

## Basel III Disclosure Data

### Sumitomo Mitsui Trust Bank, Limited

This section outlines matters to be stated in explanatory documents relating to the 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).

The following disclosure, unless otherwise stated, is with respect to Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") as of the end of March 2025.

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

Qualitative disclosure data of SuMi TRUST Bank is stated in line with the qualitative disclosure data of SuMi TRUST Group. Please refer to pages 217-247.

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

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

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## Quantitative Disclosure Data:

## Sumitomo Mitsui Trust Bank, Limited

## KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024	March 31, 2024
		<b>Available capital (amounts)</b>				
1	Common Equity Tier 1 (CET1)	¥ 2,342,679	¥ 2,388,270	¥ 2,369,303	¥ 2,406,166	¥ 2,376,167
2	Tier1	2,677,176	2,723,068	2,654,292	2,690,971	2,660,645
3	Total capital	2,995,046	3,025,010	2,961,101	2,902,724	2,920,687
		<b>Risk-weighted assets (RWA) (amounts)</b>				
4	Total RWA	¥ 22,467,352	¥ 22,799,612	¥ 22,195,880	¥ 23,591,062	¥ 23,074,373
4a	Total RWA (pre-floor)	22,467,352	22,799,612	22,195,880	23,591,062	23,074,373
	Total RWA (floor final execution basis)	22,982,740	23,039,675	22,223,313	23,637,314	23,397,819
		<b>Risk-based capital ratios as a percentage of RWA</b>				
5	CET1 ratio	10.42%	10.47%	10.67%	10.19%	10.29%
5a	CET1 ratio (pre-floor)	10.42%	10.47%	10.67%	10.19%	10.29%
	CET1 ratio (floor final execution basis)	10.19%	10.36%	10.66%	10.17%	10.15%
6	Tier1 ratio	11.91%	11.94%	11.95%	11.40%	11.53%
6a	Tier1 ratio (pre-floor)	11.91%	11.94%	11.95%	11.40%	11.53%
	Tier1 ratio (floor final execution basis)	11.64%	11.81%	11.94%	11.38%	11.37%
7	Total capital ratio	13.33%	13.26%	13.34%	12.30%	12.65%
7a	Total capital ratio (pre-floor)	13.33%	13.26%	13.34%	12.30%	12.65%
	Total capital ratio (floor final execution basis)	13.03%	13.12%	13.32%	12.28%	12.48%
		<b>Basel III leverage ratio</b>				
13	Total Basel III leverage ratio exposure measure	¥ 56,471,567	¥ 56,750,024	¥ 55,070,224	¥ 57,322,649	¥ 56,417,620
14	Basel III leverage ratio	4.74%	4.79%	4.81%	4.69%	4.71%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2024 4th Quarter	Fiscal Year 2024 3rd Quarter	Fiscal Year 2024 2nd Quarter	Fiscal Year 2024 1st Quarter	Fiscal Year 2023 4th Quarter
		<b>Consolidated Liquidity Coverage Ratio (LCR)</b>				
15	Total HQLA allowed to be included in the calculation	¥ 23,534,797	¥ 23,974,612	¥ 23,940,580	¥ 21,543,720	¥ 21,239,739
16	Net cash outflows	13,428,659	13,441,203	14,864,483	13,670,372	12,511,035
17	Consolidated LCR	175.2%	178.3%	161.0%	157.5%	169.7%
		<b>Consolidated Net Stable Funding Ratio (NSFR)</b>				
18	Total available stable funding	¥ 37,855,813	¥ 38,340,325	¥ 39,015,272	¥ 38,186,473	¥ 39,080,255
19	Total required stable funding	32,367,639	33,581,651	33,053,482	34,426,104	34,084,800
20	Consolidated NSFR	116.9%	114.1%	118.0%	110.9%	114.6%

## 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 March 2025, we adopted Basel requirements for internationally active banks and applied the Advanced Internal Ratings-Based Approach (AIRB) and Foundation Internal Ratings-Based Approach (FIRB) for the calculation of credit risk-weighted assets, and the standardised approach for the calculation of the capital requirement for market risk.

## 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 "SuMi TRUST Bank Group") and the companies included in the scope of accounting consolidation.
- (2) The number of consolidated subsidiaries that belong to 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 Club Co., Ltd.	Credit Card Business
Sumitomo Mitsui Trust Bank (U.S.A.) Limited	Banking, Trust Business

Note: Sumitomo Mitsui Trust Loan & Finance Co., Ltd., changed its trade name to L&F Asset Finance, Ltd., effective April 1, 2025.

- (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 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		Millions of Yen, %		
As of March 31		a	b	c
Basel III Template No.	Items	2025	2024	Reference Numbers to Reconciliation with the Balance Sheet
<b>Common Equity Tier 1 Capital: Instruments and Reserves</b>				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,293,635	¥ 2,180,072	
1a	of Which: Capital Stock and Capital Surplus	684,936	684,926	
2	of Which: Retained Earnings	1,658,432	1,544,745	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	49,733	49,599	
	of Which: Others	—	—	
1b	Total Amount of Award Rights and Subscription Rights to Common Shares	—	—	
3	Accumulated Other Comprehensive Income	388,481	531,323	(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)	2,682,116	2,711,396	
<b>Common Equity Tier 1 Capital: Regulatory Adjustments</b>				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	109,753	91,283	
8	of Which: Goodwill (Including Those Equivalent)	1,356	4,569	
9	of Which: Other Intangible Assets	108,397	86,713	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	151	400	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(1,767)	(10,852)	
12	Shortfall of Eligible Provisions to Expected Losses	—	8,703	
13	Securitisation Gain on Sale	481	745	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	12,258	9,973	
15	Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	218,559	234,975	
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)	339,437	335,229	
<b>Common Equity Tier 1 Capital (CET1)</b>				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,342,679	¥ 2,376,167	

CC1		Millions of Yen, %			
As of March 31		a	b	c	
Basel III Template No.	Items	2025	2024	Reference Numbers to Reconciliation with the Balance Sheet	
<b>Additional Tier 1 Capital: Instruments</b>					
30	31a	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —	
	31b	Total Amount of Award Rights and 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	320,000	270,000	
		Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
34	Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,497	14,478		
36	Additional Tier 1 Capital: Instruments (D)	334,497	284,478		
<b>Additional Tier 1 Capital: Regulatory Adjustments</b>					
37	Investments in Own Additional Tier 1 Instruments	—	—		
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—		
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—		
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—		
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—		
43	Additional Tier 1 Capital: Regulatory Adjustments (E)	—	—		
<b>Additional Tier 1 Capital (AT1)</b>					
44	Additional Tier 1 Capital (F) = (D) - (E)	334,497	284,478		
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>					
45	Tier 1 Capital (G) = (C) + (F)	2,677,176	2,660,645		
<b>Tier 2 Capital: Instruments and Provisions</b>					
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—		
	Total Amount of Award Rights and 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	282,805	253,382		
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—		
48	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,278	3,233		
50	Provisions Allowed in Group Tier 2	31,786	3,425		
50a	of Which: General Allowance for Credit Losses	4,011	3,425		
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	27,774	—		
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 317,869	¥ 260,041		

CC1		Millions of Yen, %		
As of March 31		a	b	c
Basel III Template No.	Items	2025	2024	Reference Numbers to Reconciliation with the Balance Sheet
<b>Tier 2 Capital: Regulatory Adjustments</b>				
52	Investments in Own Tier 2 Instruments	¥ —	¥ —	
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—	
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
57	Tier 2 Capital: Regulatory Adjustments	(I)	—	—
<b>Tier 2 Capital (T2)</b>				
58	Tier 2 Capital	(J) = (H) - (I)	317,869	260,041
<b>Total Capital (TC = T1 + T2)</b>				
59	Total Capital	(K) = (G) + (J)	2,995,046	2,920,687
<b>Total Risk Weighted Assets</b>				
60	Total Risk Weighted Assets	(L)	22,467,352	23,074,373
<b>Capital Ratios (Consolidated)</b>				
61	Common Equity Tier 1 Capital Ratio	(C)/(L)	10.42%	10.29%
62	Tier 1 Capital Ratio	(G)/(L)	11.91%	11.53%
63	Total Capital Ratio	(K)/(L)	13.33%	12.65%
<b>Regulatory Adjustments (before Risk Weighting)</b>				
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)		202,885	202,765
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		144,577	128,184
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		—	—
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		23,609	869
<b>Provisions Included in Tier 2 Capital: Instruments and Provisions</b>				
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)		4,011	3,425
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach		10,707	13,567
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)		27,774	—
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		112,006	116,510

Note: Our 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 financial reporting but was conducted by the external auditor in 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 the 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.smtg.jp/english/investors/report/basel>).

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

Consolidated

**Fiscal Year 2024****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
<b>(Assets)</b>				
	Cash and Due from Banks	¥ 25,109,153		
	Call Loans and Bills Bought	21,000		
	Receivables under Resale Agreements	803,722		
	Receivables under Securities Borrowing Transactions	95,400		
	Monetary Claims Bought	926,244		
	Trading Assets	2,291,521		
	Money Held in Trust	100		6-a
	Securities	11,342,106		2-b, 6-b
	Loans and Bills Discounted	32,206,993		6-c
	Foreign Exchanges	53,453		
	Lease Receivables and Investment Assets	718,241		
	Other Assets	3,144,945		6-d
	Tangible Fixed Assets	225,693		
	Intangible Fixed Assets	158,851		2-a
	Assets for Retirement Benefits	319,154		3
	Deferred Tax Assets	22,080		4-a
	Customers' Liabilities for Acceptances and Guarantees	640,415		
	Allowance for Loan Losses	(129,958)		
	Allowance for Investment Losses	(3,938)		
	<b>Total Assets</b>	<b>¥ 77,945,182</b>		

CC2 Items	a	b	c
	Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
<b>(Liabilities)</b>			
Deposits	¥ 37,815,270		
Negotiable Certificates of Deposit	9,643,098		
Call Money and Bills Sold	318,617		
Payables under Repurchase Agreements	2,391,583		
Trading Liabilities	2,092,440		
Borrowed Money	9,765,957		8
Foreign Exchanges	1,440		
Short-term Bonds Payable	2,987,093		
Bonds Payable	2,862,483		
Borrowed Money from Trust Account	3,492,270		
Other Liabilities	2,971,159		6-e
Provision for Bonuses	15,027		
Provision for Directors' Bonuses	138		
Provision for Stocks Payment	1,194		
Liabilities for Retirement Benefits	10,218		
Provision for Reward Points Program	22,686		
Provision for Reimbursement of Deposits	2,390		
Provision for Contingent Losses	1,473		
Deferred Tax Liabilities	145,573		4-b
Deferred Tax Liabilities for Land Revaluation	2,451		4-c
Acceptances and Guarantees	640,415		
<b>Total Liabilities</b>	<b>75,182,984</b>		
<b>(Net Assets)</b>			
Capital Stock	342,037		1-a
Capital Surplus	342,899		1-b
Retained Earnings	1,658,432		1-c
<b>Total Shareholders' Equity</b>	<b>2,343,369</b>		
Valuation Differences on Available-for-Sale Securities	361,032		
Deferred Gains (Losses) on Hedges	(9,498)		5
Revaluation Reserve for Land	(6,148)		
Foreign Currency Translation Adjustments	27,670		
Remeasurements of Defined Benefit Plans	15,425		
<b>Total Accumulated Other Comprehensive Income</b>	<b>388,481</b>	(a)	
Non-controlling Interests	30,346		7
<b>Total Net Assets</b>	<b>2,762,197</b>		
<b>Total Liabilities and Net Assets</b>	<b>¥ 77,945,182</b>		

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	342,899		1-b
Retained Earnings	1,658,432		1-c
Total Shareholders' Equity	¥ 2,343,369		

## (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	¥ 2,343,369	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,936		1a
of Which: Retained Earnings	1,658,432		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	¥ 158,851		2-a
Securities	11,342,106		2-b
of Which: Goodwill Arising on the Application of the Equity Method	—		
Associated Deferred Tax Liabilities	49,098		

## (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)	¥ 1,356		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	108,397	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	¥ 319,154		3
Associated Deferred Tax Liabilities	100,594		

## (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)	¥ 218,559		15

**4. Deferred tax assets**

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 22,080		4-a
Deferred Tax Liabilities	145,573		4-b
Deferred Tax Liabilities for Land Revaluation	2,451		4-c
Associated Intangible Fixed Assets	49,098		
Associated Assets for Retirement Benefits	100,594		

## (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)	¥ 151	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)	23,609	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)	23,609		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	¥ (9,498)		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	¥ (1,767)	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.
Money Held in Trust	¥ 100		6-a
Securities	11,342,106		6-b
Loans and Bills Discounted	32,206,993	Including Subordinated Debts	6-c
Other Assets	3,144,945	Including derivatives	6-d
Other Liabilities	¥ 2,971,159	Including derivatives	6-e

### (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	202,885		
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)	202,885		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	144,577		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	144,577		73

