

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, 2022	June 30, 2022	March 31, 2022	December 31, 2021	September 30, 2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,151,864	¥ 2,173,778	¥ 2,142,557	¥ 2,167,789	¥ 2,153,079
2	Tier 1	2,433,390	2,455,461	2,423,927	2,449,701	2,434,644
3	Total capital	2,764,597	2,823,107	2,806,835	2,903,438	2,871,228
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	21,743,948	20,194,869	19,590,422	19,436,911	19,147,719
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	9.89%	10.76%	10.93%	11.15%	11.24%
6	Tier 1 ratio	11.19%	12.15%	12.37%	12.60%	12.71%
7	Total capital ratio	12.71%	13.97%	14.32%	14.93%	14.99%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	53,548,001	52,638,727	51,640,697	49,455,315	48,720,059
14	Basel III leverage ratio	4.54%	4.66%	4.69%	4.95%	4.99%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2022 2nd Quarter	Fiscal Year 2022 1st Quarter	Fiscal Year 2021 4th Quarter	Fiscal Year 2021 3rd Quarter	Fiscal Year 2021 2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 19,092,731	¥ 18,252,532	¥ 17,729,217	¥ 18,165,813	¥ 18,094,605
16	Net cash outflows	12,831,948	12,567,292	11,085,943	9,190,484	10,242,079
17	Consolidated LCR	148.7%	145.2%	159.9%	197.6%	176.6%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	36,138,973	35,778,862	35,600,930	35,459,141	35,769,056
19	Total required stable funding	31,752,283	30,746,100	30,504,195	29,725,694	29,740,751
20	Consolidated NSFR	113.8%	116.3%	116.7%	119.2%	120.2%

Note: For periods prior to 3QFY 2021, 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 2022, 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 37. 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
			2022	2021	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	¥ 2,148,466	¥ 2,061,370	
1a		of Which: Capital Stock and Capital Surplus	684,926	684,890	
2		of Which: Retained Earnings	1,500,329	1,406,488	
1c		of Which: Treasury Stock (Deduction)	—	—	
26		of Which: Earnings to be Distributed (Deduction)	36,789	30,007	
		of Which: Others	—	—	
1b		Subscription Rights to Common Shares	—	—	
3		Accumulated Other Comprehensive Income	164,948	284,337	(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)	2,313,414	2,345,708	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9		Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	80,566	67,993	
8		of Which: Goodwill (Including Those Equivalent)	10,278	14,678	
9		of Which: Other Intangible Assets	70,287	53,315	
10		Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	473	499	
11		Deferred Gains or Losses on Derivatives under Hedge Accounting	(69,140)	(46,874)	
12		Shortfall of Eligible Provisions to Expected Losses	—	—	
13		Securitisation Gain on Sale	1,235	1,466	
14		Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	11,133	3,010	
15		Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	137,282	166,533	
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)	161,550	192,628	
Common Equity Tier 1 Capital (CET1)					
29		Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,151,864	¥ 2,153,079	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2022	2021	Reference Numbers to Reconciliation with the Balance Sheet
Additional Tier 1 Capital: Instruments				
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	270,000	
	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)	11,535	11,574	
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)	281,535	281,574	
Additional Tier 1 Capital: Regulatory Adjustments				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are 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	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	10	
Additional Tier 1 Capital (AT1)				
44	Additional Tier 1 Capital (F) = (D) – (E)	281,525	281,564	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	2,433,390	2,434,644	
Tier 2 Capital: Instruments and Provisions				
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	305,579	326,134	
	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)	2,296	2,106	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	—	85,790	
47	of Which: Directly Issued and Issued by Special Purpose Vehicles	—	85,790	
49	of Which: Issued by Subsidiaries	—	—	
50	Provisions Allowed in Group Tier 2	24,870	24,091	
50a	of Which: General Allowance for Credit Losses	3,286	3,310	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	21,584	20,781	
51	Tier 2 Capital: Instruments and Provisions (H) ¥	332,747	¥ 438,123	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2022	2021	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)	331,207	436,583	
Total Capital (TC = T1 + T2)				
59	Total Capital (K) = (G) + (J)	2,764,597	2,871,228	
Total Risk Weighted Assets				
60	Total Risk Weighted Assets (L)	21,743,948	19,147,719	
Capital Ratios (Consolidated)				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	9.89%	11.24%	
62	Tier 1 Capital Ratio (G)/(L)	11.19%	12.71%	
63	Total Capital Ratio (K)/(L)	12.71%	14.99%	
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)	131,549	108,959	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	142,505	124,538	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	63,371	24,997	
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)	3,286	3,310	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	13,076	8,338	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	21,584	20,781	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	107,264	91,880	
Capital Instruments Subject to Phase out Arrangements				
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	—	38,900	
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	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	54,116	

Note: SuMi TRUST Holdings' consolidated capital adequacy ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance 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).

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, 2022

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	Cash and Due from Banks	¥ 19,599,687		
	Call Loans and Bills Bought	—		
	Receivables under Resale Agreements	—		
	Receivables under Securities Borrowing Transactions	509,341		
	Monetary Claims Bought	743,313		
	Trading Assets	1,792,292		
	Money Held in Trust	1,573		
	Securities	7,095,565		2-b, 6-a
	Loans and Bills Discounted	32,281,534		6-b
	Foreign Exchanges	36,294		
	Lease Receivables and Investment Assets	678,617		
	Other Assets	4,802,374		6-c
	Tangible Fixed Assets	229,607		
	Intangible Fixed Assets	111,610		2-a
	Assets for Retirement Benefits	197,890		3
	Deferred Tax Assets	25,053		4-a
	Customers' Liabilities for Acceptances and Guarantees	591,211		
	Allowance for Loan Losses	(136,793)		
	Total Assets	¥ 68,559,175		

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥ 34,535,736			
Negotiable Certificates of Deposit	7,853,336			
Call Money and Bills Sold	970,997			
Payables under Repurchase Agreements	1,254,473			
Trading Liabilities	1,740,213			
Borrowed Money	6,537,905			8
Foreign Exchanges	748			
Short-term Bonds Payable	2,746,875			
Bonds Payable	1,713,386			
Borrowed Money from Trust Account	4,357,661			
Other Liabilities	3,776,379			6–d
Provision for Bonuses	10,898			
Provision for Directors’ Bonuses	—			
Provision for Stocks Payment	685			
Liabilities for Retirement Benefits	11,457			
Provision for Reward Points Program	20,558			
Provision for Reimbursement of Deposits	3,253			
Provision for Contingent Losses	1,297			
Deferred Tax Liabilities	50,471			4–b
Deferred Tax Liabilities for Land Revaluation	2,388			4–c
Acceptances and Guarantees	591,211			
Total Liabilities	66,179,937			
(Net Assets)				
Capital Stock	342,037			1–a
Capital Surplus	342,889			1–b
Retained Earnings	1,500,329			1–c
Total Shareholders’ Equity	2,185,256			
Valuation Differences on Available-for-Sale Securities	226,838			
Deferred Gains (Losses) on Hedges	(31,648)			5
Revaluation Reserve for Land	(4,463)			
Foreign Currency Translation Adjustments	15,595			
Adjustments for Retirement Benefits	(41,374)			
Total Accumulated Other Comprehensive Income	164,948	(a)		
Non-controlling Interests	29,033			7
Total Net Assets	2,379,238			
Total Liabilities and Net Assets	¥ 68,559,175			

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

(Appendix)

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	342,889		1-b
Retained Earnings	1,500,329		1-c
Total Shareholders' Equity	¥ 2,185,256		

(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	¥ 2,185,256	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,926		1a
of Which: Retained Earnings	1,500,329		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	¥ 111,610		2-a
Securities	7,095,565		2-b
of Which: Goodwill Arising on the Application of the Equity Method	—		
Associated Deferred Tax Liabilities	31,043		

(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)	¥ 10,278		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	70,287	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	¥ 197,890		3
Associated Deferred Tax Liabilities	60,608		

(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)	¥ 137,282		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 25,053		4-a
Deferred Tax Liabilities	50,471		4-b
Deferred Tax Liabilities for Land Revaluation	2,388		4-c
Associated Intangible Fixed Assets	31,043		
Associated Assets for Retirement Benefits	60,608		

(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)	¥ 473	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)	63,371	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)	63,371		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	¥ (31,648)		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	¥ (69,140)	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	¥ 7,095,565		6-a
Loans and Bills Discounted	32,281,534	Including Subordinated Debts	6-b
Other Assets	4,802,374	Including derivatives	6-c
Other Liabilities	¥ 3,776,379	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	131,549		
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)	131,549		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	144,055		
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)	142,505		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,033		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)	11,535	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)	2,296	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	¥ 6,537,905		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	305,579		46

As of September 30, 2021

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 Difference on Available-for-Sale Securities	341,503			
Deferred Gains or Losses on Hedges	(47,712)			5
Revaluation Reserve for Land	(4,356)			
Foreign Currency Translation Adjustment	(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 or 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 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)	¥ —	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)	11,574	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)	2,106	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	¥ 6,667,246		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

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

As of September 30	Millions of Yen	
	2022	2021
Total exposures relating to funds	¥ 1,428,868	¥ 1,080,095
Look-through Approach	970,481	820,768
Mandate-based Approach	458,246	259,238
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	140	89

