory 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 Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

## 2. Intangible assets

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (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 of the Equity Method	—		
Associated Deferred Tax Liabilities	23,670		

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 14,678		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	53,315	Excluding Goodwill, Mortgage Servicing Rights (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 (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 (Millions of Yen)	Remarks	Basel III 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 (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 (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 499	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)	24,997	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)	24,997		75



## 5. Deferred gains or losses on hedges

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (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 (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (46,874)	Excluding those items whose valuation differences arising from hedged items are recognized as "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 (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 (Millions of Yen)	Remarks	Basel III 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	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 (before risk weighting)	108,959		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	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 (before risk weighting)	124,538		73

## 7. Non-controlling Interests

### (1) Consolidated balance sheet

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

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III 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 (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,667,246		8

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III 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 Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	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 Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. 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 (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 (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,000,539	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory 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 Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

## 2. Intangible assets

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (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 of the Equity Method	1,940		
Associated Deferred Tax Liabilities	25,044		

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 21,017		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	56,424	Excluding Goodwill, Mortgage Servicing Rights (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 (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 (Millions of Yen)	Remarks	Basel III 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 (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 (Millions of Yen)	Remarks	Basel III 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 (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 (Millions of Yen)	Remarks	Basel III 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 (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 (Millions of Yen)	Remarks	Basel III 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	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 (before risk weighting)	113,457		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	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 (before risk weighting)	106,380		73

## 7. Non-controlling Interests

### (1) Consolidated balance sheet

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

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III 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 (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,231,590		8

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III 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 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		September 30, 2021	September 30, 2020	September 30, 2021	September 30, 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 Item 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	(15,848)	
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 Item 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	(11,802)	
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 Item 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 Item 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											
		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
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	a	b	c	d	e	f	g	h	i
			Credit equivalent amounts (post-CRM)								
			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	a	b	c	d	e	f	g	h	i
			Credit equivalent amounts (post-CRM)								
			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 un- derlying	Wholesale		Senior	Non-senior			Retail un- derlying	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- derlying	Wholesale		Senior	Non-senior			Retail un- 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

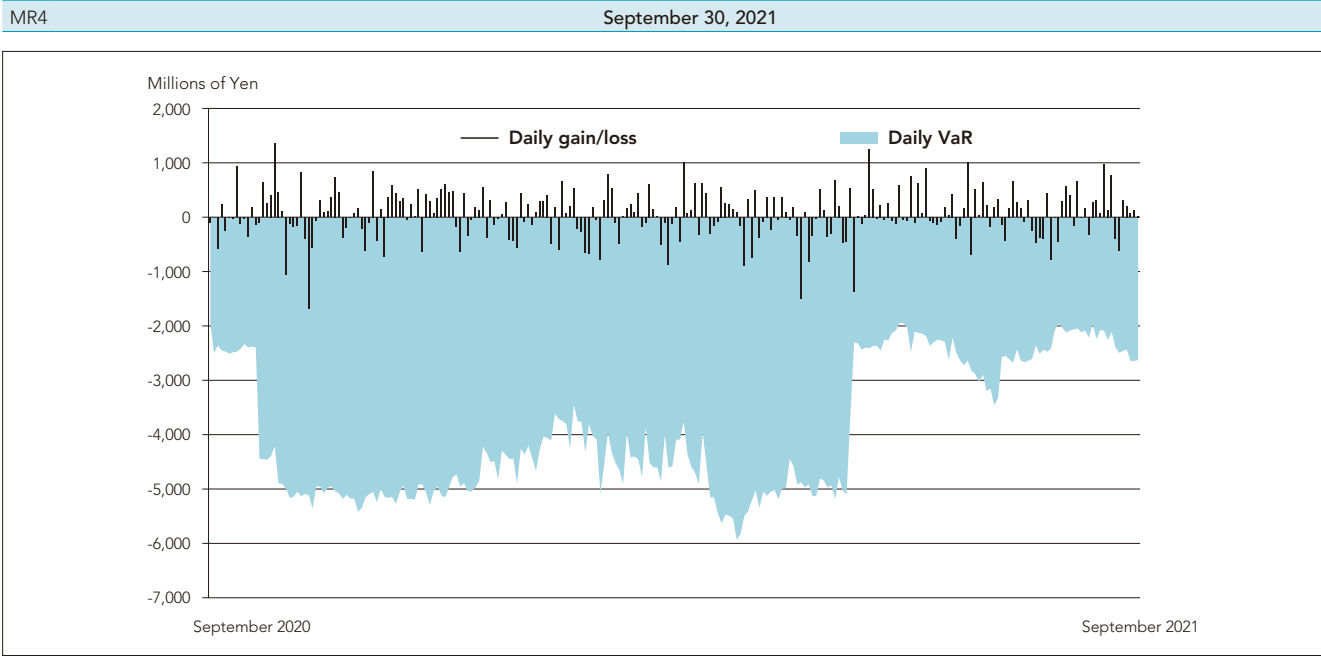
MR1		Millions of Yen
Item No.		September 30, 2020
		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 3,628
2	Equity risk (general and specific)	—
3	Foreign exchange risk	8,650
4	Commodity risk	—
	Options transactions	—
5	Simplified approach	—
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)