**7. Non-controlling Interests**

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 30,346		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)	14,497	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34
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)	3,278	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48

**8. Other Capital Instruments**

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 9,765,957		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	¥ 320,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	282,805		46

## Fiscal Year 2023

## 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
<b>(Assets)</b>			
Cash and Due from Banks	¥ 22,751,571		
Call Loans and Bills Bought	25,000		
Receivables under Resale Agreements	111,600		
Receivables under Securities Borrowing Transactions	532,200		
Monetary Claims Bought	1,144,441		
Trading Assets	2,015,752		
Money Held in Trust	100		6-a
Securities	9,797,616		2-b, 6-b
Loans and Bills Discounted	33,420,919		6-c
Foreign Exchanges	45,394		
Lease Receivables and Investment Assets	718,968		
Other Assets	3,812,088		6-d
Tangible Fixed Assets	234,328		
Intangible Fixed Assets	129,410		2-a
Assets for Retirement Benefits	338,701		3
Deferred Tax Assets	22,411		4-a
Customers' Liabilities for Acceptances and Guarantees	595,482		
Allowance for Loan Losses	(117,798)		
Total Assets	¥ 75,578,189		

CC2 Items	a	b	c
	Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
<b>(Liabilities)</b>			
Deposits	¥ 37,444,663		
Negotiable Certificates of Deposit	9,265,997		
Call Money and Bills Sold	360,394		
Payables under Repurchase Agreements	2,700,532		
Trading Liabilities	1,767,322		
Borrowed Money	7,903,158		8
Foreign Exchanges	281		
Short-term Bonds Payable	2,906,725		
Bonds Payable	2,186,367		
Borrowed Money from Trust Account	4,327,798		
Other Liabilities	3,060,826		6-e
Provision for Bonuses	14,168		
Provision for Directors' Bonuses	97		
Provision for Stocks Payment	968		
Liabilities for Retirement Benefits	11,564		
Provision for Reward Points Program	22,255		
Provision for Reimbursement of Deposits	2,573		
Provision for Contingent Losses	1,639		
Deferred Tax Liabilities	211,523		4-b
Deferred Tax Liabilities for Land Revaluation	2,381		4-c
Acceptances and Guarantees	595,482		
<b>Total Liabilities</b>	<b>72,786,722</b>		
<b>(Net Assets)</b>			
Capital Stock	342,037		1-a
Capital Surplus	342,889		1-b
Retained Earnings	1,544,745		1-c
<b>Total Shareholders' Equity</b>	<b>2,229,672</b>		
Valuation Differences on Available-for-Sale Securities	485,795		
Deferred Gains (Losses) on Hedges	(10,037)		5
Revaluation Reserve for Land	(5,767)		
Foreign Currency Translation Adjustments	20,060		
Remeasurements of Defined Benefit Plans	41,273		
<b>Total Accumulated Other Comprehensive Income</b>	<b>531,323</b>	(a)	
Non-controlling Interests	30,470		7
<b>Total Net Assets</b>	<b>2,791,467</b>		
<b>Total Liabilities and Net Assets</b>	<b>¥ 75,578,189</b>		

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	1,544,745		1-c
Total Shareholders' Equity	¥ 2,229,672		

## (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	¥ 2,229,672	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	1,544,745		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	¥ 129,410		2-a
Securities	9,797,616		2-b
of Which: Goodwill Arising on the Application of the Equity Method	—		
Associated Deferred Tax Liabilities	38,127		

## (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)	¥ 4,569		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	86,713	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	¥ 338,701		3
Associated Deferred Tax Liabilities	103,725		

## (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)	¥ 234,975		15

**4. Deferred tax assets**

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 22,411		4-a
Deferred Tax Liabilities	211,523		4-b
Deferred Tax Liabilities for Land Revaluation	2,381		4-c
Associated Intangible Fixed Assets	38,127		
Associated Assets for Retirement Benefits	103,725		

## (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)	¥ 400	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)	869	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)	869		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	¥ (10,037)		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	¥ (10,852)	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.
Money Held in Trust	¥ 100		6-a
Securities	9,797,616		6-b
Loans and Bills Discounted	33,420,919	Including Subordinated Debts	6-c
Other Assets	3,812,088	Including derivatives	6-d
Other Liabilities	¥ 3,060,826	Including derivatives	6-e

### (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	202,765		
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)	202,765		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	128,184		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	128,184		73

**7. Non-controlling Interests**

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 30,470		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)	14,478	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34
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)	3,233	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48

**8. Other Capital Instruments**

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 7,903,158		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	253,382		46

## Credit Risk

Consolidated

## Term-end Balance of Credit Risk Exposures by Category and their Breakdown by Major Type of Assets

As of March 31	Millions of Yen								
	2025				2024				
	Total	Term-end balance of exposures			Total	Term-end balance of exposures			
Loans, Call Loans, Deposits, etc.		Securities	Other Off-balance Sheet Transactions	Loans, Call Loans, Deposits, etc.		Securities	Other Off-balance Sheet Transactions		
Japan	¥ 60,917,786	¥ 51,494,547	¥ 7,094,199	¥ 2,329,039	¥ 58,500,061	¥ 50,763,465	¥ 5,383,527	¥ 2,353,067	
Outside Japan	8,477,895	5,586,190	2,537,611	354,093	8,410,146	5,450,246	2,531,750	428,149	
Total for Geographic Regions	¥ 69,395,681	¥ 57,080,737	¥ 9,631,810	¥ 2,683,132	¥ 66,910,207	¥ 56,213,711	¥ 7,915,278	¥ 2,781,217	
Manufacturing	¥ 4,573,848	¥ 3,272,744	¥ 529,072	¥ 772,032	¥ 4,989,311	¥ 3,443,878	¥ 723,841	¥ 821,592	
Agriculture and Forestry	23,799	22,898	901	—	28,913	28,913	0	—	
Fisheries	2,011	250	1,461	300	1,387	—	987	400	
Mining and Quarrying of Stones and Gravel	169,818	125,889	354	43,574	172,163	131,795	266	40,101	
Construction	576,411	451,821	59,791	64,798	584,343	453,333	63,630	67,379	
Electricity, Gas, Heat Supply and Water	2,782,513	2,515,272	32,897	234,342	2,738,066	2,474,729	45,614	217,723	
Information and Communication	506,225	439,880	12,676	53,669	485,791	417,109	12,643	56,038	
Transport and Postal Activities	2,764,941	2,387,006	230,586	147,348	2,841,504	2,431,384	214,836	195,283	
Wholesale and Retail Trade	2,284,765	1,911,195	98,121	275,448	2,496,716	2,099,826	131,105	265,784	
Finance and Insurance	6,261,536	4,939,450	1,036,271	285,814	6,175,733	4,833,857	1,045,376	296,500	
Real Estate	3,983,614	3,428,359	336,348	218,905	4,167,639	3,482,715	411,956	272,967	
Goods Rental and Leasing	1,975,003	1,778,754	32,280	163,968	2,085,012	1,897,223	31,831	155,957	
Local Public Bodies	136,205	69,742	43,541	22,921	120,357	68,023	43,127	9,206	
Individuals	11,199,979	10,973,950	—	226,028	11,362,142	11,154,122	—	208,020	
Others	32,155,006	24,763,519	7,217,505	173,980	28,661,123	23,296,797	5,190,062	174,262	
Total for Industry Sectors	¥ 69,395,681	¥ 57,080,737	¥ 9,631,810	¥ 2,683,132	¥ 66,910,207	¥ 56,213,711	¥ 7,915,278	¥ 2,781,217	
To 1 year	¥ 34,552,719	¥ 30,293,364	¥ 3,307,599	¥ 951,755	¥ 31,203,352	¥ 29,070,088	¥ 1,152,731	¥ 980,531	
> 1 year to 3 years	7,678,240	4,920,506	1,958,654	799,079	8,509,667	5,380,599	2,275,972	853,096	
> 3 years to 5 years	7,462,304	4,733,877	2,386,374	342,052	7,698,187	4,401,588	2,971,853	324,745	
> 5 years	19,702,417	17,132,988	1,979,183	590,245	19,499,000	17,361,435	1,514,721	622,843	
Total for Residual Maturity	¥ 69,395,681	¥ 57,080,737	¥ 9,631,810	¥ 2,683,132	¥ 66,910,207	¥ 56,213,711	¥ 7,915,278	¥ 2,781,217	

Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., purchased receivables, lease transactions as well as exposures subject to phased rollout of the IRB Approach.

2. "Others" in the industry sectors include non-residents and state public services. Exposures for residual maturity of over 5 years include those with no fixed maturities.

3. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

Term-end Balance of Obligors' exposures related to Loans prescribed in the provisions of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions, Allowances, and Write-offs, as well as their Breakdown by Geographic Regions and Industry Sectors

	Millions of Yen					
	As of March 31, 2025		FY2024	As of March 31, 2024		FY2023
	Term-end balance of exposures	Allowances for loan losses	Write-offs	Term-end balance of exposures	Allowances for loan losses	Write-offs
Japan	¥ 104,190	¥ 23,140	¥ 11,652	¥ 95,907	¥ 19,600	¥ 5,566
Outside Japan	20,087	7,498	—	34,432	10,118	—
<b>Total for Geographic Regions</b>	<b>¥ 124,277</b>	<b>¥ 30,639</b>	<b>¥ 11,652</b>	<b>¥ 130,339</b>	<b>¥ 29,719</b>	<b>¥ 5,566</b>
Manufacturing	¥ 43,364	¥ 17,045	¥ 5,860	¥ 25,944	¥ 7,043	¥ 4,178
Agriculture and Forestry	128	99	1	96	84	—
Fisheries	151	75	—	—	—	—
Mining and Quarrying of Stones and Gravel	8	—	—	8	—	—
Construction	230	1	8	794	276	3
Electricity, Gas, Heat Supply and Water	5,084	767	4,218	5,134	5,128	—
Information and Communication	354	149	1	259	9	—
Transport and Postal Activities	254	71	3	599	201	0
Wholesale and Retail Trade	7,761	3,046	9	6,576	3,476	5
Finance and Insurance	659	73	0	497	50	—
Real Estate	9,046	64	15	8,908	101	80
Goods Rental and Leasing	21	10	—	101	50	—
Local Public Bodies	2	1	—	—	—	—
Individuals	32,755	1,215	1,115	35,388	1,453	1,109
Others	24,455	8,016	416	46,028	11,844	188
<b>Total for Industry Sectors</b>	<b>¥ 124,277</b>	<b>¥ 30,639</b>	<b>¥ 11,652</b>	<b>¥ 130,339</b>	<b>¥ 29,719</b>	<b>¥ 5,566</b>

Notes: 1. "Others" in the industry sectors include non-residents.

2. Allowances for loan losses include "general allowances for loan losses" and "specific allowances for loan losses", etc.

### Term-end Balance of Exposures by Past Due Periods (excluding "Doubtful Claims" and "Bankrupt and substantially bankrupt Claims")

As of March 31	Millions of Yen	
	2025	2024
< 1 month	¥ 64,124	¥ 57,080
≥ 1 month to < 2 months	13,943	12,043
≥ 2 months to < 3 months	8,989	9,892
≥ 3 months	27	11,152
<b>Total</b>	<b>¥ 87,085</b>	<b>¥ 90,168</b>

Note: Among the term-end balance of exposures for each past due period, "Doubtful Claims" and "Bankrupt and substantially bankrupt Claims" prescribed in the provisions of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions are excluded, in aggregate calculation.

### Term-end Balance of Exposures of obligors whose loan conditions were Restructured for the purpose of restructuring or supporting business management ; of which Amounts of Increased Allowances for such exposures and Other Amounts due to the restructuring of the loan conditions

As of March 31	Millions of Yen	
	2025	2024
Amounts of Increased Allowances for Such Exposures Due to the Restructuring of the Loan Conditions	¥ 28,934	¥ 44,010
Other Amounts	—	—
<b>Term-end Balance of Exposures</b>	<b>¥ 28,934</b>	<b>¥ 44,010</b>

Note: Restructured loans are those loans that provide some arrangements favorable to the obligors for the purpose of restructuring or supporting business management, such as by reducing or exempting interest, postponing principal or interest payments, forgiving loans, and providing other benefits to the obligors, excluding those loans classified as "Loans in Bankruptcy Procedures", "Delinquent Loans", and "Loans past due three months or more". In principle, the allowances for restructured loans has been all increased after restructuring loan conditions.