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, 2022	September 30, 2021	September 30, 2022	September 30, 2021
1	Credit risk (excluding counterparty credit risk)	¥ 12,961,090	¥ 12,029,903	¥ 1,093,228	¥ 1,015,999
2	of Which: Standardised Approach (SA)	465,124	303,358	37,209	24,268
3	of Which: Internal Ratings-Based (IRB) Approach	11,737,770	11,168,200	995,362	947,063
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	90,940	81,493	7,275	6,519
	Other assets	667,255	476,850	53,380	38,148
4	Counterparty credit risk (CCR)	1,292,523	1,224,634	105,486	99,986
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	421,391	396,544	35,712	33,618
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	644,275	654,517	51,542	52,361
	of Which: Central Counterparty (CCP)	79,751	48,017	6,380	3,841
	Others	147,104	125,554	11,851	10,165
7	Equity positions in banking book under market-based approach	367,549	271,064	31,168	22,986
8	Equity investment in funds (Look-Through Approach (LTA))	1,273,213	831,720	101,857	66,537
9	Equity investment in funds (Mandate-Based Approach (MBA))	2,037,500	1,024,182	163,000	81,934
	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)	1,762	1,118	140	89
10	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	416,099	258,849	33,287	20,707
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	399,947	245,083	31,995	19,606
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,904	13,307	1,272	1,064
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	247	458	19	36
16	Market risk	1,285,223	1,645,144	102,817	131,611
17	of Which: Standardised Approach (SA)	28,663	26,636	2,293	2,130
18	of Which: Internal Model Approaches (IMA)	1,256,559	1,618,508	100,524	129,480
19	Operational risk	811,103	819,530	64,888	65,562
20	of Which: Basic Indicator Approach (BIA)	131,098	137,014	10,487	10,961
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	680,005	682,516	54,400	54,601
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	514,630	311,337	43,640	26,401
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 21,743,948	¥ 19,147,719	¥ 1,739,515	¥ 1,531,817

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, 2022			
		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	¥ 170,993	¥ 31,685,486	¥ 121,223	¥ 31,735,255
2	Debt Securities	0	3,768,886	—	3,768,886
3	Other on-balance sheet assets (debt-based assets)	15,976	20,622,860	14,784	20,624,052
4	Total on-balance sheet assets (1+2+3)	186,969	56,077,233	136,008	56,128,194
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	114	591,096	784	590,426
6	Commitments, etc.	47	4,650,483	1,292	4,649,238
7	Total off-balance sheet assets (5+6)	162	5,241,580	2,077	5,239,665
Total					
8	Total (4+7)	¥ 187,132	¥ 61,318,813	¥ 138,086	¥ 61,367,860

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, 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	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.

CR2: Changes in stock of defaulted loans and debt securities

CR2 Item No.		Millions of Yen	
		September 30, 2022	
		Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 244,863	
2	Of which: Newly defaulted	16,234	
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	(11,935)	
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	186,969	

Notes: 1. The end of the previous fiscal year indicates March 31, 2022, and the end of the first half indicates September 30, 2022.

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, 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.

CR3: Credit risk mitigation techniques (CRM) – overview

CR3 Item No.		Millions of Yen				
		September 30, 2022				
		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	¥ 30,479,913	¥ 1,255,342	¥ 354,314	¥ 227,053	¥ —
2	Debt Securities	3,749,965	18,921	—	18,900	—
3	Other on-balance sheet assets (debt-based assets)	20,623,949	103	94	3	—
4	Total (1+2+3)	¥ 54,853,828	¥ 1,274,366	¥ 354,408	¥ 245,957	¥ —
5	Of which defaulted	132,087	5,022	4,275	—	—

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)	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	—	—

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

Item No.	Asset classes	Millions of Yen, %					
		September 30, 2022					
		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	¥ 45	¥ —	¥ 45	¥ —	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	—	—
3	Foreign central governments and foreign central banks	402,303	—	402,303	—	38,270	9.51
4	Bank for International Settlements, etc.	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	16,000	—	16,000	—	16,000	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	172,973	—	172,973	—	89,563	51.77
12	Corporates, etc.	304,385	127,425	304,385	17,115	321,288	99.93
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)	1	—	1	—	1	73.34
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	¥ 895,769	¥ 127,425	¥ 895,769	¥ 17,115	¥ 465,124	50.95%

CR4		Millions of Yen, %					
		September 30, 2021					
Item No.	Asset classes	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%

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

CR5		Millions of Yen											
		September 30, 2022											
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	¥	45	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	45
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		325,762	—	—	—	76,540	—	—	—	—	—	402,303
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	16,000	—	—	—	16,000
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		—	—	99,485	—	7,642	—	65,845	—	—	—	172,973
12	Corporates, etc.		—	—	—	—	424	—	321,076	—	—	—	321,501
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)		—	—	—	—	1	—	—	0	—	—	1
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	¥	325,868	¥ —	¥ 99,485	¥ —	¥ 84,608	¥ —	¥ 402,922	¥ 0	¥ —	¥ —	¥ 912,885

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

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

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2022											
		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	¥ 2,566,299	¥ 33	75.00%	¥ 2,580,890	0.00%	0.0	32.09%	2.3	¥ 26,989	1.04%	¥ 17	
2	0.15 to < 0.25	1,410	1,115	75.00	335	0.20	0.0	31.94	2.3	102	30.50	0	
3	0.25 to < 0.50	600	—	—	—	—	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	2,568,309	1,148	75.00	2,581,225	0.00	0.0	32.09	2.3	27,091	1.04	17	¥ 44
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	20,158,928	182,410	75.21	20,315,034	0.00	0.1	44.99	1.0	125,484	0.61	149	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.44	0	
3	0.25 to < 0.50	17,838	0	75.00	8,938	0.30	0.0	45.00	3.5	6,594	73.76	12	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	10,047	—	—	47	35.80	0.0	45.00	1.0	122	258.11	7	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	20,186,814	182,410	75.21	20,324,020	0.00	0.1	44.99	1.0	132,200	0.65	169	230
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	537,263	—	—	547,500	0.05	0.0	31.13	2.7	103,116	18.83	89	
2	0.15 to < 0.25	51,000	9,000	75.00	57,750	0.20	0.0	32.10	1.2	13,638	23.61	37	
3	0.25 to < 0.50	11,400	7,575	86.79	17,975	0.49	0.0	32.10	1.3	7,186	39.98	28	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	4,758	2,252	89.43	6,772	1.43	0.0	32.10	1.1	4,096	60.49	31	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	604,421	18,827	81.47	629,997	0.09	0.0	31.25	2.5	128,038	20.32	187	370
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	220,074	125,170	75.00	313,952	0.05	0.0	47.76	2.1	88,593	28.21	86	
2	0.15 to < 0.25	21,647	—	—	21,647	0.20	0.0	74.79	2.2	15,267	70.52	33	
3	0.25 to < 0.50	2,905	—	—	2,905	0.26	0.0	45.00	1.0	1,389	47.80	3	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,730	—	—	2,730	0.96	0.0	45.00	4.0	3,033	111.09	11	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	247,358	125,170	75.00	341,236	0.07	0.0	49.43	2.1	108,283	31.73	135	83

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2022											
		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	¥ 7,418,232	¥ 2,894,593	75.99%	¥ 9,715,250	0.07%	0.7	31.41%	2.4	¥ 1,762,813	18.14%	¥ 2,328	
2	0.15 to < 0.25	1,901,733	495,156	74.48	2,231,575	0.20	0.3	30.65	2.0	657,500	29.46	1,397	
3	0.25 to < 0.50	2,365,392	578,980	75.38	2,803,366	0.38	1.1	30.02	2.1	1,090,039	38.88	3,213	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	873,779	136,654	72.41	924,259	1.57	0.7	28.12	2.1	581,037	62.86	4,128	
6	2.50 to < 10.00	83,509	9,647	74.87	93,416	7.37	0.0	25.65	1.9	87,803	93.99	1,757	
7	10.00 to < 100.00	8,189	—	—	5,955	18.41	0.0	25.71	2.2	7,658	128.58	282	
8	100.00 (Default)	71,965	—	—	74,987	100.00	0.0	32.09	1.0	30,832	41.11	21,599	
9	Sub-total	12,722,801	4,115,032	75.60	15,848,812	0.75	3.1	30.84	2.3	4,217,686	26.61	34,707	¥ 76,558
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	985,242	202,049	80.79	1,153,620	0.08	0.8	51.05	2.6	388,649	33.68	456	
2	0.15 to < 0.25	36,446	76,383	100.00	112,996	0.20	0.3	51.87	1.9	62,154	55.00	119	
3	0.25 to < 0.50	552,623	105,871	74.05	630,298	0.33	1.3	46.26	2.6	398,287	63.19	956	
4	0.50 to < 0.75	107,575	16,528	75.00	119,971	0.62	0.0	45.00	3.5	110,928	92.46	338	
5	0.75 to < 2.50	429,434	6,287	76.38	433,944	1.44	1.4	43.25	3.7	514,610	118.58	2,697	
6	2.50 to < 10.00	137,443	1,166	71.45	138,267	5.23	0.3	44.28	4.1	234,719	169.75	3,204	
7	10.00 to < 100.00	81,425	—	—	81,426	29.10	0.0	44.61	3.6	213,964	262.77	10,556	
8	100.00 (Default)	35,055	849	94.81	44,203	100.00	0.0	44.28	1.0	0	0.00	19,573	
9	Sub-total	2,365,246	409,135	82.33	2,714,728	3.14	4.4	47.81	2.9	1,923,315	70.84	37,903	22,274
SME exposures (AIRB)													
1	0.00 to < 0.15	101,127	142	75.00	95,270	0.12	0.0	31.13	1.8	17,396	18.26	37	
2	0.15 to < 0.25	104,543	—	—	86,543	0.20	0.0	30.09	3.1	25,305	29.23	53	
3	0.25 to < 0.50	89,699	7,496	92.33	91,123	0.40	0.0	24.60	2.7	27,319	29.98	88	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	116,761	17,219	76.75	126,920	1.60	0.1	21.77	2.7	58,442	46.04	427	
6	2.50 to < 10.00	6,194	109	77.22	6,279	7.25	0.0	21.25	1.4	3,706	59.03	99	
7	10.00 to < 100.00	322	—	—	322	18.41	0.0	12.76	1.5	166	51.60	7	
8	100.00 (Default)	1,829	—	—	1,857	100.00	0.0	24.39	1.0	568	30.58	407	
9	Sub-total	420,479	24,968	81.42	408,317	1.24	0.3	26.35	2.6	132,906	32.54	1,121	1,418
SME exposures (FIRB)													
1	0.00 to < 0.15	60	—	—	60	0.12	0.0	45.00	1.0	12	20.11	0	
2	0.15 to < 0.25	50	—	—	50	0.20	0.0	45.00	1.0	13	26.77	0	
3	0.25 to < 0.50	100,653	2,015	75.00	100,730	0.48	0.6	38.00	4.5	62,908	62.45	186	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	271,487	2,271	77.27	271,848	1.67	1.5	39.33	4.7	252,047	92.71	1,794	
6	2.50 to < 10.00	5,504	—	—	5,486	7.33	0.0	39.68	4.0	6,977	127.17	158	
7	10.00 to < 100.00	1,644	—	—	1,644	18.41	0.0	45.00	1.3	3,247	197.52	136	
8	100.00 (Default)	3,242	100	0.00	3,439	100.00	0.0	40.91	1.0	0	0.00	1,407	
9	Sub-total	382,643	4,386	74.46	383,261	2.39	2.2	39.03	4.6	325,207	84.85	3,682	415