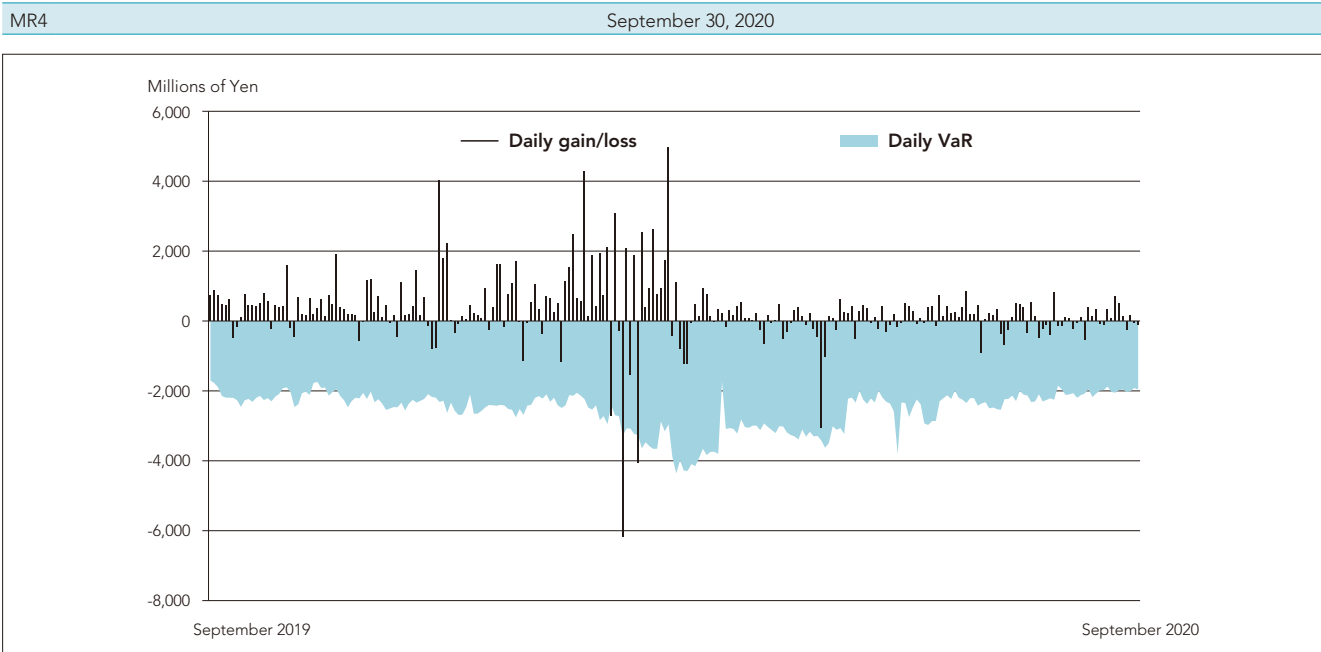
MR3 Item No.	Millions of Yen	
	September 30, 2021	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 15,601
2	Average value	8,888
3	Minimum value	5,388
4	Period end	7,301
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum 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 Item 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, 2021	September 30, 2020	September 30, 2021	September 30, 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 Template No. (Table 2)	Basel III Template No. (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 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 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 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		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
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 Template No.	Items	2021	2020	Reference Numbers to Reconciliation with 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 Template No.	Items	2021	2020	Reference Numbers to Reconciliation with 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 Template No.	Items	2021	2020	Reference Numbers to Reconciliation with 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 Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. 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 Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. 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 (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 (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,811,129	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory 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 Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares 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 (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 (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	47,002	Excluding Goodwill, Mortgage Servicing Rights (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 (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 (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	¥ 170,286		15