## Equity Investments in Funds

Consolidated

### Exposures Relating to Funds

As of March 31	Millions of Yen	
	2025	2024
<b>Total exposures relating to funds</b>	<b>¥ 1,093,572</b>	<b>¥ 1,176,943</b>
Look-through Approach	667,527	791,966
Mandate-based Approach	426,017	384,916
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	27	59

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

OV1 Basel III Template No.		Millions of Yen			
		a		b	
		Risk-weighted assets		Minimum capital requirements	
		March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024
1	Credit risk (excluding counterparty credit risk)	¥ 14,490,417	¥ 15,760,902	¥ 1,159,233	¥ 1,260,872
2	Of which: Standardised Approach (SA)	1,581,342	512,447	126,507	40,995
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	9,104,899	10,858,672	728,391	868,693
4	Of which: Supervisory slotting approach	658,378	799,142	52,670	63,931
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	2,416,896	2,512,404	193,351	200,992
	Of which: Significant investments in commercial entities	—	—	—	—
	Of which: Lease residual value	210,780	295,966	16,862	23,677
	Other assets	518,119	782,267	41,449	62,581
6	Counterparty credit risk (CCR)	393,146	456,883	31,451	36,550
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	331,767	417,414	26,541	33,393
8	Of which: Expected Positive Exposure (EPE)	—	—	—	—
	Of which: Central Counterparty (CCP)	24,914	7,986	1,993	638
9	Others	36,464	31,482	2,917	2,518
10	Credit Valuation Adjustment (CVA)	412,168	512,063	32,973	40,965
	Of which: SA-CVA	—	—	—	—
	Of which: Full BA-CVA	412,168	512,063	32,973	40,965
	Of which: Reduced BA-CVA	—	—	—	—
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	621,166	423,203	49,693	33,856
12	Equity investment in funds (Look-Through Approach (LTA))	1,641,400	1,634,100	131,312	130,728
13	Equity investment in funds (Mandate-Based Approach (MBA))	1,611,645	1,474,817	128,931	117,985
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
14	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	348	746	27	59
15	Settlement risk	—	—	—	—
16	Securitisation exposures in banking book	370,963	438,462	29,677	35,076
17	Of which: Internal Ratings-Based Approach (SEC-IRBA)	341,463	411,818	27,317	32,945
	Of which: External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach (IAA)	29,494	26,613	2,359	2,129
18	Of which: Standardised Approach (SEC-SA)	—	—	—	—
	Of which: subject to 1,250% risk weight	5	30	0	2
19	Of which: subject to 1,250% risk weight	5	30	0	2
20	Market risk	1,221,742	990,531	97,739	79,242
21	Of which: Standardised Approach (SA)	1,221,742	990,531	97,739	79,242
22	Of which: Internal Model Approach (IMA)	—	—	—	—
	Of which: Simplified Standardised Approach	—	—	—	—
23	Capital charge for switch between trading book and banking book	—	—	—	—
24	Operational risk	1,284,217	1,060,031	102,737	84,802
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	420,135	322,631	33,610	25,810
26	Floor adjustment	—	—	—	—
27	Total	¥ 22,467,352	¥ 23,074,373	¥ 1,797,388	¥ 1,845,949

### LI1: Differences between accounting and regulatory scopes of consolidation and mapping of consolidated financial statement categories with regulatory risk categories

LI1	Millions of Yen						
	March 31, 2025						
	a	b	c	d	e	f	g
	Carrying values as reported in published consolidated financial statement	Carrying values under scope of regulatory consolidation	Credit risk (excluding amounts relevant to columns d and e)	Carrying values of items			
Counterparty credit risk				Securitisation (excluding amounts relevant to column f)	Market risk	Items not subject to capital requirements or subject to deduction from capital	
<b>Assets:</b>							
Cash and Due from Banks	¥ 25,109,153	¥ 25,109,153	¥ —	¥ —	¥ —	¥ —	—
Call Loans and Bills Bought	21,000	21,000	—	—	—	—	—
Receivables under Resale Agreements	803,722	—	803,722	—	—	—	—
Receivables under Securities Borrowing Transactions	95,400	—	95,400	—	—	—	—
Monetary Claims Bought	926,244	733,213	—	192,277	—	—	753
Trading Assets	2,291,521	—	2,181,971	—	2,291,521	—	—
Money Held in Trust	100	100	—	—	—	—	—
Securities	11,342,106	10,645,735	—	696,370	—	—	—
Loans and Bills Discounted	32,206,993	31,252,221	—	898,017	—	—	56,753
Foreign Exchanges	53,453	53,453	—	—	—	—	—
Lease Receivables and Investment Assets	718,241	718,241	—	—	—	—	—
Other Assets	3,141,007	970,568	1,566,357	11,348	1,131,081	—	592,732
Tangible Fixed Assets	225,693	225,693	—	—	—	—	—
Intangible Fixed Assets	158,851	49,098	—	—	—	—	109,753
Assets for Retirement Benefits	319,154	100,594	—	—	—	—	218,559
Deferred Tax Assets	22,080	21,928	—	—	—	—	151
Customers' Liabilities for Acceptances and Guarantees	640,415	640,415	—	—	—	—	—
Allowance for Loan Losses	(129,958)	(129,958)	—	—	—	—	—
<b>Total Assets</b>	<b>¥ 77,945,182</b>	<b>¥ 70,411,461</b>	<b>¥ 4,647,451</b>	<b>¥ 1,798,014</b>	<b>¥ 3,422,602</b>	<b>¥ —</b>	<b>¥ 978,704</b>
<b>Liabilities:</b>							
Deposits	¥ 37,815,270	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 37,815,270
Negotiable Certificates of Deposit	9,643,098	—	—	—	—	—	9,643,098
Call Money and Bills Sold	318,617	—	—	—	—	—	318,617
Payables under Repurchase Agreements	2,391,583	—	2,391,583	—	—	—	—
Trading Liabilities	2,092,440	—	2,092,440	—	2,092,440	—	—
Borrowed Money	9,765,957	—	—	—	—	—	9,765,957
Foreign Exchanges	1,440	—	—	—	—	—	1,440
Short-Term Bonds Payable	2,987,093	—	—	—	—	—	2,987,093
Bonds Payable	2,862,483	—	—	—	—	—	2,862,483
Borrowed Money from Trust Account	3,492,270	—	—	—	—	—	3,492,270
Other Liabilities	2,971,159	—	1,544,068	—	1,544,068	—	1,427,090
Provision for Bonuses	15,027	—	—	—	—	—	15,027
Provision for Directors' Bonuses	138	—	—	—	—	—	138
Provision for Stocks Payment	1,194	—	—	—	—	—	1,194
Liabilities for Retirement Benefits	10,218	—	—	—	—	—	10,218
Provision for Reward Points Program	22,686	—	—	—	—	—	22,686
Provision for Reimbursement of Deposits	2,390	—	—	—	—	—	2,390
Provision for Contingent Losses	1,473	—	—	—	—	—	1,473
Deferred Tax Liabilities	145,573	—	—	—	—	—	145,573
Deferred Tax Liabilities for Land Revaluation	2,451	—	—	—	—	—	2,451
Acceptances and Guarantees	640,415	—	—	—	—	—	640,415
<b>Total Liabilities</b>	<b>¥ 75,182,984</b>	<b>¥ —</b>	<b>¥ 6,028,092</b>	<b>¥ —</b>	<b>¥ 3,636,508</b>	<b>¥ —</b>	<b>¥ 69,154,892</b>

Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the sum of amounts in Columns a and b is not equal to the sum of amounts in Columns c to g.

2. Among market risks, the foreign exchange risk in banking accounts is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.

LI1	Millions of Yen						
	March 31, 2024						
	a	b	c	d	e	f	g
Carrying values as reported in published consolidated financial statement	Carrying values under scope of regulatory consolidation	Credit risk (excluding amounts relevant to columns d and e)	Carrying values of items				Items not subject to capital requirements or subject to deduction from capital
			Counterparty credit risk	Securitisation (excluding amounts relevant to column f)	Market risk		
<b>Assets:</b>							
Cash and Due from Banks	¥ 22,751,571	¥ 22,751,571	¥ —	¥ —	¥ —	¥ —	—
Call Loans and Bills Bought	25,000	25,000	—	—	—	—	—
Receivables under Resale Agreements	111,600	—	111,600	—	—	—	—
Receivables under Securities Borrowing Transactions	532,200	—	532,200	—	—	—	—
Monetary Claims Bought	1,144,441	1,042,906	—	100,740	—	—	793
Trading Assets	2,015,752	—	1,887,751	—	2,015,752	—	—
Money Held in Trust	100	100	—	—	—	—	—
Securities	9,797,616	9,015,246	—	782,370	—	—	—
Loans and Bills Discounted	33,420,919	32,474,764	—	889,361	—	—	56,793
Foreign Exchanges	45,394	45,394	—	—	—	—	—
Lease Receivables and Investment Assets	718,968	718,968	—	—	—	—	—
Other Assets	3,812,088	1,299,993	1,831,481	14,982	1,331,859	665,631	—
Tangible Fixed Assets	234,328	234,328	—	—	—	—	—
Intangible Fixed Assets	129,410	38,127	—	—	—	—	91,283
Assets for Retirement Benefits	338,701	103,725	—	—	—	—	234,975
Deferred Tax Assets	22,411	22,010	—	—	—	—	400
Customers' Liabilities for Acceptances and Guarantees	595,482	595,482	—	—	—	—	—
Allowance for Loan Losses	(117,798)	(117,798)	—	—	—	—	—
<b>Total Assets</b>	<b>¥ 75,578,189</b>	<b>¥ 68,249,821</b>	<b>¥ 4,363,033</b>	<b>¥ 1,787,454</b>	<b>¥ 3,347,612</b>	<b>¥ 1,049,878</b>	
<b>Liabilities:</b>							
Deposits	¥ 37,444,663	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 37,444,663
Negotiable Certificates of Deposit	9,265,997	—	—	—	—	—	9,265,997
Call Money and Bills Sold	360,394	—	—	—	—	—	360,394
Payables under Repurchase Agreements	2,700,532	—	2,700,532	—	—	—	—
Trading Liabilities	1,767,322	—	1,767,322	—	1,767,322	—	—
Borrowed Money	7,903,158	—	—	—	—	—	7,903,158
Foreign Exchanges	281	—	—	—	—	—	281
Short-Term Bonds Payable	2,906,725	—	—	—	—	—	2,906,725
Bonds Payable	2,186,367	—	—	—	—	—	2,186,367
Borrowed Money from Trust Account	4,327,798	—	—	—	—	—	4,327,798
Other Liabilities	3,060,826	—	1,716,814	—	1,716,814	1,344,011	—
Provision for Bonuses	14,168	—	—	—	—	—	14,168
Provision for Directors' Bonuses	97	—	—	—	—	—	97
Provision for Stocks Payment	968	—	—	—	—	—	968
Liabilities for Retirement Benefits	11,564	—	—	—	—	—	11,564
Provision for Reward Points Program	22,255	—	—	—	—	—	22,255
Provision for Reimbursement of Deposits	2,573	—	—	—	—	—	2,573
Provision for Contingent Losses	1,639	—	—	—	—	—	1,639
Deferred Tax Liabilities	211,523	—	—	—	—	—	211,523
Deferred Tax Liabilities for Land Revaluation	2,381	—	—	—	—	—	2,381
Acceptances and Guarantees	595,482	—	—	—	—	—	595,482
<b>Total Liabilities</b>	<b>¥ 72,786,722</b>	<b>¥ —</b>	<b>¥ 6,184,669</b>	<b>¥ —</b>	<b>¥ 3,484,137</b>	<b>¥ 66,602,053</b>	

Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the sum of amounts in Columns a and b is not equal to the sum of amounts in Columns c to g.

2. Among market risks, the foreign exchange risk in banking accounts is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.

**LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements**

LI2		Millions of Yen				
		March 31, 2025				
Item No.		a	b	c	d	e
		Total	Items subject to:			
			Credit risk (excluding amounts relevant to columns c and d)	Counterparty credit risk	Securitisation (excluding amounts relevant to column e)	Market risk
1	Asset carrying value amount under scope of regulatory consolidation	¥ 76,966,477	¥ 70,411,461	¥ 4,647,451	¥ 1,798,014	¥ 3,422,602
2	Liabilities carrying value amount under scope of regulatory consolidation	6,028,092	—	6,028,092	—	3,636,508
3	Total net amount under regulatory scope of consolidation	70,938,385	70,411,461	(1,380,641)	1,798,014	(213,905)
4	Off-balance sheet amounts	2,983,858	2,058,782	—	925,076	—
5	Differences due to netting, the exposure calculation method, etc.	2,217,515	(69,307)	2,824,174	—	(537,350)
6	Differences due to consideration of allowances and write-offs	31,894	31,894	—	—	—
7	Other	23,609	23,609	—	—	—
8	Regulatory exposure amounts	76,195,264	72,456,440	1,443,533	2,723,090	(751,256)

Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the amount in Column a is not equal to the sum of amounts in Columns b to e, for Item No. 1, 2, 3, and 8.

2. Among market risks, the foreign exchange risk in banking accounts is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.

3. The major factors in the difference between the amount of exposure in the capital regulatory standards and the amount posted in the consolidated balance sheet for each risk category are as follows:

- Credit risk and securitisation exposures: Differences due to taking into account off-balance sheet amounts, allowances and write-offs
- Counterparty credit risk: Difference due to netting and the application of SA-CCR to the exposure calculation method
- Market risk: Difference due to netting, etc.