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2022											
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	¥ 1,588,085	¥ 107,068	75.10%	¥ 1,668,501	0.08%	0.3	26.60%	4.1	¥ 375,342	22.49%	¥ 381	
2	0.15 to < 0.25	115,752	28,985	75.00	137,491	0.20	0.0	27.14	4.0	51,142	37.19	76	
3	0.25 to < 0.50	890,177	185,704	75.06	1,029,568	0.31	0.2	25.07	4.3	437,783	42.52	836	
4	0.50 to < 0.75	250,293	66,256	73.93	299,279	0.64	0.0	26.08	3.7	159,966	53.45	503	
5	0.75 to < 2.50	326,811	42,489	73.10	357,874	1.46	0.0	24.18	3.4	220,815	61.70	1,287	
6	2.50 to < 10.00	89,477	32,144	72.84	112,893	3.24	0.0	26.96	3.2	93,498	82.81	978	
7	10.00 to < 100.00	94,712	19,674	75.00	109,468	21.49	0.0	34.53	3.3	202,168	184.68	8,637	
8	100.00 (Default)	5,693	0	75.00	7,383	100.00	0.0	31.50	1.0	3,242	43.91	2,066	
9	Sub-total	3,361,004	482,322	74.59	3,722,461	1.25	0.8	26.18	4.0	1,543,960	41.47	14,769	¥ 6,276
Specialised lending (FIRB)													
1	0.00 to < 0.15	3,160	—	—	3,160	0.08	0.2	45.00	1.0	531	16.80	1	
2	0.15 to < 0.25	82	—	—	82	0.20	0.0	45.00	1.0	25	30.44	0	
3	0.25 to < 0.50	2,776	—	—	2,776	0.33	0.2	45.00	1.0	1,151	41.47	4	
4	0.50 to < 0.75	666	—	—	666	0.64	0.0	45.00	1.0	396	59.54	1	
5	0.75 to < 2.50	570	—	—	570	1.44	0.0	45.00	1.0	479	83.97	3	
6	2.50 to < 10.00	211	—	—	211	3.33	0.0	45.00	1.0	239	113.18	3	
7	10.00 to < 100.00	354	—	—	354	16.57	0.0	45.00	1.0	722	203.65	26	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	7,823	—	—	7,823	1.16	0.7	45.00	1.0	3,545	45.31	41	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,041,344	—	—	539,658	0.07	0.3	90.00	5.0	620,615	115.00	—	
2	0.15 to < 0.25	129,975	—	—	78,246	0.20	0.1	90.00	5.0	114,061	145.77	—	
3	0.25 to < 0.50	74,414	—	—	40,416	0.37	0.3	90.00	5.0	73,844	182.70	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	22,303	—	—	18,307	1.63	0.2	90.00	5.0	54,721	298.89	—	
6	2.50 to < 10.00	3,928	—	—	3,042	7.05	0.0	90.00	5.0	12,880	423.34	—	
7	10.00 to < 100.00	0	—	—	0	18.41	0.0	90.00	5.0	4	616.26	—	
8	100.00 (Default)	60	—	—	60	100.00	0.0	90.00	5.0	675	1,125.00	—	
9	Sub-total	1,272,027	—	—	679,732	0.19	1.1	90.00	5.0	876,802	128.99	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	12,009	—	—	12,009	0.10	0.0	32.10	3.4	3,355	27.94	4	
2	0.15 to < 0.25	7,000	—	—	7,000	0.20	0.0	32.10	4.5	3,181	45.45	4	
3	0.25 to < 0.50	18,360	570	75.00	18,787	0.38	0.0	32.10	3.1	9,093	48.40	22	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	57,997	—	—	57,997	1.51	0.0	31.84	3.8	49,742	85.76	279	
6	2.50 to < 10.00	606	—	—	606	5.13	0.0	32.10	2.2	642	105.94	10	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	4,912	—	—	4,912	100.00	0.0	32.10	1.0	2,020	41.12	1,415	
9	Sub-total	100,885	570	75.00	101,312	5.84	0.0	31.76	3.5	68,036	67.15	1,735	7

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2022											
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	¥ 1,484	¥ —	—%	¥ 1,484	0.12%	0.0	100.00%	1.0	¥ 737	49.70%	¥ —	—
2	0.15 to < 0.25	2,280	570	75.00	2,707	0.22	0.0	100.00	1.0	1,937	71.54	—	—
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	3,764	570	75.00	4,191	0.18	0.0	100.00	1.0	2,674	63.81	—	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	274,941	3,185	100.00	278,126	0.06	0.2	45.00	1.0	41,447	14.90	87	—
2	0.15 to < 0.25	56,086	—	—	56,086	0.20	0.1	45.00	1.0	17,540	31.27	51	—
3	0.25 to < 0.50	104,251	—	—	104,251	0.36	1.0	45.00	1.1	45,796	43.92	170	—
4	0.50 to < 0.75	504	3,122	75.00	2,846	0.62	0.0	45.00	4.0	2,732	95.99	8	—
5	0.75 to < 2.50	51,147	—	—	51,147	1.58	3.0	45.00	1.2	43,463	84.97	364	—
6	2.50 to < 10.00	154	—	—	154	7.73	0.0	45.00	1.0	244	158.15	5	—
7	10.00 to < 100.00	0	—	—	0	18.41	0.0	45.00	1.0	1	218.32	0	—
8	100.00 (Default)	5,325	—	—	5,325	100.00	0.0	45.00	1.0	0	0.00	2,396	—
9	Sub-total	492,411	6,308	87.62	497,939	1.37	4.5	45.00	1.1	151,226	30.37	3,083	388
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	342,647	6,308	87.62	348,175	0.06	0.3	88.41	1.1	101,395	29.12	18	—
2	0.15 to < 0.25	36,873	—	—	36,873	0.21	0.1	98.90	1.0	26,044	70.63	0	—
3	0.25 to < 0.50	18,187	—	—	18,187	0.39	0.0	70.83	1.3	14,355	78.92	13	—
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—
5	0.75 to < 2.50	644	—	—	644	1.17	0.1	67.21	1.9	2,729	423.40	2	—
6	2.50 to < 10.00	954	—	—	954	3.54	0.0	100.00	1.0	2,464	258.33	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	399,307	6,308	87.62	404,835	0.10	0.7	88.57	1.1	146,988	36.30	35	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	—
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—
3	0.25 to < 0.50	26,027	—	—	26,027	0.30	26.9	70.83	—	9,855	37.86	56	—
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	26,027	—	—	26,027	0.30	26.9	70.83	—	9,855	37.86	56	75