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

Non-consolidated Balance Sheet Items	Amount (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 (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ —	This Item Does not Agree with the Amount Re- ported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Re- ported on the 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)	—		75

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

Non-consolidated Balance Sheet Items	Amount (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 (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (40,057)	Excluding those items whose valuation differences arising from hedged items are recognized as "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 (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 (Millions of Yen)	Remarks	Basel III 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 (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,202,767		7

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III 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	b	c	d
	Non-consolidated Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. 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 Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. 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 (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 (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,746,872	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory 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 Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares 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 (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 (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	50,722	Excluding Goodwill, Mortgage Servicing Rights (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 (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 (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	¥ 132,978		15

## 4. Deferred tax assets

## (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (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 (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ —	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the 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)	—		75

## 5. Deferred gains or losses on hedges

## (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (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 (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (39,538)	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

## 6. Investments in the capital of financial entities

### (1) Non-consolidated balance sheet

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

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III 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 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		September 30, 2021	September 30, 2020	September 30, 2021	September 30, 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, 2021	September 30, 2020	September 30, 2021	September 30, 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 Template No. (Table2)	Basel III Template No. (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				
		Unweighted value by residual maturity				Weighted value
		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.”

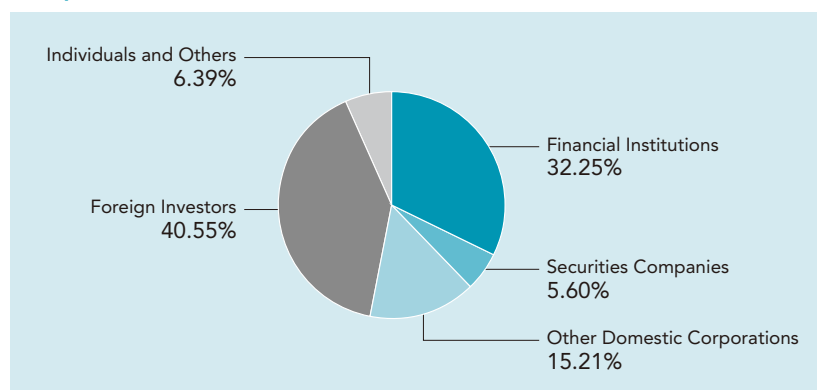
# Stock Information (as of September 30, 2021)

## Major Shareholders (Common Shares)

Shareholder Name	Number of Shares Held (Shares)	Shareholding Ratio (%)
1 The Master Trust Bank of Japan, Ltd. (Trust Account)	52,297,000	13.94
2 Custody Bank of Japan, Ltd. (Trust Account)	21,610,100	5.76
3 The Bank of New York Mellon 140051	6,560,500	1.74
4 Custody Bank of Japan, Ltd. (Trust Account 7)	6,257,500	1.66
5 Northern Trust Co. (AVFC) Re Silchester International Investors International Value Equity Trust	5,939,400	1.58
6 State Street Bank West Client - Treaty 505234	5,697,535	1.51
7 Custody Bank of Japan, Ltd. (Trust Account 9)	5,375,700	1.43
8 Northern Trust Co. (AVFC) Re U.S. Tax Exempted Pension Funds	4,958,010	1.32
9 State Street Bank and Trust Company 505001	4,931,624	1.31
10 JP Morgan Chase Bank 385781	4,751,401	1.26

(Note) The shareholding ratio is calculated by excluding the treasury stock and rounded down to second decimal places.

## Composition of Shareholders (Common Shares)



(Note) The shareholding ratio is calculated by dividing the number of shares held by each shareholder by the total number of shares (in units). The shareholder ratio is rounded off to two decimal places.

## ADR (American Depositary Receipt) Information

ADR:	Underlying Share Ratio 1:1
Exchange:	OTC (Over-the-Counter)
Symbol:	SUTNY
CUSIP:	86562X106
Level of Program:	Level I
Depository:	The Bank of New York Mellon Depository Receipts Division 240 Greenwich Street, New York, NY 10286, U.S.A. Telephone: 1 (201) 680-6825 U.S. toll free: 888-269-2377 (888-BNY-ADRS) <a href="http://www.adrbnymellon.com">http://www.adrbnymellon.com</a>

## Other Data

Authorized Shares:	
Common Shares:	850,000,000 Shares
Preferred Shares:	40,000,000 Shares
Number of Shares issued:	
Common Shares:	375,291,440 Shares
Preferred Shares:	0 Shares
Number of Shareholders: (*)	
Common Shares:	47,408
Preferred Shares:	0

(\*) Excluding shareholders who hold shares constituting less than one unit (11,584)

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# Disclosure Policy

SuMi TRUST Holdings is fully aware of the importance of its social responsibility and public mission, and constantly seeks to secure unwavering trust from society through sound management based on rigorous self-discipline. For this purpose, we endeavor to ensure appropriate disclosure of corporate information to assure the transparency of our corporate management.