LI2	Millions of Yen					
	March 31, 2024					
Item No.	a	b	c	d	e	
	Total	Items subject to:				
		Credit risk (excluding amounts relevant to columns c and d)	Counterparty credit risk	Securitisation (excluding amounts relevant to column e)	Market risk	
1	Asset carrying value amount under scope of regulatory consolidation	¥ 74,528,310	¥ 68,249,821	¥ 4,363,033	¥ 1,787,454	¥ 3,347,612
2	Liabilities carrying value amount under scope of regulatory consolidation	6,184,669	—	6,184,669	—	3,484,137
3	Total net amount under regulatory scope of consolidation	68,343,641	68,249,821	(1,821,636)	1,787,454	(136,524)
4	Off-balance sheet amounts	2,968,157	2,032,668	—	935,488	—
5	Differences due to netting, the exposure calculation method, etc.	3,003,551	(90,064)	3,599,961	—	(506,345)
6	Differences due to consideration of allowances and write-offs	23,985	23,985	—	—	—
7	Other	869	869	—	—	—
8	Regulatory exposure amounts	74,340,206	70,217,281	1,778,325	2,722,943	(642,870)

Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the amount in Column a is not equal to the sum of amounts in Columns b to e, for Item No. 1, 2, 3, and 8.

2. Among market risks, the foreign exchange risk in banking accounts is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.

3. The major factors in the difference between the amount of exposure in the capital regulatory standards and the amount posted in the consolidated balance sheet for each risk category are as follows:

- Credit risk and securitisation exposures: Differences due to taking into account off-balance sheet amounts, allowances and write-offs
- Counterparty credit risk: Difference due to netting and the application of SA-CCR to the exposure calculation method
- Market risk: Difference due to netting, etc.

**CR1: Credit quality of assets**

CR1		Millions of Yen			
		March 31, 2025			
Item No.		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
<b>On-balance sheet assets</b>					
1	Loans and Bills Discounted	¥ 106,416	¥ 31,052,391	¥ 103,167	¥ 31,055,641
2	Debt Securities	0	8,443,223	—	8,443,223
3	Other on-balance sheet assets (debt-based assets)	13,416	27,646,090	4,340	27,655,165
4	<b>Total on-balance sheet assets (1+2+3)</b>	<b>¥ 119,832</b>	<b>¥ 67,141,705</b>	<b>¥ 107,508</b>	<b>¥ 67,154,030</b>
<b>Off-balance sheet assets</b>					
5	Acceptances and Guarantees, etc.	¥ 231	¥ 697,199	¥ 1,150	¥ 696,281
6	Commitments, etc.	817	4,505,716	1,422	4,505,111
7	<b>Total off-balance sheet assets (5+6)</b>	<b>¥ 1,049</b>	<b>¥ 5,202,916</b>	<b>¥ 2,573</b>	<b>¥ 5,201,392</b>
<b>Total</b>					
8	<b>Total (4+7)</b>	<b>¥ 120,882</b>	<b>¥ 72,344,622</b>	<b>¥ 110,081</b>	<b>¥ 72,355,422</b>

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

CR1		Millions of Yen			
		March 31, 2024			
Item No.		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
<b>On-balance sheet assets</b>					
1	Loans and Bills Discounted	¥ 120,264	¥ 32,293,870	¥ 90,662	¥ 32,323,471
2	Debt Securities	0	6,451,860	—	6,451,860
3	Other on-balance sheet assets (debt-based assets)	14,561	25,644,773	4,401	25,654,933
4	<b>Total on-balance sheet assets (1+2+3)</b>	<b>¥ 134,825</b>	<b>¥ 64,390,503</b>	<b>¥ 95,063</b>	<b>¥ 64,430,265</b>
<b>Off-balance sheet assets</b>					
5	Acceptances and Guarantees, etc.	¥ 165	¥ 654,437	¥ 1,178	¥ 653,423
6	Commitments, etc.	856	4,824,953	916	4,824,893
7	<b>Total off-balance sheet assets (5+6)</b>	<b>¥ 1,021</b>	<b>¥ 5,479,390</b>	<b>¥ 2,095</b>	<b>¥ 5,478,316</b>
<b>Total</b>					
8	<b>Total (4+7)</b>	<b>¥ 135,847</b>	<b>¥ 69,869,894</b>	<b>¥ 97,159</b>	<b>¥ 69,908,582</b>

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		Millions of Yen
Item No.		March 31, 2025
		Amounts
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 134,825
2	Of which: Newly defaulted	63,371
3	Changes in stock of loans and debt securities for each factor during the fiscal year	Of which: Returning to non-defaulted status 18,309
4	Of which: Written-offs	8,894
5	Of which: Other factors	(51,160)
6	Stock of defaulted loans and debt securities at the end of the fiscal year (1+2-3-4+5)	¥ 119,832

Notes: The end of the previous fiscal year indicates March 31, 2024, and the end of the fiscal year indicates March 31, 2025.

CR2		Millions of Yen
Item No.		March 31, 2024
		Amounts
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 165,939
2	Of which: Newly defaulted	55,020
3	Changes in stock of loans and debt securities for each factor during the fiscal year	Of which: Returning to non-defaulted status 18,575
4	Of which: Written-offs	6,223
5	Of which: Other factors	(61,335)
6	Stock of defaulted loans and debt securities at the end of the fiscal year (1+2-3-4+5)	¥ 134,825

Notes: 1. The end of the previous fiscal year indicates March 31, 2023, and the end of the fiscal year indicates March 31, 2024.

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		Millions of Yen				
		March 31, 2025				
Item No.		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	¥ 27,564,893	¥ 3,490,747	¥ 855,213	¥ 132,962	¥ —
2	Debt Securities	8,443,223	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	27,655,165	0	0	—	—
4	Total (1+2+3)	¥ 63,663,282	¥ 3,490,747	¥ 855,213	¥ 132,962	¥ —
5	Of which defaulted	26,427	16,035	15,095	321	—

CR3		Millions of Yen				
		March 31, 2024				
Item No.		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	¥ 29,012,262	¥ 3,311,209	¥ 794,975	¥ 185,053	¥ —
2	Debt Securities	6,451,860	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	25,654,933	0	0	—	—
4	Total (1+2+3)	¥ 61,119,056	¥ 3,311,209	¥ 794,975	¥ 185,053	¥ —
5	Of which defaulted	42,704	12,246	7,137	126	—

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

CR4		Millions of Yen, %										
		March 31, 2025										
		a		b		c		d		e	f	
Item No.	Asset classes	Exposures pre-CCF and pre-CRM				Exposures post-CCF and post-CRM				Credit RWA amount	RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			
1a	Government of Japan and Bank of Japan (BOJ)	¥	—	¥	—	¥	—	¥	—	¥	—	—%
1b	Foregin central governments and foregin central banks		503,864		—		503,864		—		15,101	3.00
1c	Bank for International Settlements, etc.		—		—		—		—		—	—
2a	Local governments of Japan		—		—		—		—		—	—
2b	Foregin non-central government public sector entities (PSE)		20,728		—		20,728		—		10,364	50.00
2c	Japan Finance Organization for Municipalities (JFM)		—		—		—		—		—	—
2d	Government-affiliated agencies of Japan		1		—		1		—		0	10.00
2e	The three local public corporations		—		—		—		—		—	—
3	Multilateral development banks (MDBs)		—		—		—		—		—	—
4	Financial institutions, type I financial institutions and insurance companies		152,085		—		152,085		—		56,495	37.15
	Of which: Type I financial institutions and insurance companies		12,138		—		12,138		—		4,029	33.20
5	Covered bonds		—		—		—		—		—	—
6	Corporates, etc. (including Specialised lending)		400,740		5,790		400,740		1,365		399,749	99.41
	Of which: Specialised lending		27,073		—		27,073		—		28,401	104.90
7a	Subordinated debt and equities, etc.		—		—		—		—		—	—
7b	Equities, etc.		844,955		—		844,955		—		1,098,441	130.00
8	Corporate small and medium-sized entities (SMEs) and individuals		—		—		—		—		—	—
	Of which: Transactors		—		—		—		—		—	—
9	Rael estate		—		—		—		—		—	—
	Of which: Regulatory residential real estate (residential property), etc.		—		—		—		—		—	—
	Of which: Regulatory residential real estate (non-residential property)		—		—		—		—		—	—
	Of which: Regulatory commercial real estate		—		—		—		—		—	—
	Of which: Other regulatory commercial real estate		—		—		—		—		—	—
	Of which: Land acquisition, development and construction (ADC)		—		—		—		—		—	—
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)		725		686		725		68		1,190	149.92
10b	Past due loans for more three months or more (residential mortgage loans)		—		—		—		—		—	—
11a	Cash		8		—		8		—		0	0.00
11b	Uncollected notes		—		—		—		—		—	—
	Guaranteed by credit guarantee corporations, etc.		—		—		—		—		—	—
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—		—		—		—		—	—
12	Total		¥ 1,923,108		¥ 6,477		¥ 1,923,108		¥ 1,434		¥ 1,581,342	82.17%

CR4		Millions of Yen, %											
		March 31, 2024											
		a		b		c		d		e		f	
		Item No.	Asset classes	Exposures pre-CCF and pre-CRM				Exposures post-CCF and post-CRM				Credit RWA amount	RWA density
On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount				
1a	Government of Japan and Bank of Japan (BOJ)	¥	61	¥	—	¥	61	¥	—	¥	0	0.00%	
1b	Foregin central governments and foregin central banks		343,438		—		343,438		—		13,709	3.99	
1c	Bank for International Settlements, etc.		—		—		—		—		—	—	
2a	Local governments of Japan		—		—		—		—		—	—	
2b	Foregin non-central government public sector entities (PSE)		22,393		—		22,393		—		12,199	54.47	
2c	Japan Finance Organization for Municipalities (JFM)		—		—		—		—		—	—	
2d	Government-affiliated agencies of Japan		1		—		1		—		0	10.00	
2e	The three local public corporations		—		—		—		—		—	—	
3	Multilateral development banks (MDBs)		—		—		—		—		—	—	
4	Financial institutions, type I financial institutions and insurance companies		137,978		—		137,978		—		58,888	42.67	
	Of which: Type I financial institutions and insurance companies		20,973		—		20,973		—		13,256	63.20	
5	Covered bonds		—		—		—		—		—	—	
6	Corporates, etc. (including Specialised lending)		398,496		68,907		398,496		26,327		422,394	99.42	
	Of which: Specialised lending		27,963		—		27,963		—		27,963	100.00	
7a	Subordinated debt and equities, etc.		—		—		—		—		—	—	
7b	Equities, etc.		4,294		—		4,294		—		4,294	100.00	
8	Corporate small and medium-sized entities (SMEs) and individuals		—		—		—		—		—	—	
	Of which: Transactors		—		—		—		—		—	—	
9	Rael estate		—		—		—		—		—	—	
	Of which: Regulatory residential real estate (residential property), etc.		—		—		—		—		—	—	
	Of which: Regulatory residential real estate (non-residential property)		—		—		—		—		—	—	
	Of which: Regulatory commercial real estate		—		—		—		—		—	—	
	Of which: Other regulatory commercial real estate		—		—		—		—		—	—	
	Of which: Land acquisition, development and construction (ADC)		—		—		—		—		—	—	
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)		640		—		640		—		961	149.92	
10b	Past due loans for more three months or more (residential mortgage loans)		—		—		—		—		—	—	
11a	Cash		75		—		75		—		0	0.00	
11b	Uncollected notes		—		—		—		—		—	—	
	Guaranteed by credit guarantee corporations, etc.		—		—		—		—		—	—	
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—		—		—		—		—	—	
12	Total	¥	907,381	¥	68,907	¥	907,381	¥	26,327	¥	512,447	54.88%	

**CR5a: Standardised approach – Exposures by asset classes and risk weights**

CR5a		Millions of Yen											
		March 31, 2025											
Item No.	Asset classes	Risk weight	Credit risk exposure amounts (post-CCF and post-CRM)								Total		
			0%	20%	50%	100%	150%	Others	Total				
1a	Government of Japan and Bank of Japan (BOJ)	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—
1b	Foreign central governments and foreign central banks		428,359	75,505	—	—	—	—	—	—	—	—	503,864
1c	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
			0%	10%	20%	50%	100%	150%	Others	Total			
2a	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
2b	Foreign non-central government public sector entities (PSE)		—	—	—	20,728	—	—	—	—	—	—	20,728
2c	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—
2d	Government-affiliated agencies of Japan		—	1	—	—	—	—	—	—	—	—	1
2e	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—
			0%	20%	30%	50%	100%	150%	Others	Total			
3	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—
			20%	30%	40%	50%	75%	100%	150%	Others	Total		
4	Financial institutions, type I financial institutions and insurance companies		5,291	102,269	17,493	21,294	—	2,986	2,749	—	—	—	152,085
	Of which: Type I financial institutions and insurance companies		—	11,632	198	—	—	—	306	—	—	—	12,138
			10%	15%	20%	25%	35%	50%	100%	Others	Total		
5	Covered bonds		—	—	—	—	—	—	—	—	—	—	—
			20%	50%	75%	80%	85%	100%	130%	150%	Others	Total	
6	Corporates, etc. (including Specialised lending)		41	2,799	6,727	—	3,799	384,310	4,425	1	—	—	402,106
	Of which: Specialised lending		—	—	—	—	—	22,648	4,425	—	—	—	27,073
			125%	130%	160%	Others	Total						
7a	Subordinated debt and equities, etc.		—	—	—	—	—	—	—	—	—	—	—
7b	Equities, etc.		—	—	844,955	—	—	—	—	—	—	—	844,955
			45%	75%	100%	Others	Total						
8	Corporate small and medium-sized entities (SMEs) and individuals		—	—	—	—	—	—	—	—	—	—	—
			20%	25%	30%	40%	50%	70%	75%	Others	Total		
9a	Real estate of which: Regulatory residential real estate (residential property), etc.		—	—	—	—	—	—	—	—	—	—	—
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—	—	—	—	—