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2022											
		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	¥ 38,507	27.13%	¥ 10,447	0.09%	41.9	59.36%	—	¥ 370	3.54%	¥ 6	
2	0.15 to < 0.25	43,082	681,789	11.31	120,254	0.22	188.7	70.80	—	9,982	8.30	191	
3	0.25 to < 0.50	19,746	969,237	7.34	90,950	0.35	130.7	76.06	—	11,790	12.96	246	
4	0.50 to < 0.75	39,087	271,935	11.31	69,868	0.54	88.5	70.80	—	11,772	16.84	268	
5	0.75 to < 2.50	11,594	201,866	12.50	36,838	1.14	106.3	70.15	—	10,751	29.18	296	
6	2.50 to < 10.00	32,419	60,199	12.03	39,664	4.93	38.1	70.95	—	32,215	81.21	1,388	
7	10.00 to < 100.00	259	1,271	11.17	402	51.59	0.6	68.21	—	700	174.23	146	
8	100.00 (Default)	26	4,124	8.11	7,915	100.00	9.0	71.25	—	9,080	114.71	4,913	
9	Sub-total	146,217	2,228,930	9.98	376,341	3.05	604.2	71.71	—	86,664	23.02	7,457	9,327
Residential mortgage exposures													
1	0.00 to < 0.15	4,561,250	12,007	100.00	4,573,258	0.10	152.1	17.49	—	195,057	4.26	832	
2	0.15 to < 0.25	2,189,653	28	100.00	2,189,681	0.17	97.3	17.24	—	135,033	6.16	647	
3	0.25 to < 0.50	3,559,658	1,199	100.00	3,560,868	0.33	213.0	16.60	—	341,679	9.59	1,963	
4	0.50 to < 0.75	77,383	—	—	77,383	0.70	5.8	21.18	—	16,156	20.87	114	
5	0.75 to < 2.50	95,818	19	100.00	95,838	0.89	9.9	19.19	—	21,415	22.34	164	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	65,508	8	100.00	65,517	19.15	3.7	17.42	—	63,164	96.40	2,207	
8	100.00 (Default)	29,546	11	100.00	30,301	100.00	1.7	18.53	—	8,621	28.45	4,926	
9	Sub-total	10,578,819	13,275	100.00	10,592,848	0.60	483.7	17.18	—	781,127	7.37	10,857	25,463
Other retail exposures													
1	0.00 to < 0.15	0	20,954	21.85	4,578	0.09	18.7	18.21	—	205	4.49	0	
2	0.15 to < 0.25	170,570	—	—	170,570	0.24	51.6	68.72	—	54,431	31.91	287	
3	0.25 to < 0.50	182,735	—	—	182,735	0.37	66.2	38.51	—	43,890	24.01	276	
4	0.50 to < 0.75	366,711	462	100.00	367,472	0.54	83.9	33.60	—	94,811	25.80	696	
5	0.75 to < 2.50	178,982	134,675	31.23	221,050	1.17	250.9	60.20	—	141,871	64.18	1,613	
6	2.50 to < 10.00	40,248	15,315	36.50	45,839	6.44	37.4	34.30	—	24,251	52.90	1,050	
7	10.00 to < 100.00	3,176	790	91.05	3,930	39.07	0.7	32.85	—	2,971	75.60	611	
8	100.00 (Default)	8,486	1,778	30.64	18,323	100.00	10.1	48.57	—	9,021	49.23	8,179	
9	Sub-total	950,912	173,977	31.01	1,014,500	2.81	519.8	46.41	—	371,455	36.61	12,716	15,264
Lease transactions													
1	0.00 to < 0.15	207,105	—	—	207,105	0.07	0.4	45.00	2.6	51,560	24.89	74	
2	0.15 to < 0.25	123,494	—	—	123,494	0.20	0.1	45.00	3.6	68,407	55.39	113	
3	0.25 to < 0.50	53,689	—	—	53,689	0.43	0.3	45.00	2.6	35,618	66.34	104	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	42,779	—	—	42,779	1.79	0.3	45.00	2.6	44,671	104.42	344	
6	2.50 to < 10.00	3,277	—	—	3,277	5.61	0.0	45.00	2.3	4,827	147.30	82	
7	10.00 to < 100.00	15,019	—	—	15,019	18.41	0.0	45.00	4.1	36,176	240.85	1,244	
8	100.00 (Default)	—	—	—	273	100.00	0.0	45.00	1.0	0	0.00	122	
9	Sub-total	445,366	—	—	445,639	1.04	1.2	45.00	2.9	241,261	54.13	2,088	5,082
Total (all portfolios)		¥ 57,282,641	¥ 7,793,343	56.13%	¥ 61,105,253	0.64%	1,654.5	35.63%	2.0	¥ 11,278,327	18.45%	¥ 130,766	¥ 163,281

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, 2021											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 2,617,510	¥ 33	75.00%	¥ 2,633,812	0.00%	0.0	32.09%	2.3	¥ 27,060	1.02%	¥ 15	
2	0.15 to < 0.25	2,318	1,300	75.00	38	0.20	0.0	28.12	1.6	8	23.32	0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	2,619,828	1,333	75.00	2,633,851	0.00	0.0	32.09	2.3	27,069	1.02	15	¥ 50
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	19,477,969	85,576	75.52	19,569,202	0.00	0.0	44.99	1.1	70,216	0.35	86	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.51	0	
3	0.25 to < 0.50	27,461	0	75.00	18,561	0.28	0.0	45.00	3.5	13,247	71.37	24	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	7,736	—	—	36	8.63	0.0	45.00	1.0	60	165.28	1	
7	10.00 to < 100.00	10,138	—	—	138	13.42	0.0	45.00	1.1	319	229.86	8	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	19,523,305	85,576	75.52	19,587,939	0.00	0.1	44.99	1.1	83,843	0.42	120	151
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	478,232	8,500	100.00	503,412	0.05	0.0	31.25	3.1	109,214	21.69	83	
2	0.15 to < 0.25	39,500	9,000	75.00	46,250	0.20	0.0	32.10	1.1	10,666	23.06	30	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	10,800	7,575	86.79	17,375	0.50	0.0	32.10	1.0	6,499	37.40	28	
5	0.75 to < 2.50	6,801	2,862	86.35	9,272	1.45	0.0	31.78	1.0	5,517	59.50	42	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	535,333	27,937	86.96	576,310	0.10	0.0	31.35	2.8	131,898	22.88	185	320
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	114,090	104,224	75.00	192,445	0.06	0.0	48.47	1.5	51,865	26.95	60	
2	0.15 to < 0.25	1,578	—	—	1,578	0.20	0.0	73.50	3.8	1,486	94.11	2	
3	0.25 to < 0.50	15,651	—	—	15,651	0.29	0.0	64.16	2.1	12,323	78.73	29	
4	0.50 to < 0.75	7	—	—	7	0.50	0.0	45.00	1.0	3	52.44	0	
5	0.75 to < 2.50	2,574	—	—	2,574	1.69	0.0	45.00	4.9	3,615	140.43	19	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	133,903	104,224	75.00	212,258	0.10	0.0	49.77	1.6	69,294	32.64	112	47

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

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

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

CR6		Millions of Yen, %, 1,000 cases, Year											
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
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.

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

CR7		Millions of Yen	
		September 30, 2022	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 132,200	¥ 132,200
2	Sovereign Exposures – AIRB	25,998	25,998
3	Financial Institution Exposures – FIRB	108,283	108,283
4	Financial Institution Exposures – AIRB	126,924	126,924
5	Corporate exposures (excluding specialised lending) – FIRB	2,248,522	2,248,522
6	Corporate exposures (excluding specialised lending) – AIRB	4,352,799	4,352,799
7	Specialised lending – FIRB	462,987	462,987
8	Specialised lending – AIRB	1,543,960	1,543,960
9	Retail – Qualifying revolving retail exposures	86,664	86,664
10	Retail – Residential mortgage exposures	781,127	781,127
11	Retail – Other retail exposures	371,455	371,455
12	Equity Exposures – FIRB	1,244,352	1,244,352
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	308,070	308,070
15	Purchased receivables – AIRB	70,711	70,711
16	Total	¥ 11,864,059	¥ 11,864,059

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

CR7		Millions of Yen	
		September 30, 2021	
		a	b
Item No.	Portfolio	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.

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

CR10		Millions of Yen, %									
September 30, 2022											
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	4,500	—	70%	4,500	—	—	—	4,500	3,150	18
	2.5 years≤	217	—	90%	—	217	—	—	217	196	1
Satisfactory		1,098	—	115%	—	—	—	2,525	2,525	2,904	70
Weak		—	—	250%	—	—	—	—	—	—	—
Default		—	—	—	—	—	—	—	—	—	—
Total		¥ 5,816	¥ —	—	¥ 4,500	¥ 217	¥ —	¥ 2,525	¥ 7,243	¥ 6,250	¥ 90
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	¥ 12,424	¥ 2,786	70%					¥ 14,514	¥ 10,160	¥ 58
	2.5 years≤	4,560	25,031	95%					23,333	22,166	93
Good	< 2.5 years	46,390	3,882	95%					49,301	46,836	197
	2.5 years≤	28,007	54,920	120%					69,198	83,037	276
Satisfactory		60,593	116,159	140%					147,712	206,797	4,135
Weak		14,861	25,087	250%					33,677	84,193	2,694
Default		—	—	—					—	—	—
Total		¥ 166,838	¥ 227,866	—					¥ 337,737	¥ 453,192	¥ 7,455
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		¥ 4,324	¥ 63,362	300%					¥ 67,326	¥ 201,978	
Simple risk weight method – Unlisted shares		37,183	4,639	400%					41,392	165,571	
Internal Models Approach		—	—	—					—	—	
Total		¥ 41,508	¥ 68,001	—					¥ 108,719	¥ 367,549	
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, 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%						—	—	

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

CCR1		Millions of Yen					
		September 30, 2022					
Item No.		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)	827,500	730,324			1,557,825	421,391
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					824,242	147,104
5	Exposure variation estimation model					—	—
6	Total						¥ 568,496

CCR1		Millions of Yen					
		September 30, 2021					
Item No.		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

CCR2: Credit valuation adjustment (CVA) capital charge

CCR2		Millions of Yen	
		September 30, 2022	
Item No.		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	1,380,678	644,275
5	Total portfolios subject to the CVA capital charge	¥ 1,380,678	¥ 644,275

CCR2		Millions of Yen	
		September 30, 2021	
Item No.		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

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3		Millions of Yen									
		September 30, 2022									
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		—	—	649,157	—	—	—	—	—	649,157
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	1,083	—	—	1,083
14	Total		¥ —	¥ —	¥ 649,157	¥ —	¥ —	¥ 1,083	¥ —	¥ —	¥ 650,241

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

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.