## Attitude toward Disclosure

We not only comply strictly with various laws and rules, such as the Companies Act, the Banking Law and the Financial Instruments and Exchange Act (including the rules for timely disclosure of corporate information, etc., defined by securities exchanges on which our shares are listed), but also endeavor to disclose corporate information that helps our clients, shareholders, and investors better understand the SuMi TRUST Group, under the basic conditions of appropriate timing, accuracy and fairness, and realize highly transparent management.

We do not release personal information, client data or any information, the disclosure of which violates the rights of the parties concerned by such action.

## Disclosure Methods

When disclosing information, we make active use of the Internet, various publications and other media tools to reach the broadest possible number of interested parties, whether clients, shareholders or investors, in or outside Japan, in a timely, accurate and fair manner.

In the disclosure of various materials, we strive to provide easy-to-understand explanations of the main points of SuMi TRUST Group's management policies, business results, finance situation, etc. We explain these main points at our information meetings, etc.

## Establishment of Disclosure System

We maintain and promote the appropriate disclosure system by such means as the establishment of an Information Disclosure Committee to ensure disclosure of SuMi TRUST Group's information in accordance with the above disclosure policy.

# Corporate Information (as of September 30, 2021)

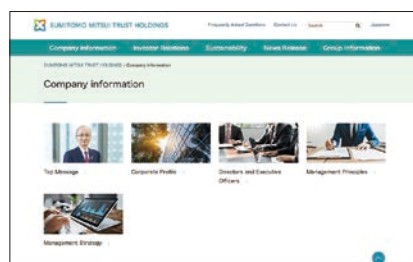
<b>Registered Trade Name:</b>	Sumitomo Mitsui Trust Holdings, Inc.
<b>Headquarters Location:</b>	1-4-1 Marunouchi, Chiyoda-ku, Tokyo 100-8233, Japan
<b>Date of Establishment:</b>	February 1, 2002 (Change of trade name: April 1, 2011)
<b>Main Business:</b>	With trust banking at its core, Sumitomo Mitsui Trust Holdings, Inc. will focus on the management of business operations, as the holding company of the Sumitomo Mitsui Trust Group, and sets the following (1) - (8) as its key functions: <ol style="list-style-type: none"> <li>(1) Supervising management strategies</li> <li>(2) Supervising financial management</li> <li>(3) Supervising human resource management</li> <li>(4) Supervising corporate administrative management</li> <li>(5) Supervising operational process management</li> <li>(6) Supervising risk management</li> <li>(7) Supervising compliance management</li> <li>(8) Managing internal auditing</li> </ol>
<b>Capital:</b>	261,608,725,000 Yen
<b>Stock Exchange Listings:</b>	Tokyo, Nagoya Stock Exchanges Tokyo (1st Section), Nagoya (1st Section)
<b>Securities Code:</b>	8309

## Rating Information (as of December 31, 2021)

		Long-term	Short-term
Sumitomo Mitsui Trust Holdings	JCR	AA-	—
	R&I	A	—
	S&P	A	A-1
	Moody's	A1	P-1
Sumitomo Mitsui Trust Bank	Fitch	A-	F1
	JCR	AA-	—
	R&I	A+	a-1

## Website

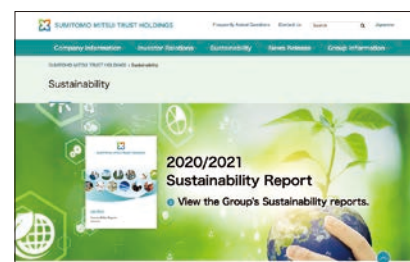
Please go to our website for specifics on our Group.



**Company Information**  
[https://www.smth.jp/english/about\\_us](https://www.smth.jp/english/about_us)



**Investor Relations**  
<https://www.smth.jp/english/investors>



**Sustainability**  
<https://www.smth.jp/english/sustainability>

**Contact:**  
**IR Department**  
 Telephone: +81 (3) 3286-8354  
 Facsimile: +81 (3) 3286-4654  
 e-mail: [ir@smth.jp](mailto:ir@smth.jp)  
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