CR5a		Millions of Yen										
		March 31, 2025										
Item No.	Asset classes	Risk weight	Credit risk exposure amount (post-CCF and post-CRM)								Total	
			30%	35%	45%	60%	75%	105%	150%	Others		
9b	Real estate of which: Regulatory residential real estate (non-residential property)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
			30%	43.75%	56.25%	75%	93.75%	Others	Total			
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—	—	—	
			70%	90%	110%	150%	Others	Total				
9c	Real estate of which: Regulatory commercial real estate		—	—	—	—	—	—	—	—		
			70%	112.5%	Others	Total						
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—	—		
			60%	Others	Total							
9d	Real estate of which: Other regulatory commercial real estate		—	—	—	—	—	—	—			
			60%	Others	Total							
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—			
			100%	150%	Others	Total						
9e	Real estate of which: Land acquisition, development and construction (ADC)		—	—	—	—	—	—	—			
			50%	100%	150%	Others	Total					
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)		0	1	793	—	794					
10b	Past due loans for more three months or more (residential mortgage loans)		—	—	—	—	—					
			0%	10%	20%	Others	Total					
11a	Cash		8	—	—	—	8					
11b	Uncollected notes		—	—	—	—	—					
	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—					
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—					

CR5a		Millions of Yen												
		March 31, 2024												
		Credit risk exposure amounts (post-CCF and post-CRM)												
Item No.	Asset classes	Risk weight	0%	20%	50%	100%	150%	Others	Total					
1a	Government of Japan and Bank of Japan (BOJ)	¥	61	¥	—	¥	—	¥	—	¥	—	¥	61	
1b	Foregin central governments and foregin central banks		274,891		68,546		—		—		—		343,438	
1c	Bank for International Settlements, etc.		—		—		—		—		—		—	
			0%	10%	20%	50%	100%	150%	Others	Total				
2a	Local governments of Japan		—		—		—		—		—		—	
2b	Foregin non-central government public sector entities (PSE)		—		—	20,388	2,005		—		—		22,393	
2c	Japan Finance Organization for Municipalities (JFM)		—		—	—	—		—		—		—	
2d	Government-affiliated agencies of Japan		—		1	—	—		—		—		1	
2e	The three local public corporations		—		—	—	—		—		—		—	
			0%	20%	30%	50%	100%	150%	Others	Total				
3	Multilateral development banks (MDBs)		—		—	—	—		—		—		—	
			20%	30%	40%	50%	75%	100%	150%	Others	Total			
4	Financial institutions, type I financial institutions and insurance companies		11,934		89,338	5,976	17,071		—	3,425	10,232		137,978	
	Of which: Type I financial institutions and insurance companies		31		15,135	—	0		—	—	5,806		20,973	
			10%	15%	20%	25%	35%	50%	100%	Others	Total			
5	Covered bonds		—		—	—	—		—		—		—	
			20%	50%	75%	80%	85%	100%	130%	150%	Others	Total		
6	Corporates, etc. (including Specialised lending)		14		634	6,335	—	3,445	414,393		—	0	424,823	
	Of which: Specialised lending		—		—	—	—	—	27,963		—	—	27,963	
			100%	130%	150%	160%	190%	220%	250%	280%	340%	400%	Others	Total
7a	Subordinated debt and equities, etc.		—		—	—	—	—	—		—		—	
7b	Equities, etc.		4,294		—	—	—	—	—		—		4,294	
			45%		75%		100%		Others	Total				
8	Corporate small and medium-sized entities (SMEs) and individuals		—		—	—	—		—		—		—	
			20%	25%	30%	40%	50%	70%	75%	Others	Total			
9a	Real estate of which: Regulatory residential real estate (residential property), etc.		—		—	—	—	—	—		—		—	
			20%	31.25%	37.5%	50%	62.5%		Others	Total				
	Of which : below second lien and met all requirements		—		—	—	—		—		—		—	

CR5a		Millions of Yen									
		March 31, 2024									
		Credit risk exposure amount (post-CCF and post-CRM)									
Item No.	Asset classes	Risk weight	30%	35%	45%	60%	75%	105%	150%	Others	Total
9b	Real estate of which: Regulatory residential real estate (non-residential property)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
			30%	43.75%	56.25%	75%	93.75%	Others	Total		
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—	—	—
			70%	90%	110%	150%	Others	Total			
9c	Real estate of which: Regulatory commercial real estate		—	—	—	—	—	—	—	—	—
			70%	112.5%	Others	Total					
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—	—	—
			60%	Others	Total						
9d	Real estate of which: Other regulatory commercial real estate		—	—	—	—	—	—	—	—	—
			60%	Others	Total						
	Of which : below second lien and met all requirements		—	—	—	—	—	—	—	—	—
			100%	150%	Others	Total					
9e	Real estate of which: Land acquisition, development and construction (ADC)		—	—	—	—	—	—	—	—	—
			50%	100%	150%	Others	Total				
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)		0	—	—	640	—	—	—	640	
10b	Past due loans for more three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	
			0%	10%	20%	Others	Total				
11a	Cash		75	—	—	—	—	—	—	75	
11b	Uncollected notes		—	—	—	—	—	—	—	—	
	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	

**CR5b: Standardised Approach — exposures by risk weights**

CR5b		Millions of Yen, %			
		March 31, 2025			
Item No.	Risk weight	a	b	c	d
		On-balance sheet exposures	Off-balance sheet exposures	Average CCF	Credit risk exposures post-CCF and post-CRM
1	Less than 40%	¥ 611,470	¥ 62	10.00%	¥ 611,476
2	40%~70%	62,309	53	10.00	62,314
3	75%	6,726	16	10.00	6,727
	80%	—	—	—	—
4	85%	3,797	22	10.00	3,799
5	90%~100%	385,948	5,636	23.95	387,299
6	105%~130%	849,380	—	—	849,380
7	150%	3,476	686	10.00	3,544
8	250%	—	—	—	—
9	400%	—	—	—	—
10	1250%	—	—	—	—
11	Total	¥ 1,923,108	¥ 6,477	22.14%	¥ 1,924,543

CR5b		Millions of Yen, %			
		March 31, 2024			
Item No.	Risk weight	a	b	c	d
		On-balance sheet exposures	Off-balance sheet exposures	Average CCF	Credit risk exposures post-CCF and post-CRM
1	Less than 40%	¥ 444,862	¥ 19	10.00%	¥ 444,864
2	40%~70%	43,999	718	10.00	44,071
3	75%	6,333	15	10.00	6,335
	80%	—	—	—	—
4	85%	3,445	—	—	3,445
5	90%~100%	397,867	68,154	38.51	424,119
6	105%~130%	—	—	—	—
7	150%	10,873	—	—	10,873
8	250%	—	—	—	—
9	400%	—	—	—	—
10	1250%	—	—	—	—
11	Total	¥ 907,381	¥ 68,907	38.20%	¥ 933,708

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

CR6		Millions of Yen, %, 1,000 cases, Year												
		March 31, 2025												
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	
<b>Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))</b>														
1	0.00 to < 0.15	¥ 5,392,016	¥ 200,033	10.00%	¥ 5,413,218	0.00%	0.0	32.79%	1.9	¥ 24,913	0.46%	¥ 17		
2	0.15 to < 0.25	1,308	—	—	691	0.18	0.0	32.79	3.9	280	40.55	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	¥ 5,393,324	¥ 200,033	10.00%	¥ 5,413,909	0.00%	0.0	32.79%	1.9	¥ 25,194	0.46%	¥ 17	¥ 7	
<b>Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))</b>														
1	0.00 to < 0.15	¥ 26,680,866	¥ 726	100.00%	¥ 26,686,582	0.00%	0.0	44.99%	4.5	¥ 50,339	0.18%	¥ 74		
2	0.15 to < 0.25	3,018	—	—	3,018	0.23	0.0	45.00	4.3	2,004	66.40	3		
3	0.25 to < 0.50	6,199	0	40.00	6,199	0.29	0.0	45.00	2.1	3,552	57.30	8		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	1,249	52	100.00	1,301	0.94	0.0	43.99	1.7	1,283	98.56	5		
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 26,691,334	¥ 778	99.99%	¥ 26,697,102	0.00%	0.0	44.99%	4.5	¥ 57,179	0.21%	¥ 91	¥ 30	
<b>Financial Institution exposures (FIRB)</b>														
1	0.00 to < 0.15	¥ 699,682	¥ 454,853	20.27%	¥ 831,458	0.06%	0.1	46.80%	2.3	¥ 229,036	27.54%	¥ 236		
2	0.15 to < 0.25	46,377	56,400	28.61	62,512	0.18	0.0	45.00	1.5	21,310	34.08	52		
3	0.25 to < 0.50	10,248	13,550	48.52	16,823	0.40	0.0	45.00	1.1	8,193	48.70	30		
4	0.50 to < 0.75	—	—	—	—	—	0.0	—	—	—	—	—		
5	0.75 to < 2.50	9,016	4,340	35.85	10,252	1.25	0.0	45.00	1.3	8,867	86.49	57		
6	2.50 to < 10.00	—	10,000	10.00	1,000	7.04	0.0	45.00	1.0	1,515	151.55	31		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0		
9	Sub-total	¥ 765,324	¥ 539,143	21.78%	¥ 922,047	0.09%	0.1	46.62%	2.3	¥ 268,923	29.16%	¥ 410	¥ 55	
<b>Corporate exposures (excluding SME exposures and specialised lending) (AIRB)</b>														
1	0.00 to < 0.15	¥ 884,942	¥ 136,443	41.37%	¥ 945,265	0.06%	0.0	29.07%	3.2	¥ 172,567	18.25%	¥ 190		
2	0.15 to < 0.25	218,363	9,113	40.00	219,158	0.18	0.0	27.31	3.7	70,480	32.15	111		
3	0.25 to < 0.50	372,442	44,771	39.78	388,876	0.38	0.3	26.66	2.5	140,077	36.02	394		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	191,325	25,706	41.75	202,451	1.38	0.2	26.10	2.5	117,426	58.00	734		
6	2.50 to < 10.00	29,997	2,660	51.34	31,467	6.03	0.0	29.67	1.6	31,061	98.71	566		
7	10.00 to < 100.00	1,091	—	—	836	14.36	0.0	29.42	1.0	1,108	132.49	35		
8	100.00 (Default)	7,945	—	—	13,774	100.00	0.0	30.93	1.0	5,668	41.14	3,807		
9	Sub-total	¥ 1,706,108	¥ 218,695	41.16%	¥ 1,801,829	1.17%	0.8	28.03%	3.0	¥ 538,390	29.88%	¥ 5,839	¥ 11,113	