CCR4: IRB – CCR exposures by portfolio and PD scale

CCR4			Millions of Yen, %, 1,000 cases, Year								
			September 30, 2022								
			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		¥	21,327	0.01%	0.0	20.72%	2.2	¥	1,792	8.40%
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			21,327	0.01	0.0	20.72	2.2		1,792	8.40
Financial Institution exposures											
1	0.00 to < 0.15			692,212	0.04	0.1	23.95	2.2		130,814	18.89
2	0.15 to < 0.25			37	0.20	0.0	89.35	4.2		35	93.96
3	0.25 to < 0.50			19,633	0.29	0.0	27.17	4.2		17,987	91.61
4	0.50 to < 0.75			—	—	—	—	—		—	—
5	0.75 to < 2.50			1,570	1.09	0.0	45.00	1.0		1,195	76.09
6	2.50 to < 10.00			—	—	—	—	—		—	—
7	10.00 to < 100.00			—	—	—	—	—		—	—
8	100.00 (Default)			—	—	—	—	—		—	—
9	Sub-total			713,454	0.05	0.1	24.06	2.2		150,032	21.02
Corporate exposures and SME exposures											
1	0.00 to < 0.15			603,350	0.04	0.3	21.27	1.6		103,789	17.20
2	0.15 to < 0.25			22,143	0.20	0.0	46.10	1.9		8,886	40.13
3	0.25 to < 0.50			31,622	0.35	0.1	45.00	1.8		16,319	51.60
4	0.50 to < 0.75			—	—	—	—	—		—	—
5	0.75 to < 2.50			5,087	1.61	0.0	45.00	2.2		5,232	102.85
6	2.50 to < 10.00			102	4.33	0.0	45.00	3.9		164	160.39
7	10.00 to < 100.00			—	35.80	0.0	45.00	0.4		—	—
8	100.00 (Default)			—	—	—	—	—		—	—
9	Sub-total			662,305	0.07	0.6	22.29	1.6		134,392	20.29
Specialised lending											
1	0.00 to < 0.15			37,049	0.11	0.1	45.00	4.1		16,576	44.74
2	0.15 to < 0.25			1,056	0.20	0.0	45.00	4.4		658	62.28
3	0.25 to < 0.50			16,525	0.30	0.0	45.00	4.9		13,188	79.80
4	0.50 to < 0.75			26,161	0.65	0.0	45.00	4.7		27,597	105.48
5	0.75 to < 2.50			37,631	1.23	0.0	45.00	4.7		47,302	125.69
6	2.50 to < 10.00			26,806	3.12	0.0	45.00	4.8		42,523	158.63
7	10.00 to < 100.00			75	15.89	0.0	45.00	3.1		175	232.26
8	100.00 (Default)			—	—	—	—	—		—	—
9	Sub-total			145,307	1.08	0.3	45.00	4.6		148,021	101.86
Total (all portfolios)			¥	1,542,396	0.16%	1.1	24.20%	2.2	¥	434,238	28.15%

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							
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.

CCR5: Composition of collateral for CCR exposure

CCR5		Millions of Yen					
		September 30, 2022					
		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)	¥ —	¥ 261,402	¥ —	¥ 573,930	¥ —	¥ 509,341
2	Cash (other currency)	—	6,056	—	472,531	1,255,313	1,698
3	Domestic sovereign debt	9,872	21,537	15,434	37,609	377,839	240,457
4	Other sovereign debt	—	—	—	—	1,242,285	3,139,929
5	Government agency debt	—	—	—	—	147,287	47,922
6	Corporate bonds	—	—	—	—	133,874	15,233
7	Equity securities	—	—	—	6,724	1,067,145	741,245
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 9,872	¥ 288,996	¥ 15,434	¥ 1,090,796	¥ 4,223,743	¥ 4,695,827

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

CCR6: Credit derivatives exposures

Item No.		Millions of Yen	
		September 30, 2022	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 29,100	¥ 29,100
2	Index credit default swaps	158,954	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 188,054	¥ 29,100
Fair values			
7	Positive fair value (asset)	3,759	423
8	Negative fair value (liability)	(395)	(66)

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)

CCR8: Exposures to central counterparties (CCP)

Item No.	CCR8	Millions of Yen	
		September 30, 2022	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 79,751
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 2,699,178	53,983
3	(i) OTC derivatives	2,302,698	46,053
4	(ii) Exchange-traded derivatives	354,101	7,082
5	(iii) Repo transactions	42,378	847
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	287,415	5,748
9	Pre-funded default fund contributions	34,599	20,019
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, 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	—	—

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, 2022								
		a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
Item No.	Type of underlying asset	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 85,744	¥ —	¥ 85,744	¥ 297,168	¥ —	¥ 297,168	¥ 135,975	¥ —	¥ 135,975
2	Residential mortgage	85,744	—	85,744	57,614	—	57,614	102,281	—	102,281
3	Credit card	—	—	—	40,866	—	40,866	24,920	—	24,920
4	Other retail exposures	—	—	—	198,686	—	198,686	8,773	—	8,773
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	5,461	—	5,461	10,430	—	10,430	1,048,254	—	1,048,254
7	Loans to corporates	—	—	—	—	—	—	1,048,254	—	1,048,254
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	5,461	—	5,461	10,430	—	10,430	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		September 30, 2021								
		a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
Item No.	Type of underlying asset	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	—	—	—	—	—	—	—	—	—

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

As of September 30, 2022

Not applicable.

As of September 30, 2021

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)

SEC3		Millions of Yen														
		September 30, 2022														
		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	¥235,374	¥235,374	¥235,374	¥224,944	¥10,430	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	90,107	90,107	90,107	90,107	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	63,583	63,583	63,583	63,583	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	9,719	9,719	9,719	4,258	5,461	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	19	19	19	19	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	398,470	398,470	398,470	382,578	15,891	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	314	314	314	314	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	19	19	19	19	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	148,026	148,026	148,026	119,729	28,297	—	—	—	—	—	—	—	—	—	—
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	247	247	247	247	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	11,842	11,842	11,842	9,578	2,263	—	—	—	—	—	—	—	—	—	—
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	19	19	19	19	—	—	—	—	—	—	—	—	—	—	—

SEC3		Millions of Yen														
		September 30, 2021														
Item No.		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	Subject to 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	—	—	—	—	—	—	—	—	—	—	—

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

SEC4		Millions of Yen														
		September 30, 2022														
Item No.		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	¥1,048,956	¥1,048,956	¥1,048,956	¥111,486	¥937,469	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	41,222	41,222	41,222	1,696	39,525	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	62,427	62,427	62,427	14,291	48,136	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	31,623	31,623	31,623	8,501	23,122	—	—	—	—	—	—	—	—	—	—
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)	1,159,309	1,159,309	1,159,309	111,055	1,048,254	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	24,920	24,920	24,920	24,920	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 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)	251,921	251,921	251,921	25,004	226,916	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	15,804	15,804	15,804	15,804	—	—	—	—	—	—	—	—	—	—	—
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)	20,153	20,153	20,153	2,000	18,153	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,264	1,264	1,264	1,264	—	—	—	—	—	—	—	—	—	—	—
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, 2021														
Item No.		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	¥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	Subject to 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	—	—	—	—	—	—	—	—	—	—	—

MR1: Market risk under standardised approach

MR1 Item No.	Millions of Yen	
	September 30, 2022	
	RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1 Interest rate risk (general and specific)	¥ 12,935	
2 Equity risk (general and specific)	—	
3 Foreign exchange risk	15,728	
4 Commodity risk	—	
Options transactions		
5 Simplified approach	—	
6 Delta-plus method	—	
7 Scenario approach	—	
8 Specific risk related to securitisation exposures	—	
9 Total	¥ 28,663	

MR1 Item No.	Millions of Yen	
	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	

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

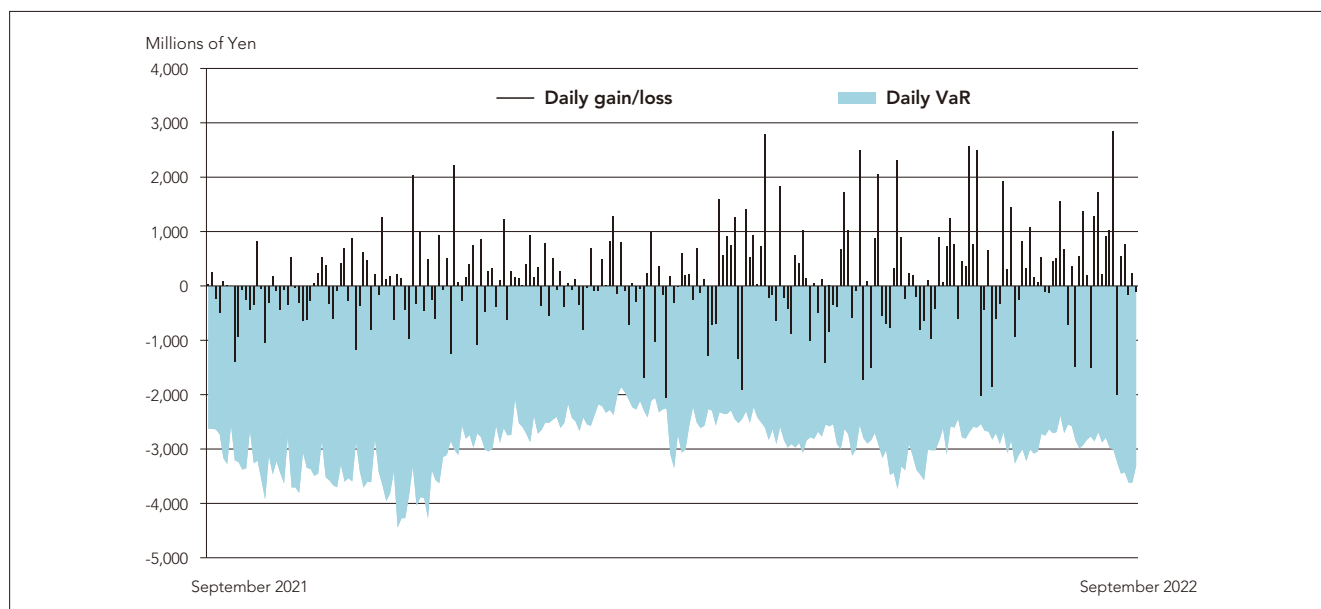
MR3 Item No.	Millions of Yen	
	September 30, 2022	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 13,103
2	Average value	8,951
3	Minimum value	7,159
4	Period end	13,103
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	34,057
6	Average value	25,783
7	Minimum value	18,089
8	Period end	33,642
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, 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)	—

MR4: Backtesting results by Internal Model Approaches (IMA)