CR6		Millions of Yen, %, 1,000 cases, Year												
		March 31, 2025												
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 amounts	RWA	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)														
1	0.00 to < 0.15	¥ 7,972,855	¥ 2,879,892	42.13%	¥ 9,203,283	0.07%	0.9	41.69%	2.6	¥ 2,424,208	26.34%	¥ 2,967		
2	0.15 to < 0.25	1,947,345	498,771	52.24	2,167,668	0.18	0.4	42.19	2.2	919,355	42.41	1,732		
3	0.25 to < 0.50	2,289,374	553,236	46.62	2,520,199	0.33	1.4	39.83	2.4	1,334,359	52.94	3,363		
4	0.50 to < 0.75	152,947	19,622	36.44	160,098	0.57	0.0	41.63	3.5	140,469	87.73	382		
5	0.75 to < 2.50	917,080	145,865	43.48	942,767	1.38	1.3	37.69	3.1	886,904	94.07	4,901		
6	2.50 to < 10.00	220,098	82,185	45.17	256,277	5.72	0.3	39.76	2.7	372,911	145.51	5,802		
7	10.00 to < 100.00	84,198	4,228	40.00	74,395	19.83	0.0	42.89	3.2	171,080	229.96	6,271		
8	100.00 (Default)	58,697	48	40.00	64,898	100.00	0.0	35.95	1.0	0	0.00	23,337		
9	Sub-total	¥ 13,642,597	¥ 4,183,851	44.01%	¥ 15,389,588	0.83%	4.6	41.16%	2.5	¥ 6,249,290	40.60%	¥ 48,759	¥ 82,811	
SME exposures (AIRB)														
1	0.00 to < 0.15	¥ 27,560	¥ 3,000	40.00%	¥ 28,760	0.11%	0.0	21.01%	4.3	¥ 5,159	17.94%	¥ 7		
2	0.15 to < 0.25	106,382	—	—	103,392	0.18	0.0	32.01	2.5	28,723	27.78	61		
3	0.25 to < 0.50	113,221	4,484	40.00	112,455	0.36	0.0	27.54	2.3	35,486	31.55	111		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	101,986	4,839	50.78	104,009	1.59	0.1	23.63	2.9	51,972	49.96	381		
6	2.50 to < 10.00	12,072	691	43.10	11,897	6.96	0.0	28.09	1.5	9,832	82.63	232		
7	10.00 to < 100.00	1,040	150	40.00	1,093	14.36	0.0	29.31	2.4	1,371	125.37	46		
8	100.00 (Default)	665	—	—	815	100.00	0.0	29.86	1.0	342	42.01	216		
9	Sub-total	¥ 362,929	¥ 13,165	44.12%	¥ 362,424	1.12%	0.2	27.20%	2.6	¥ 132,888	36.66%	¥ 1,057	¥ 1,121	
SME exposures (FIRB)														
1	0.00 to < 0.15	¥ 5,243	¥ —	—%	¥ 5,243	0.11%	0.0	56.79%	4.8	¥ 3,328	63.47%	¥ 3		
2	0.15 to < 0.25	1,667	—	—	1,667	0.18	0.0	40.00	3.7	815	48.89	1		
3	0.25 to < 0.50	187,868	10,299	69.62	193,407	0.40	0.7	28.32	4.2	80,969	41.86	216		
4	0.50 to < 0.75	2,646	—	—	2,646	0.57	0.0	26.20	4.9	1,261	47.64	3		
5	0.75 to < 2.50	337,560	16,714	39.64	340,687	1.52	1.7	27.62	4.5	212,059	62.24	1,438		
6	2.50 to < 10.00	5,828	394	40.00	5,986	6.32	0.0	30.26	2.9	5,074	84.77	110		
7	10.00 to < 100.00	124	—	—	124	14.36	0.0	40.00	3.0	194	155.49	7		
8	100.00 (Default)	1,023	—	—	1,022	100.00	0.0	25.50	1.0	0	0.00	260		
9	Sub-total	¥ 541,963	¥ 27,408	50.91%	¥ 550,786	1.34%	2.5	28.20%	4.4	¥ 303,702	55.13%	¥ 2,042	¥ 1,614	
Specialised lending (AIRB)														
1	0.00 to < 0.15	¥ 1,319,447	¥ 168,925	40.67%	¥ 1,388,164	0.08%	0.3	31.93%	4.1	¥ 391,976	28.23%	¥ 380		
2	0.15 to < 0.25	526,267	137,723	40.00	581,357	0.24	0.1	27.73	4.1	237,416	40.83	387		
3	0.25 to < 0.50	786,121	122,503	44.12	840,178	0.32	0.2	27.31	4.0	373,347	44.43	741		
4	0.50 to < 0.75	185,241	52,203	40.18	206,217	0.58	0.0	27.63	3.0	102,162	49.54	331		
5	0.75 to < 2.50	373,427	44,865	41.15	391,890	1.24	0.0	28.00	3.3	265,948	67.86	1,383		
6	2.50 to < 10.00	105,334	72,726	40.00	134,424	3.42	0.0	29.33	3.5	127,400	94.77	1,365		
7	10.00 to < 100.00	133,579	14,981	41.19	139,751	18.62	0.0	32.01	2.7	222,168	158.97	8,662		
8	100.00 (Default)	536	—	—	4,622	100.00	0.0	25.01	1.0	2	0.05	1,155		
9	Sub-total	¥ 3,429,956	¥ 613,929	41.13%	¥ 3,686,607	1.26%	1.0	29.45%	3.9	¥ 1,720,423	46.66%	¥ 14,408	¥ 15,360	

CR6		Millions of Yen, %, 1,000 cases, Year												
		March 31, 2025												
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 amounts	RWA	RWA density	EL	Eligible provisions
<b>Specialised lending (FIRB)</b>														
1	0.00 to < 0.15	¥ 5,433	¥ —	—%	¥ 5,433	0.09%	0.3	40.13%	1.0	¥ 866	15.94%	¥ 2		
2	0.15 to < 0.25	1,775	—	—	1,775	0.23	0.1	40.00	1.0	564	31.82	1		
3	0.25 to < 0.50	2,622	—	—	2,622	0.30	0.1	40.05	1.0	927	35.37	3		
4	0.50 to < 0.75	1,172	—	—	1,172	0.58	0.0	40.00	1.0	588	50.19	2		
5	0.75 to < 2.50	1,088	—	—	1,088	1.34	0.0	40.00	1.0	794	72.92	5		
6	2.50 to < 10.00	362	—	—	362	4.66	0.0	40.01	1.0	407	112.41	6		
7	10.00 to < 100.00	827	—	—	827	19.52	0.0	40.01	1.0	1,513	183.01	64		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 13,282	¥ —	—%	¥ 13,282	1.63%	0.7	40.06%	1.0	¥ 5,663	42.63%	¥ 86	¥ 65	
<b>Equity exposures (PD/LGD Approach)</b>														
1	0.00 to < 0.15	¥ 30,283	¥ —	—%	¥ 30,283	0.10%	0.0	90.00%	5.0	¥ 65,924	217.69%	¥ —		
2	0.15 to < 0.25	11,170	—	—	11,170	0.18	0.0	90.00	5.0	24,521	219.51	—		
3	0.25 to < 0.50	65,505	—	—	65,505	0.33	0.2	90.00	5.0	116,166	177.33	—		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	11,889	—	—	11,889	1.40	0.1	90.00	5.0	32,962	277.23	—		
6	2.50 to < 10.00	9,107	—	—	9,107	6.35	0.0	90.00	5.0	38,605	423.88	—		
7	10.00 to < 100.00	699	—	—	699	14.36	0.0	90.00	5.0	3,870	552.98	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 128,656	¥ —	—%	¥ 128,656	0.87%	0.5	90.00%	5.0	¥ 282,050	219.22%	¥ —		
<b>Purchased receivables for corporates, etc. (default risk) (FIRB)</b>														
1	0.00 to < 0.15	¥ 460,242	¥ 41,367	58.77%	¥ 472,661	0.07%	0.2	40.79%	1.2	¥ 72,016	15.23%	¥ 139		
2	0.15 to < 0.25	104,768	14,969	10.00	104,283	0.19	0.1	40.01	1.5	32,606	31.26	83		
3	0.25 to < 0.50	121,136	—	—	118,631	0.35	0.9	40.07	1.3	49,348	41.59	169		
4	0.50 to < 0.75	3,737	—	—	3,737	0.57	0.0	40.00	4.5	3,268	87.45	8		
5	0.75 to < 2.50	103,201	—	—	100,935	1.39	2.7	40.11	1.5	82,189	81.42	566		
6	2.50 to < 10.00	20,327	—	—	20,318	3.69	0.5	40.00	1.1	21,551	106.06	300		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	3,427	—	—	3,427	100.00	0.0	40.00	1.0	0	0.00	1,371		
9	Sub-total	¥ 816,841	¥ 56,336	45.81%	¥ 823,995	0.79%	4.7	40.48%	1.3	¥ 260,981	31.67%	¥ 2,638	¥ 508	
<b>Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)</b>														
1	0.00 to < 0.15	¥ 612,061	¥ 29,027	10.00%	¥ 614,964	0.07%	0.0	86.97%	1.2	¥ 191,374	31.11%	¥ 411		
2	0.15 to < 0.25	53,828	—	—	53,828	0.17	0.0	73.53	2.1	29,121	54.10	67		
3	0.25 to < 0.50	18,690	22,420	100.00	41,111	0.41	0.0	93.48	1.2	41,608	101.20	162		
4	0.50 to < 0.75	3,551	—	—	3,551	0.73	0.0	100.00	1.0	5,156	145.18	26		
5	0.75 to < 2.50	209	—	—	209	1.32	0.0	40.00	1.6	165	79.09	1		
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 688,342	¥ 51,448	49.22%	¥ 713,665	0.10%	0.1	86.39%	1.3	¥ 267,426	37.47%	¥ 668	¥ 324	

CR6		Millions of Yen, %, 1,000 cases, Year												
		March 31, 2025												
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 amounts	RWA	RWA density	EL	Eligible provisions
Purchased receivables for retail (default risk)														
1	0.00 to < 0.15	¥ —	¥ —	—%	¥ —	—%	—	—%	—	¥ —	—	—%	¥ —	—
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—	—
3	0.25 to < 0.50	4,855	—	—	4,855	0.29	8.9	72.08	—	1,827	37.63	10	—	
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	¥ 4,855	¥ —	—%	¥ 4,855	0.29%	8.9	72.08%	—	¥ 1,827	37.63%	¥ 10	¥ 7	
Qualifying revolving retail exposures														
1	0.00 to < 0.15	¥ 0	¥ 34,358	28.50%	¥ 9,794	0.10%	39.1	58.12%	—	¥ 342	3.49%	¥ 5	—	
2	0.15 to < 0.25	49,290	173,407	19.17	82,534	0.20	179.7	72.64	—	6,552	7.93	123	—	
3	0.25 to < 0.50	19,324	793,038	12.75	120,474	0.34	120.0	76.10	—	15,131	12.56	314	—	
4	0.50 to < 0.75	49,415	72,913	19.17	63,393	0.51	96.2	72.64	—	10,436	16.46	234	—	
5	0.75 to < 2.50	26,992	130,949	24.42	58,972	1.52	112.1	72.22	—	21,806	36.97	650	—	
6	2.50 to < 10.00	20,071	9,461	29.39	22,852	6.47	17.0	73.00	—	23,215	101.58	1,077	—	
7	10.00 to < 100.00	199	1,053	14.64	354	57.10	0.6	70.64	—	601	169.82	147	—	
8	100.00 (Default)	4,623	3,650	11.73	5,071	100.00	5.5	73.35	—	5,034	99.25	3,317	—	
9	Sub-total	¥ 169,917	¥ 1,218,833	15.87%	¥ 363,447	2.35%	570.5	73.36%	—	¥ 83,120	22.87%	¥ 5,871	¥ 6,379	
Residential mortgage exposures														
1	0.00 to < 0.15	¥ 3,496,216	¥ 9,866	100.00%	¥ 3,506,083	0.11%	142.6	15.60%	—	¥ 141,205	4.02%	¥ 614	—	
2	0.15 to < 0.25	2,004,521	19	100.00	2,004,540	0.19	109.0	15.27	—	121,790	6.07	608	—	
3	0.25 to < 0.50	4,428,114	1,122	100.00	4,429,236	0.34	282.6	14.76	—	386,889	8.73	2,240	—	
4	0.50 to < 0.75	63,693	—	—	63,693	0.66	4.5	20.64	—	12,433	19.52	86	—	
5	0.75 to < 2.50	104,766	19	100.00	104,785	0.81	10.7	17.73	—	20,214	19.29	150	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	74,315	—	—	74,315	19.64	4.5	15.48	—	64,188	86.37	2,255	—	
8	100.00 (Default)	27,423	145	100.00	27,918	100.00	2.0	16.42	—	7,810	27.97	3,960	—	
9	Sub-total	¥ 10,199,051	¥ 11,172	100.00%	¥ 10,210,573	0.65%	556.2	15.22%	—	¥ 754,531	7.38%	¥ 9,917	¥ 20,352	
Other retail exposures														
1	0.00 to < 0.15	¥ 17,350	¥ 17,672	23.26%	¥ 21,462	0.13%	17.8	37.60%	—	¥ 2,503	11.66%	¥ 11	—	
2	0.15 to < 0.25	161,751	—	—	161,751	0.23	50.5	72.49	—	53,366	32.99	279	—	
3	0.25 to < 0.50	544,844	2,191	100.00	547,036	0.42	75.3	33.94	—	120,488	22.02	785	—	
4	0.50 to < 0.75	77,928	113,697	10.57	89,949	0.62	207.6	70.69	—	50,690	56.35	384	—	
5	0.75 to < 2.50	179,836	24	42.69	179,846	1.16	86.9	59.75	—	115,119	64.00	1,270	—	
6	2.50 to < 10.00	58,949	20,866	47.77	68,919	4.97	44.5	43.39	—	43,555	63.19	1,360	—	
7	10.00 to < 100.00	2,902	697	92.20	3,545	39.05	0.8	38.92	—	3,142	88.63	635	—	
8	100.00 (Default)	14,534	1,780	27.75	15,336	100.00	8.5	53.44	—	5,375	35.04	7,765	—	
9	Sub-total	¥ 1,058,099	¥ 156,931	18.76%	¥ 1,087,848	2.34%	492.3	47.94%	—	¥ 394,242	36.24%	¥ 12,492	¥ 10,640	