MR4

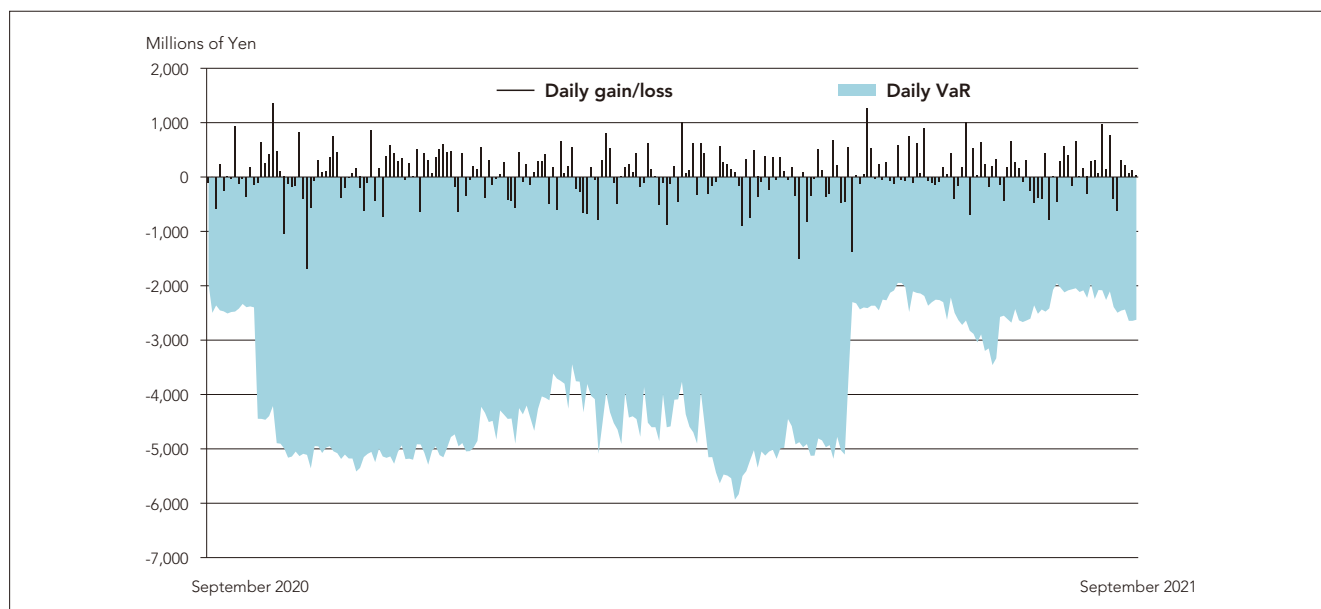
September 30, 2022



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

MR4

September 30, 2021



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

IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021
Item No.					
1	Parallel up	¥ 76,943	¥ 80,212	¥ (88,228)	¥ (108,561)
2	Parallel down	2,991	30,467	84,166	104,640
3	Steepener	93,325	107,824		
4	Flattener	—	1,554		
5	Short rate up	2,630	—		
6	Short rate down	26,614	42,427		
7	Maximum	93,325	107,824	84,166	104,640
		e		f	
		September 30, 2022		September 30, 2021	
8	Tier 1 Capital	¥ 2,433,390		¥ 2,434,644	

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	2022	2021
On-Balance Sheet Exposures				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 45,705,978	¥ 42,816,673
1a	1	Total Assets Reported in the Consolidated Balance Sheet	52,280,028	46,563,998
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)	6,574,050	3,747,325
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	218,333	235,036
3		Total On-Balance Sheet Exposures (A)	45,487,644	42,581,637
Exposures Related to Derivative Transactions				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4 Replacement Cost Associated with Derivatives Transactions, etc.	1,393,333	548,097
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.	1,301,831	1,048,598
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	1,046,462	566,862
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)	85,754	166,684
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	29,100	37,934
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	29,100	36,000
11	4	Total Exposures Related to Derivative Transactions (B)	3,655,873	1,998,808
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	509,341	840,833
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	293,293	308,332
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	802,635	1,149,166
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	8,950,474	7,981,047
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	5,348,626	4,990,600
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,601,848	2,990,447
Basel III Leverage Ratio on a Consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,433,390	2,434,644
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 53,548,001	¥ 48,720,059
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	4.54%	4.99%
Basel III Leverage Ratio on a Consolidated Basis If Including Deposits Held with the Bank of Japan				
		Total Exposure (F)	¥ 53,548,001	¥ 48,720,059
		Deposits Held with the Bank of Japan	16,279,147	16,503,707
		Total Exposure If Including Deposits Held with the Bank of Japan (F')	69,827,148	65,223,766
		Basel III Leverage Ratio on a Consolidated Basis If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	3.48%	3.73%

Note: SuMi TRUST Holdings' Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance 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).

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, %, the Number of Data			
		Fiscal Year 2022 2nd Quarter		Fiscal Year 2022 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 19,092,731		¥ 18,252,532	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,123,412	¥ 918,595	¥ 19,038,291	¥ 898,598
3	of which: Stable deposits	1,807,223	54,216	1,781,123	53,433
4	of which: Less stable deposits	8,640,725	864,378	8,448,177	845,164
5	Cash outflows related to unsecured wholesale funding	14,725,218	11,487,331	14,337,837	11,095,816
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,045,668	7,807,780	11,099,201	7,857,180
8	of which: Debt securities	3,679,550	3,679,550	3,238,635	3,238,635
9	Cash outflows related to secured funding, etc.	15,361		9,209	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	7,135,435	2,406,008	6,740,218	2,162,599
11	of which: Cash outflows related to derivative transactions, etc.	1,064,895	1,064,895	947,818	947,818
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	6,070,540	1,341,113	5,792,400	1,214,780
14	Cash outflows related to contractual funding obligations, etc.	214,862	158,152	373,622	316,645
15	Cash outflows related to contingencies	657,359	17,623	645,330	17,386
16	Total cash outflows	15,003,072		14,500,254	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 282,589	¥ —	¥ 223,239	¥ —
18	Cash inflows related to collection of loans, etc.	2,593,151	1,719,007	2,227,657	1,478,284
19	Other cash inflows	745,888	452,116	818,440	454,677
20	Total cash inflows	3,621,629	2,171,124	3,269,337	1,932,962
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 19,092,731		¥ 18,252,532	
22	Net cash outflows	12,831,948		12,567,292	
23	Consolidated liquidity coverage ratio (LCR)	148.7%		145.2%	
24	The number of data used to calculate the average value	62		61	

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, %					Weighted value
		Fiscal Year 2022 2nd Quarter					
		Unweighted value by residual maturity					
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
Available stable funding (ASF) items (1)							
1	Capital	¥ 2,622,118	¥ —	¥ —	¥ 285,000	¥ 2,907,118	
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	2,622,118	—	—	235,579	2,857,698	
3	of which: Other capital instruments that are not included in the above category	—	—	—	49,420	49,420	
4	Funding from retail and small business customers	13,108,247	—	—	5,766,789	17,564,212	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	13,108,247	—	—	5,766,789	17,564,212	
7	Wholesale funding	4,728,801	22,591,159	2,982,663	9,613,143	15,637,442	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	4,728,801	22,591,159	2,982,663	9,613,143	15,637,442	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	272,169	1,352,594	30,000	—	30,200	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	272,169	1,352,594	30,000	—	30,200	
14	Total available stable funding	—	—	—	—	¥ 36,138,973	
Required stable funding (RSF) items (2)							
15	HQLA	—	—	—	—	¥ 1,133,653	
16	Deposits held at financial institutions for operational purposes	—	—	—	50,382	50,382	
17	Loans, repo transactions-related assets, securities and other similar assets	165,294	5,772,804	2,589,874	27,728,765	26,428,137	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	493,278	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	61,151	1,059,763	558,637	2,338,525	2,816,831	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,681,040	1,578,431	11,741,898	12,579,212	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	778,290	49,702	197,687	542,493	
22	of which: Residential mortgages	—	418,665	346,477	11,019,009	8,594,494	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	331,937	248,516	6,440,855	4,596,599	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	104,143	120,057	106,328	2,629,332	2,437,599	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,025,390	476,874	5,141	2,603,117	3,501,897	
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)	—	—	—	357,192	303,613	
29	of which: Derivative assets	—	—	—	285,990	285,990	
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	69,741	69,741	
31	of which: All other assets not included in the above categories	1,025,390	476,874	5,141	1,890,192	2,842,551	
32	Off-balance sheet items	—	—	—	6,956,034	638,214	
33	Total required stable funding	—	—	—	—	¥ 31,752,283	
34	Consolidated net stable funding ratio (NSFR)	—	—	—	—	113.8%	

Item No.		Millions of Yen, %					
		Fiscal Year 2022 1st 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	¥ 2,674,081	¥ —	¥ —	¥ 285,000	¥ 2,959,081	
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	2,674,081	—	—	243,136	2,917,217	
3	of which: Other capital instruments that are not included in the above category	—	—	—	41,863	41,863	
4	Funding from retail and small business customers	12,832,625	—	—	6,087,743	17,637,106	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	12,832,625	—	—	6,087,743	17,637,106	
7	Wholesale funding	4,769,444	23,174,810	2,303,305	9,562,672	15,152,985	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	4,769,444	23,174,810	2,303,305	9,562,672	15,152,985	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	258,629	1,179,330	30,000	—	29,689	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	258,629	1,179,330	30,000	—	29,689	
14	Total available stable funding	—	—	—	—	¥ 35,778,862	
Required stable funding (RSF) items (2)							
15	HQLA	—	—	—	—	¥ 1,085,044	
16	Deposits held at financial institutions for operational purposes	—	—	—	58,084	58,084	
17	Loans, repo transactions-related assets, securities and other similar assets	187,893	6,261,117	1,942,314	27,031,812	25,652,182	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	512,445	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	72,447	1,308,694	395,433	2,115,213	2,554,190	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,884,837	1,134,525	11,401,865	12,185,052	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	788,931	26,638	123,074	487,782	
22	of which: Residential mortgages	—	407,991	349,916	11,022,547	8,591,400	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	321,661	253,666	6,454,060	4,601,733	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	115,446	147,147	62,438	2,492,186	2,321,539	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	931,315	453,181	5,302	2,601,716	3,469,814	
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)	—	—	—	421,221	358,037	
29	of which: Derivative assets	—	—	—	337,920	337,920	
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	51,071	51,071	
31	of which: All other assets not included in the above categories	931,315	453,181	5,302	1,791,502	2,722,783	
32	Off-balance sheet items	—	—	—	6,648,288	480,974	
33	Total required stable funding	—	—	—	—	¥ 30,746,100	
34	Consolidated net stable funding ratio (NSFR)	—	—	—	—	116.3%	

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 remained stable mainly due to our predetermined funding policy on the sticky money.