CR6		Millions of Yen, %, 1,000 cases, Year												
		March 31, 2025												
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 amounts	RWA	RWA density	EL	Eligible provisions
Lease transactions														
1	0.00 to < 0.15	¥ 199,365	¥ —	—%	¥ 199,365	0.07%	0.3	41.01%	2.2	¥ 38,527	19.32%	¥	58	
2	0.15 to < 0.25	124,376	—	—	124,376	0.18	0.1	40.00	2.9	51,130	41.10		92	
3	0.25 to < 0.50	63,020	—	—	63,020	0.35	0.3	40.05	2.7	34,304	54.43		90	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—		—	
5	0.75 to < 2.50	44,444	—	—	44,444	1.59	0.2	40.00	2.8	41,839	94.13		284	
6	2.50 to < 10.00	5,387	—	—	5,387	6.29	0.0	40.00	1.7	6,861	127.35		135	
7	10.00 to < 100.00	1,811	—	—	1,811	14.36	0.0	40.00	2.3	3,295	181.97		104	
8	100.00 (Default)	229	—	—	229	100.00	0.0	40.00	1.0	0	0.00		91	
9	Sub-total	¥ 438,635	¥ —	—%	¥ 438,635	0.48%	1.2	40.46%	2.5	¥ 175,959	40.11%	¥	857	¥ 626
Total (all portfolios)		¥ 66,051,221	¥ 7,291,727	36.03%	¥ 68,609,257	0.46%	1,645.1	37.88%	2.9	¥ 11,521,795	16.79%	¥	105,170	¥ 151,020

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. Financial Institution exposures (AIRB), purchased receivables for corporates, etc. on default risk (AIRB), purchased receivables for corporates, etc. on dilution risk and originator risk of loan participation (AIRB), and purchased receivables for retail on dilution risk and originator risk of loan participation are not applicable.

CR6		Millions of Yen, %, 1,000 cases, Year												
		March 31, 2024												
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	
<b>Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))</b>														
1	0.00 to < 0.15	¥ 3,965,761	¥ 200,033	10.00%	¥ 3,987,191	0.00%	0.0	32.79%	2.2	¥ 27,295	0.68%	¥	18	
2	0.15 to < 0.25	769	—	—	39	0.20	0.0	32.79	1.4	9	25.07		0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—		—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—		—	
5	0.75 to < 2.50	—	—	—	4	2.03	0.0	45.00	1.0	5	119.61		0	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—		—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—		—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—		—	
9	Sub-total	¥ 3,966,531	¥ 200,033	10.00%	¥ 3,987,236	0.00%	0.0	32.79%	2.2	¥ 27,310	0.68%	¥	18	
													¥ 2	
<b>Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))</b>														
1	0.00 to < 0.15	¥ 24,469,858	¥ 6,021	50.17%	¥ 24,479,803	0.00%	0.0	44.99%	4.5	¥ 64,971	0.26%	¥	94	
2	0.15 to < 0.25	3,736	—	—	3,736	0.23	0.0	45.00	4.9	2,712	72.58		4	
3	0.25 to < 0.50	8,121	0	40.00	8,121	0.29	0.0	45.00	2.6	5,049	62.17		10	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—		—	
5	0.75 to < 2.50	—	56	100.00	56	2.03	0.0	20.00	5.0	37	65.39		0	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—		—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—		—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—		—	
9	Sub-total	¥ 24,481,716	¥ 6,078	50.63%	¥ 24,491,717	0.00%	0.0	44.99%	4.5	¥ 72,770	0.29%	¥	109	
													¥ 44	
<b>Financial Institution exposures (FIRB)</b>														
1	0.00 to < 0.15	¥ 781,998	¥ 374,204	22.45%	¥ 910,514	0.05%	0.1	45.63%	2.5	¥ 257,107	28.23%	¥	245	
2	0.15 to < 0.25	75,057	78,700	15.33	87,122	0.20	0.0	52.23	1.3	34,540	39.64		93	
3	0.25 to < 0.50	8,174	19,925	32.17	14,584	0.49	0.0	45.00	1.3	8,083	55.42		32	
4	0.50 to < 0.75	—	—	—	—	—	0.0	—	—	—	—		—	
5	0.75 to < 2.50	9,626	6,540	31.28	11,389	1.44	0.0	45.00	1.4	10,408	91.39		73	
6	2.50 to < 10.00	—	10,000	10.00	1,000	7.88	0.0	45.00	1.0	1,589	158.99		35	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—		—	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00		0	
9	Sub-total	¥ 874,856	¥ 489,369	21.56%	¥ 1,024,610	0.10%	0.1	46.18%	2.4	¥ 311,730	30.42%	¥	480	
													¥ 11	
<b>Corporate exposures (excluding SME exposures and specialised lending) (AIRB)</b>														
1	0.00 to < 0.15	¥ 699,171	¥ 83,409	40.00%	¥ 738,246	0.07%	0.0	28.64%	3.2	¥ 137,679	18.64%	¥	153	
2	0.15 to < 0.25	198,033	4,455	40.00	196,565	0.20	0.0	28.22	3.3	64,493	32.81		113	
3	0.25 to < 0.50	377,836	52,627	39.88	397,335	0.44	0.3	28.39	2.5	163,974	41.26		495	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—		—	
5	0.75 to < 2.50	245,722	27,111	41.57	256,971	1.47	0.3	25.81	2.6	153,004	59.54		983	
6	2.50 to < 10.00	27,251	4,765	47.17	29,744	7.49	0.0	28.87	1.5	30,989	104.18		643	
7	10.00 to < 100.00	1,133	—	—	618	18.41	0.0	31.56	1.0	947	153.14		35	
8	100.00 (Default)	15,814	600	40.00	16,030	100.00	0.0	29.15	1.0	6,341	39.55		4,166	
9	Sub-total	¥ 1,564,963	¥ 172,968	40.40%	¥ 1,635,512	1.51%	0.8	28.09%	2.9	¥ 557,431	34.08%	¥	6,591	
													¥ 5,329	

Corporate Data

Financial Data/  
Sumitomo Mitsui Trust Group, Inc.

Financial Data/  
Sumitomo Mitsui Trust Bank, Limited

Base I/II Disclosure Data/  
Sumitomo Mitsui Trust Group, Inc.

Base I/II Disclosure Data/  
Sumitomo Mitsui Trust Bank, Limited

CR6		Millions of Yen, %, 1,000 cases, Year												
		March 31, 2024												
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 amounts	RWA	RWA density	EL	Eligible provisions
<b>Corporate exposures (excluding SME exposures and specialised lending) (FIRB)</b>														
1	0.00 to < 0.15	¥ 8,235,954	¥ 3,052,666	43.31%	¥ 9,568,153	0.08%	0.8	41.72%	2.5	¥ 2,552,877	26.68%	¥ 3,213		
2	0.15 to < 0.25	1,928,745	515,557	51.24	2,168,076	0.20	0.4	41.28	2.2	930,874	42.93	1,851		
3	0.25 to < 0.50	2,474,115	571,133	44.23	2,680,926	0.36	1.3	40.31	2.4	1,476,213	55.06	3,938		
4	0.50 to < 0.75	149,383	25,420	40.00	159,551	0.57	0.0	41.03	3.1	125,072	78.39	375		
5	0.75 to < 2.50	1,028,283	142,393	40.76	1,026,404	1.49	1.3	38.08	2.8	952,134	92.76	5,778		
6	2.50 to < 10.00	240,021	55,617	40.72	261,183	6.18	0.3	38.59	2.6	373,022	142.82	6,200		
7	10.00 to < 100.00	84,065	546	65.71	71,629	26.13	0.0	42.30	3.7	174,903	244.17	7,947		
8	100.00 (Default)	48,379	123	40.00	55,537	100.00	0.0	38.36	1.0	0	0.00	21,306		
9	Sub-total	¥ 14,188,948	¥ 4,363,458	44.23%	¥ 15,991,462	0.80%	4.6	41.12%	2.5	¥ 6,585,098	41.17%	¥ 50,611	¥ 66,865	
<b>SME exposures (AIRB)</b>														
1	0.00 to < 0.15	¥ 28,264	¥ 7,000	40.00%	¥ 31,064	0.12%	0.0	32.79%	1.7	¥ 5,981	19.25%	¥ 12		
2	0.15 to < 0.25	109,727	—	—	109,727	0.20	0.0	29.31	3.1	31,742	28.92	65		
3	0.25 to < 0.50	101,150	12,193	78.34	107,989	0.40	0.0	29.18	2.3	36,515	33.81	123		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	97,260	5,785	50.27	100,093	1.69	0.1	23.02	2.6	46,343	46.29	389		
6	2.50 to < 10.00	11,188	2,409	40.92	12,032	7.24	0.0	21.85	1.8	7,669	63.74	188		
7	10.00 to < 100.00	2,835	—	—	2,481	18.41	0.0	28.77	1.3	2,829	114.01	131		
8	100.00 (Default)	1,538	—	—	1,535	100.00	0.0	30.58	1.0	620	40.42	419		
9	Sub-total	¥ 351,963	¥ 27,389	59.32%	¥ 364,923	1.44%	0.2	27.60%	2.5	¥ 131,703	36.09%	¥ 1,331	¥ 1,336	
<b>SME exposures (FIRB)</b>														
1	0.00 to < 0.15	¥ 3,878	¥ —	—%	¥ 3,878	0.12%	0.0	71.38%	4.8	¥ 3,169	81.71%	¥ 3		
2	0.15 to < 0.25	123	—	—	123	0.20	0.0	40.00	1.0	28	23.17	0		
3	0.25 to < 0.50	189,096	1,771	38.62	190,101	0.48	0.7	26.61	4.4	82,623	43.46	244		
4	0.50 to < 0.75	2,981	—	—	2,981	0.57	0.0	26.59	4.9	1,441	48.34	4		
5	0.75 to < 2.50	333,300	14,954	39.98	336,587	1.64	1.7	27.19	4.5	210,885	62.65	1,506		
6	2.50 to < 10.00	7,883	716	40.00	8,144	6.57	0.0	35.06	2.7	8,753	107.46	182		
7	10.00 to < 100.00	379	—	—	379	18.41	0.0	40.00	2.8	643	169.36	27		
8	100.00 (Default)	3,652	84	40.00	3,685	100.00	0.0	29.55	1.0	0	0.00	1,089		
9	Sub-total	¥ 541,295	¥ 17,526	39.84%	¥ 545,882	1.97%	2.5	27.44%	4.4	¥ 307,544	56.33%	¥ 3,058	¥ 1,565	
<b>Specialised lending (AIRB)</b>														
1	0.00 to < 0.15	¥ 1,379,383	¥ 133,172	40.85%	¥ 1,433,784	0.08%	0.3	31.61%	4.0	¥ 382,265	26.66%	¥ 390		
2	0.15 to < 0.25	636,841	142,053	40.00	693,662	0.23	0.1	29.93	4.3	316,965	45.69	491		
3	0.25 to < 0.50	717,345	162,227	41.82	785,202	0.32	0.1	28.51	4.0	377,705	48.10	753		
4	0.50 to < 0.75	129,560	39,667	40.00	145,428	0.58	0.0	28.25	3.8	82,502	56.73	238		
5	0.75 to < 2.50	320,052	75,571	40.68	350,800	1.37	0.1	29.50	3.4	261,465	74.53	1,431		
6	2.50 to < 10.00	58,763	87,367	40.33	93,999	3.62	0.0	26.32	4.3	86,742	92.27	923		
7	10.00 to < 100.00	160,163	16,621	41.09	166,994	21.47	0.0	33.09	2.8	281,449	168.53	12,054		
8	100.00 (Default)	13,572	—	—	13,578	100.00	0.0	30.11	1.0	6,861	50.53	3,539		
9	Sub-total	¥ 3,415,684	¥ 656,682	40.77%	¥ 3,683,451	1.73%	0.9	30.23%	4.0	¥ 1,795,958	48.75%	¥ 19,823	¥ 17,124	