(2) Items concerning special provisions for interdependent assets and liabilities

The “Special provisions for interdependent assets and liabilities” stipulated in the items under Article 101 of the Financial Services Agency Notification on Liquidity Ratio are not applied on a consolidated basis.

(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, 2022	June 30, 2022	March 31, 2022	December 31, 2021	September 30, 2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,842,395	¥ 1,881,161	¥ 1,852,771	¥ 1,891,736	¥ 1,891,607
2	Tier 1	2,112,385	2,151,151	2,122,761	2,161,726	2,161,597
3	Total capital	2,425,728	2,499,854	2,486,809	2,592,234	2,574,977
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	20,859,113	19,292,037	18,815,901	18,666,117	18,484,376
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	8.83%	9.75%	9.84%	10.13%	10.23%
6	Tier 1 ratio	10.12%	11.15%	11.28%	11.58%	11.69%
7	Total capital ratio	11.62%	12.95%	13.21%	13.88%	13.93%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	51,550,175	50,667,876	49,725,068	47,457,727	46,865,337
14	Basel III leverage ratio	4.09%	4.24%	4.26%	4.55%	4.61%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2022 2nd Quarter	Fiscal Year 2022 1st Quarter	Fiscal Year 2021 4th Quarter	Fiscal Year 2021 3rd Quarter	Fiscal Year 2021 2nd Quarter
Non-consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 18,813,231	¥ 18,013,261	¥ 17,487,539	¥ 17,911,071	¥ 17,850,810
16	Net cash outflows	12,236,688	12,089,252	10,583,950	8,216,422	9,310,339
17	Non-consolidated LCR	153.7%	149.0%	165.2%	217.9%	191.7%
Non-consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	35,339,762	34,933,245	34,769,782	34,606,743	34,937,986
19	Total required stable funding	29,509,927	28,584,166	28,267,940	27,545,952	27,602,145
20	Non-consolidated NSFR	119.7%	122.2%	123.0%	125.6%	126.5%

Note: For periods prior to 3QFY 2021, 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	2022	2021	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	¥ 1,829,085	¥ 1,781,122	
1a	of Which: Capital Stock and Capital Surplus	685,103	685,103	
2	of Which: Retained Earnings	1,180,771	1,126,026	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	36,789	30,007	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	—	—	
3	Valuation and Translation Adjustments	188,263	291,818	(a)
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,017,348	2,072,940	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	62,568	47,002	
8	of Which: Goodwill (Including Those Equivalent)	—	—	
9	of Which: Other Intangible Assets	62,568	47,002	
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	(77,672)	(40,057)	
12	Shortfall of Eligible Provisions to Expected Losses	—	—	
13	Securitisation Gain on Sale	901	1,091	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	11,133	3,010	
15	Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	178,021	170,286	
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)	174,953	181,333	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,842,395	¥ 1,891,607	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2022	2021	Reference Numbers to Reconciliation with the Balance Sheet
Additional Tier 1 Capital: Instruments				
30	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	31a			
	31b	—	—	
	32	¥ 270,000	¥ 270,000	
	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	270,000	
Additional Tier 1 Capital: Regulatory Adjustments				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are 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	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	10	
Additional Tier 1 Capital (AT1)				
44	Additional Tier 1 Capital (F) = (D) – (E)	269,990	269,990	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	2,112,385	2,161,597	
Tier 2 Capital: Instruments and Provisions				
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	305,579	326,134	
	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	
50	Provisions Allowed in Group Tier 2	9,303	2,994	
50a	of Which: General Allowance for Credit Losses	—	—	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	9,303	2,994	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 314,883	¥ 414,919	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2022	2021	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)	313,343	413,379	
Total Capital (TC = T1 + T2)				
59	Total Capital (K) = (G) + (J)	2,425,728	2,574,977	
Total Risk Weighted Assets				
60	Total Risk Weighted Assets (L)	20,859,113	18,484,376	
Capital Ratios (Non-consolidated)				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	8.83%	10.23%	
62	Tier 1 Capital Ratio (G)/(L)	10.12%	11.69%	
63	Total Capital Ratio (K)/(L)	11.62%	13.93%	
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)	128,245	105,579	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	66,955	66,149	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	41,526	—	
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	4,502	2,263	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	9,303	2,994	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	107,259	92,014	
Capital Instruments Subject to Phase out Arrangements				
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	—	38,900	
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	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	¥ 54,116	

Note: SuMi TRUST Holdings' non-consolidated capital adequacy ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance 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).

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, 2022

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	Cash and Due from Banks	¥ 19,407,325		
	Call Loans	—		
	Receivables under Resale Agreements	—		
	Receivables under Securities Borrowing Transactions	509,341		
	Monetary Claims Bought	122,283		
	Trading Assets	1,862,889		
	Money Held in Trust	99		
	Securities	7,271,933		6-a
	Loans and Bills Discounted	32,188,798		6-b
	Foreign Exchanges	36,294		
	Other Assets	4,361,468		6-c
	Tangible Fixed Assets	182,445		
	Intangible Fixed Assets	90,182		2
	Prepaid Pension Expenses	256,589		3
	Customers' Liabilities for Acceptances and Guarantees	482,280		
	Allowance for Loan Losses	(110,226)		
	Total Assets	¥ 66,661,705		

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥ 34,129,134			
Negotiable Certificates of Deposit	7,964,036			
Call Money	1,128,789			
Payables under Repurchase Agreements	1,254,473			
Trading Liabilities	1,740,213			
Borrowed Money	6,108,230			7
Foreign Exchanges	9,391			
Short-term Bonds Payable	2,141,602			
Bonds Payable	1,638,386			
Borrowed Money from Trust Account	4,357,661			
Other Liabilities	3,574,787			6-d
Provision for Bonuses	7,726			
Provision for Directors' Bonuses	—			
Provision for Stocks Payment	685			
Provision for Retirement Benefits	965			
Provision for Reimbursement of Deposits	3,253			
Provision for Contingent Losses	1,292			
Deferred Tax Liabilities	62,266			4-a
Deferred Tax Liabilities for Land Revaluation	2,388			4-b
Acceptances and Guarantees	482,280			
Total Liabilities	64,607,567			
(Net Assets)				
Capital Stock	342,037			1-a
Capital Surplus	343,066			1-b
Retained Earnings	1,180,771			1-c
Total Shareholders' Equity	1,865,874			
Valuation Differences on Available-for-Sale Securities	232,906			
Deferred Gains (Losses) on Hedges	(40,179)			5
Revaluation Reserve for Land	(4,463)			
Foreign Currency Translation Adjustments	—			
Total Valuation and Translation Adjustments	188,263	(a)		
Total Net Assets	2,054,138			
Total Liabilities and Net Assets	¥ 66,661,705			

Note: The regulatory balance sheet is the same as the accounting balance sheet.

(Appendix)

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	1,180,771		1-c
Total Shareholders' Equity	¥ 1,865,874		

(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	¥ 1,865,874	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	1,180,771		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	¥ 90,182		2
Associated Deferred Tax Liabilities	27,613		

(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)	62,568	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	¥ 256,589		3
Associated Deferred Tax Liabilities	78,567		

(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)	¥ 178,021		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	¥ 62,266		4-a
Deferred Tax Liabilities for Land Revaluation	2,388		4-b
Associated Intangible Fixed Assets	27,613		
Associated Prepaid Pension Expenses	78,567		

(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)	41,526	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)	41,526		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	¥ (40,179)		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	¥ (77,672)	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	¥ 7,271,933		6-a
Loans and Bills Discounted	32,188,798	Including Subordinated Debts	6-b
Other Assets	4,361,468	Including derivatives	6-c
Other Liabilities	¥ 3,574,787	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	128,245		
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)	128,245		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	68,505		
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)	66,955		73

7. Other Capital Instruments**(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,108,230		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	305,579		46

As of September 30, 2021

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
(Assets)				
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)		
Total Assets	¥ 61,256,020	¥ 61,256,020		

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
(Liabilities)				
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 Loss	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		
(Net Assets)				
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 Difference on Available-for-Sale Securities	337,070	337,070		
Deferred Gains or 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 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	¥ (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 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 loans	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

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, 2022	September 30, 2021	September 30, 2022	September 30, 2021
1	Credit risk (excluding counterparty credit risk)	¥ 12,823,173	¥ 11,966,409	¥ 1,076,829	¥ 1,005,667
2	of Which: Standardised Approach (SA)	922	1,087	73	86
3	of Which: Internal Ratings-Based (IRB) Approach	10,620,008	10,073,848	900,576	854,262
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	—	—	—	—
	Other assets	2,202,241	1,891,473	176,179	151,317
4	Counterparty credit risk (CCR)	1,157,022	1,121,645	94,645	91,746
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	416,803	394,546	35,344	33,457
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	643,194	653,823	51,455	52,305
	of Which: Central Counterparty (CCP)	79,751	48,017	6,380	3,841
	Others	17,273	25,257	1,464	2,141
7	Equity positions in banking book under market-based approach	348,378	257,965	29,542	21,875
8	Equity investment in funds (Look-Through Approach (LTA))	1,273,213	831,720	101,857	66,537
9	Equity investment in funds (Mandate-Based Approach (MBA))	2,036,840	1,023,589	162,947	81,887
	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)	1,762	1,118	140	89
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	347,861	195,920	27,828	15,673
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	331,957	182,613	26,556	14,609
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,904	13,307	1,272	1,064
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	0	0	0	0
16	Market risk	1,270,454	1,635,685	101,636	130,854
17	of Which: Standardised Approach (SA)	13,894	17,176	1,111	1,374
18	of Which: Internal Model Approaches (IMA)	1,256,559	1,618,508	100,524	129,480
19	Operational risk	628,846	629,938	50,307	50,395
20	of Which: Basic Indicator Approach (BIA)	—	—	—	—
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	628,846	629,938	50,307	50,395
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	271,143	165,364	22,992	14,022
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 20,859,113	¥ 18,484,376	¥ 1,668,729	¥ 1,478,750

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, 2022	September 30, 2021	September 30, 2022	September 30, 2021
Item No.					
1	Parallel up	¥ 56,294	¥ 60,013	¥ (91,238)	¥ (110,191)
2	Parallel down	13,068	50,666	87,176	106,270
3	Steepener	85,811	100,621		
4	Flattener	—	1,551		
5	Short rate up	2,630	—		
6	Short rate down	33,756	49,519		
7	Maximum	85,811	100,621	87,176	106,270
		e		f	
		September 30, 2022		September 30, 2021	
8	Tier 1 Capital	¥ 2,112,385		¥ 2,161,597	

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	2022	2021
On-Balance Sheet Exposures				
1		On-balance Sheet Exposures before Deducting Adjustment Items	¥ 43,925,104	¥ 41,129,471
1a	1	Total Assets Reported in the Non-consolidated Balance Sheet	50,382,558	44,752,312
1b	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Non-consolidated Balance Sheet (except adjustment items) (Deduction)	6,457,453	3,622,840
2	7	The Amount of Adjustment Items Pertaining to Tier1 Capital (Deduction)	240,600	217,299
3		Total On-Balance Sheet Exposures (A)	43,684,504	40,912,172
Exposures Related to Derivative Transactions				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4		
		Replacement Cost Associated with Derivatives Transactions, etc.	1,385,787	545,728
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.	1,298,751	1,046,743
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	1,046,462	566,862
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)	85,754	166,684
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	29,100	37,934
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	29,100	36,000
11	4	Total Exposures Related to Derivative Transactions (B)	3,645,247	1,994,584
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	509,341	840,833
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	292,836	299,056
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	802,177	1,139,890
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	6,493,947	5,511,437
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	3,075,701	2,692,747
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,418,245	2,818,689
Basel III Leverage ratio on a Non-consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,112,385	2,161,597
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 51,550,175	¥ 46,865,337
22		Basel III Leverage Ratio on a Non-consolidated Basis (G) = (E)/(F)	4.09%	4.61%
Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan				
		Total Exposures (F)	¥ 51,550,175	¥ 46,865,337
		Deposits held with the Bank of Japan	16,279,147	16,503,707
		Total exposure if including deposits held with the Bank of Japan (F')	67,829,322	63,369,045
		Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	3.11%	3.41%

Note: SuMi TRUST Holdings' Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance 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).

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.

The key drivers of material changes observed from the end of the previous interim reporting period to the end of the current interim reporting period

The decrease in leverage ratio is mainly due to the increase in total exposures resulting from increase in loans and other assets.

Liquidity Coverage Ratio (LCR)

Non-consolidated

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

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2022 2nd Quarter		Fiscal Year 2022 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 18,813,231		¥ 18,013,261	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,123,412	¥ 918,595	¥ 19,038,295	¥ 898,598
3	of which: Stable deposits	1,807,223	54,216	1,781,123	53,433
4	of which: Less stable deposits	8,640,725	864,378	8,448,181	845,165
5	Cash outflows related to unsecured wholesale funding	14,254,678	11,056,562	13,884,583	10,675,152
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,697,025	7,498,908	10,766,991	7,557,561
8	of which: Debt securities	3,557,653	3,557,653	3,117,591	3,117,591
9	Cash outflows related to secured funding, etc.	15,361		9,209	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,167,856	2,329,295	5,830,028	2,125,028
11	of which: Cash outflows related to derivative transactions, etc.	980,549	980,549	887,265	887,265
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,187,306	1,348,745	4,942,762	1,237,763
14	Cash outflows related to contractual funding obligations, etc.	220,911	164,200	379,755	323,140
15	Cash outflows related to contingencies	665,372	17,993	652,765	17,745
16	Total cash outflows	14,502,008		14,048,875	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 282,589	¥ —	¥ 223,239	¥ —
18	Cash inflows related to collection of loans, etc.	2,676,100	1,850,676	2,207,401	1,508,044
19	Other cash inflows	708,242	414,644	813,027	451,577
20	Total cash inflows	3,666,932	2,265,320	3,243,668	1,959,622
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 18,813,231		¥ 18,013,261	
22	Net cash outflows	12,236,688		12,089,252	
23	Non-consolidated liquidity coverage ratio (LCR)	153.7%		149.0%	
24	The number of data used to calculate the average value	62		61	

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 2022 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	¥ 2,296,652	¥ —	¥ —	¥ 285,000	¥ 2,581,652	
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	2,296,652	—	—	235,579	2,532,231	
3	of which: Other capital instruments that are not included in the above category	—	—	—	49,420	49,420	
4	Funding from retail and small business customers	13,109,993	—	—	5,766,789	17,565,783	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	13,109,993	—	—	5,766,789	17,565,783	
7	Wholesale funding	4,825,084	22,030,101	3,137,932	9,247,958	15,177,326	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	4,825,084	22,030,101	3,137,932	9,247,958	15,177,326	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	368,536	437,367	30,000	—	15,000	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	368,536	437,367	30,000	—	15,000	
14	Total available stable funding					¥ 35,339,762	
Required stable funding (RSF) items (2)							
15	HQLA					¥ 1,133,653	
16	Deposits held at financial institutions for operational purposes	—	135,759	22,981	95,110	174,480	
17	Loans, repo transactions-related assets, securities and other similar assets	167,725	6,480,240	2,476,322	26,691,871	25,554,934	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	493,278	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	63,582	1,897,183	573,753	2,434,232	3,046,074	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,681,040	1,578,431	11,741,898	12,579,212	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	778,290	49,702	197,687	542,493	
22	of which: Residential mortgages	—	218,084	217,808	9,886,408	7,456,750	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	138,026	137,605	6,405,518	4,409,475	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	104,143	190,653	106,328	2,629,332	2,472,897	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,316,571	476,874	5,141	857,881	2,047,841	
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)					357,192	303,613
29	of which: Derivative assets					285,990	285,990
30	of which: Derivative liabilities (before deduction of variation margin posted)					69,741	69,741
31	of which: All other assets not included in the above categories	1,316,571	476,874	5,141	144,956	1,388,495	
32	Off-balance sheet items					6,180,492	599,017
33	Total required stable funding					¥ 29,509,927	
34	Non-consolidated net stable funding ratio (NSFR)					119.7%	

Item No.		Millions of Yen, %					
		Fiscal Year 2022 1st 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	¥ 2,367,524	¥ —	¥ —	¥ 285,000	¥ 2,652,524	
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	2,367,524	—	—	243,136	2,610,661	
3	of which: Other capital instruments that are not included in the above category	—	—	—	41,863	41,863	
4	Funding from retail and small business customers	12,837,068	—	—	6,087,743	17,641,105	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	12,837,068	—	—	6,087,743	17,641,105	
7	Wholesale funding	4,864,120	22,747,946	2,287,251	9,214,148	14,624,615	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	4,864,120	22,747,946	2,287,251	9,214,148	14,624,615	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	355,451	320,740	30,000	—	15,000	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	355,451	320,740	30,000	—	15,000	
14	Total available stable funding					¥ 34,933,245	
Required stable funding (RSF) items (2)							
15	HQLA					¥ 1,085,044	
16	Deposits held at financial institutions for operational purposes	—	123,877	5,289	94,031	158,615	
17	Loans, repo transactions-related assets, securities and other similar assets	194,526	6,909,148	1,824,204	25,978,776	24,754,345	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	512,445	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	79,079	2,085,150	410,289	2,200,964	2,764,832	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,884,837	1,134,525	11,401,865	12,185,052	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	788,931	26,638	123,074	487,782	
22	of which: Residential mortgages	—	216,971	216,950	9,883,760	7,451,623	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	137,276	136,904	6,417,785	4,416,035	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	115,446	209,742	62,438	2,492,186	2,352,837	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,230,209	453,181	5,302	978,862	2,145,854	
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)					421,221	358,037
29	of which: Derivative assets					337,920	337,920
30	of which: Derivative liabilities (before deduction of variation margin posted)					51,071	51,071
31	of which: All other assets not included in the above categories	1,230,209	453,181	5,302	168,648	1,398,824	
32	Off-balance sheet items					5,843,343	440,306
33	Total required stable funding						¥ 28,584,166
34	Non-consolidated net stable funding ratio (NSFR)						122.2%

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 remained stable mainly due to our predetermined funding policy on the sticky money.

(2) Items concerning special provisions for interdependent assets and liabilities

The “Special provisions for interdependent assets and liabilities” stipulated in the items under Article 101 of the Financial Services Agency Notification on Liquidity Ratio are not applied on a non-consolidated basis.

(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.”