CR6		Millions of Yen, %, 1,000 cases, Year												
		March 31, 2024												
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 amounts	RWA	RWA density	EL	Eligible provisions
<b>Specialised lending (FIRB)</b>														
1	0.00 to < 0.15	¥ 5,646	¥ —	—%	¥ 5,646	0.08%	0.3	40.18%	1.0	¥ 847	15.00%	¥ 1	1	
2	0.15 to < 0.25	1,777	—	—	1,777	0.23	0.1	40.00	1.0	572	32.19	—	1	
3	0.25 to < 0.50	3,800	—	—	3,800	0.32	0.1	40.02	1.0	1,386	36.49	—	5	
4	0.50 to < 0.75	1,107	—	—	1,107	0.58	0.0	40.00	1.0	556	50.25	—	2	
5	0.75 to < 2.50	1,140	—	—	1,140	1.36	0.0	40.00	1.0	832	73.00	—	6	
6	2.50 to < 10.00	177	—	—	177	6.47	0.0	40.00	1.0	227	128.55	—	4	
7	10.00 to < 100.00	1,195	—	—	1,195	21.23	0.0	40.02	1.0	2,221	185.81	—	101	
8	100.00 (Default)	246	—	—	246	100.00	0.0	40.00	1.0	0	0.00	—	98	
9	Sub-total	¥ 15,091	¥ —	—%	¥ 15,091	3.68%	0.7	40.07%	1.0	¥ 6,644	44.02%	¥ 222	¥ 72	
<b>Equity exposures (PD/LGD Approach)</b>														
1	0.00 to < 0.15	¥ 1,053,231	¥ —	—%	¥ 1,053,231	0.06%	0.2	90.00%	5.0	¥ 1,126,428	106.94%	¥ —	—	
2	0.15 to < 0.25	147,648	—	—	147,648	0.20	0.1	90.00	5.0	213,088	144.32	—	—	
3	0.25 to < 0.50	79,870	—	—	79,870	0.35	0.3	90.00	5.0	142,093	177.90	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	19,960	—	—	19,960	1.52	0.2	90.00	5.0	57,381	287.47	—	—	
6	2.50 to < 10.00	4,726	—	—	4,726	7.19	0.0	90.00	5.0	19,908	421.22	—	—	
7	10.00 to < 100.00	2,740	—	—	2,740	18.41	0.0	90.00	5.0	17,314	631.83	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 1,308,177	¥ —	—%	¥ 1,308,177	0.18%	0.9	90.00%	5.0	¥ 1,576,214	120.48%	¥ —	—	
<b>Purchased receivables for corporates, etc. (default risk) (FIRB)</b>														
1	0.00 to < 0.15	¥ 520,236	¥ —	—%	¥ 509,674	0.07%	0.3	41.11%	1.2	¥ 80,617	15.81%	¥ 156	156	
2	0.15 to < 0.25	124,038	7,873	10.00	122,500	0.21	0.1	40.69	1.0	36,859	30.08	—	105	
3	0.25 to < 0.50	163,486	—	—	160,216	0.38	1.1	40.06	1.2	68,178	42.55	—	249	
4	0.50 to < 0.75	3,785	—	—	3,785	0.57	0.0	40.00	5.0	3,493	92.27	—	8	
5	0.75 to < 2.50	95,751	—	—	94,003	1.57	3.1	40.13	1.5	78,827	83.85	—	594	
6	2.50 to < 10.00	4,529	—	—	4,522	6.36	0.4	40.05	1.0	5,847	129.31	—	115	
7	10.00 to < 100.00	1,432	6,056	40.00	3,855	13.73	0.0	40.00	4.4	8,088	209.81	—	211	
8	100.00 (Default)	4,539	—	—	4,539	100.00	0.0	40.00	1.0	0	0.00	—	1,815	
9	Sub-total	¥ 917,802	¥ 13,930	23.04%	¥ 903,097	0.89%	5.2	40.75%	1.2	¥ 281,913	31.21%	¥ 3,257	¥ 1,055	
<b>Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)</b>														
1	0.00 to < 0.15	¥ 662,068	¥ 6,299	10.00%	¥ 662,698	0.07%	0.0	86.37%	1.2	¥ 199,300	30.07%	¥ 417	417	
2	0.15 to < 0.25	60,311	6,056	40.00	62,733	0.20	0.0	86.33	1.7	40,484	64.53	—	108	
3	0.25 to < 0.50	10,426	—	—	10,426	0.40	0.0	77.96	1.5	9,192	88.16	—	34	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	4,995	—	—	4,995	1.01	0.0	86.17	1.7	7,178	143.70	—	39	
6	2.50 to < 10.00	551	—	—	551	4.33	0.0	100.00	1.0	1,516	274.99	—	23	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 738,353	¥ 12,355	24.70%	¥ 741,405	0.09%	0.1	86.25%	1.2	¥ 257,671	34.75%	¥ 623	¥ 0	

CR6		Millions of Yen, %, 1,000 cases, Year													
		March 31, 2024													
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 amounts	RWA	RWA density	EL	Eligible provisions	
<b>Purchased receivables for retail (default risk)</b>															
1	0.00 to < 0.15	¥ —	¥ —	—%	¥ —	—%	—	—%	—	¥ —	—%	¥ —	—	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	10,630	—	—	10,630	0.29	16.3	72.08	—	4,000	37.63	22	—		
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	¥ 10,630	¥ —	—%	¥ 10,630	0.29%	16.3	72.08%	—	¥ 4,000	37.63%	¥ 22	¥ 17		
<b>Qualifying revolving retail exposures</b>															
1	0.00 to < 0.15	¥ 0	¥ 36,582	28.20%	¥ 10,319	0.10%	40.6	58.40%	—	¥ 362	3.51%	¥ 6	—		
2	0.15 to < 0.25	48,763	179,196	17.74	80,566	0.21	183.9	71.28	—	6,425	7.97	121	—		
3	0.25 to < 0.50	20,288	826,643	11.01	111,307	0.34	126.7	75.79	—	14,046	12.61	292	—		
4	0.50 to < 0.75	45,036	69,491	17.74	57,368	0.52	89.8	71.28	—	9,411	16.40	212	—		
5	0.75 to < 2.50	11,760	126,652	24.34	42,591	1.16	93.4	71.27	—	12,811	30.08	353	—		
6	2.50 to < 10.00	34,677	22,712	23.47	40,008	5.00	39.8	71.67	—	33,121	82.78	1,432	—		
7	10.00 to < 100.00	232	947	13.84	363	55.96	0.6	69.98	—	631	173.68	146	—		
8	100.00 (Default)	5,334	3,466	10.69	5,723	100.00	6.2	72.26	—	5,665	98.99	3,682	—		
9	Sub-total	¥ 166,093	¥ 1,265,694	14.39%	¥ 348,249	2.66%	581.3	72.40%	—	¥ 82,477	23.68%	¥ 6,248	¥ 7,283		
<b>Residential mortgage exposures</b>															
1	0.00 to < 0.15	¥ 2,877,043	¥ 11,015	100.00%	¥ 2,888,058	0.10%	116.1	16.09%	—	¥ 111,176	3.84%	¥ 471	—		
2	0.15 to < 0.25	3,310,218	19	100.00	3,310,237	0.18	170.3	15.69	—	196,896	5.94	969	—		
3	0.25 to < 0.50	3,968,118	875	100.00	3,968,994	0.35	253.7	14.93	—	359,044	9.04	2,098	—		
4	0.50 to < 0.75	66,891	—	—	66,891	0.67	4.9	20.52	—	13,136	19.63	92	—		
5	0.75 to < 2.50	99,540	19	100.00	99,559	0.83	10.5	17.99	—	19,922	20.01	149	—		
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—		
7	10.00 to < 100.00	69,204	10	100.00	69,215	19.73	4.2	15.85	—	61,336	88.61	2,164	—		
8	100.00 (Default)	25,257	167	100.00	25,702	100.00	1.7	16.82	—	7,251	28.21	3,744	—		
9	Sub-total	¥ 10,416,276	¥ 12,106	100.00%	¥ 10,428,660	0.61%	561.7	15.57%	—	¥ 768,764	7.37%	¥ 9,690	¥ 20,848		
<b>Other retail exposures</b>															
1	0.00 to < 0.15	¥ 0	¥ 18,828	23.63%	¥ 4,451	0.08%	17.0	32.29%	—	¥ 314	7.06%	¥ 1	—		
2	0.15 to < 0.25	188,161	—	—	188,161	0.23	53.9	68.98	—	58,382	31.02	304	—		
3	0.25 to < 0.50	412,745	2,702	100.00	415,447	0.43	71.9	35.38	—	95,955	23.09	627	—		
4	0.50 to < 0.75	187,737	118,049	10.51	200,155	0.56	220.9	47.89	—	74,589	37.26	556	—		
5	0.75 to < 2.50	170,314	31	42.73	170,328	1.16	83.7	59.99	—	109,534	64.30	1,206	—		
6	2.50 to < 10.00	56,569	13,604	17.52	58,953	5.34	47.2	45.44	—	39,332	66.71	1,286	—		
7	10.00 to < 100.00	2,707	38	30.37	2,719	42.55	0.8	41.01	—	2,580	94.90	544	—		
8	100.00 (Default)	15,377	1,715	25.40	16,125	100.00	9.0	52.65	—	5,439	33.73	8,056	—		
9	Sub-total	¥ 1,033,613	¥ 154,971	14.46%	¥ 1,056,342	2.44%	504.7	48.53%	—	¥ 386,130	36.55%	¥ 12,582	¥ 11,379		

CR6		Millions of Yen, %, 1,000 cases, Year												
		March 31, 2024												
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 amounts	RWA	RWA density	EL	Eligible provisions
<b>Lease transactions</b>														
1	0.00 to < 0.15	¥ 213,216	¥ —	—%	¥ 213,216	0.07%	0.4	41.14%	2.4	¥ 43,888	20.58%	¥	66	
2	0.15 to < 0.25	132,275	—	—	132,275	0.20	0.1	40.00	3.2	60,755	45.93		107	
3	0.25 to < 0.50	54,286	—	—	54,286	0.40	0.3	40.06	2.5	30,199	55.62		88	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—		—	
5	0.75 to < 2.50	42,301	—	—	42,301	1.74	0.2	40.00	2.9	40,220	95.08		294	
6	2.50 to < 10.00	8,228	—	—	8,228	6.82	0.0	40.00	2.0	11,186	135.94		224	
7	10.00 to < 100.00	14,410	—	—	14,410	18.41	0.0	40.00	3.8	31,460	218.31		1,061	
8	100.00 (Default)	470	—	—	470	100.00	0.0	40.00	1.0	0	0.00		188	
9	Sub-total	¥ 465,190	¥ —	—%	¥ 465,190	1.09%	1.2	40.53%	2.7	¥ 217,711	46.80%	¥	2,032	¥ 1,590
<b>Total (all portfolios)</b>		<b>¥ 64,457,188</b>	<b>¥ 7,392,564</b>	<b>35.74%</b>	<b>¥ 67,001,644</b>	<b>0.52%</b>	<b>1,665.7</b>	<b>38.77%</b>	<b>2.9</b>	<b>¥ 13,371,077</b>	<b>19.95%</b>	<b>¥ 116,703</b>	<b>¥ 134,527</b>	

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. Financial Institution exposures (AIRB), purchased receivables for corporates, etc. on default risk (AIRB), purchased receivables for corporates, etc. on dilution risk and originator risk of loan participation (AIRB), and purchased receivables for retail on 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	
		March 31, 2025	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 56,066	¥ 56,066
2	Sovereign Exposures – AIRB	25,147	25,147
3	Financial Institution Exposures – FIRB	261,648	261,648
4	Financial Institution Exposures – AIRB	—	—
5	Corporate exposures (excluding specialised lending) – FIRB	6,560,862	6,560,862
6	Corporate exposures (excluding specialised lending) – AIRB	671,843	671,843
7	Specialised lending – FIRB	664,041	664,041
8	Specialised lending – AIRB	1,720,423	1,720,423
9	Retail – Qualifying revolving retail exposures	83,120	83,120
10	Retail – Residential mortgage exposures	754,531	754,531
11	Retail – Other retail exposures	394,242	394,242
12	Purchased receivables – FIRB	530,235	530,235
13	Purchased receivables – AIRB	—	—
14	Total	¥ 11,722,164	¥ 11,722,164

CR7		Millions of Yen	
		March 31, 2024	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 71,507	¥ 71,507
2	Sovereign Exposures – AIRB	27,248	27,248
3	Financial Institution Exposures – FIRB	303,140	303,140
4	Financial Institution Exposures – AIRB	—	—
5	Corporate exposures (excluding specialised lending) – FIRB	6,902,496	6,902,496
6	Corporate exposures (excluding specialised lending) – AIRB	689,196	689,196
7	Specialised lending – FIRB	805,787	805,787
8	Specialised lending – AIRB	1,795,958	1,795,958
9	Retail – Qualifying revolving retail exposures	82,477	82,477
10	Retail – Residential mortgage exposures	768,764	768,764
11	Retail – Other retail exposures	386,130	386,130
12	Purchased receivables – FIRB	543,585	543,585
13	Purchased receivables – AIRB	—	—
14	Total	¥ 12,376,294	¥ 12,376,294

**CR8: RWA flow statements of credit risk exposures under IRB**

CR8		10 Billions of Yen
Item No.		March 31, 2025
		RWA amounts
1	RWA at the end of the previous fiscal year	¥ 1,543
2	Asset size	15
3	Asset quality	(81)
4	Model updates	—
5	Factor of RWA changes	(111)
6	Acquisitions and disposals	—
7	Foreign exchange movements	(5)
8	Others	—
9	RWA at the end of the fiscal year	¥ 1,360

Note: The end of the previous fiscal year indicates March 31, 2024, and the end of the fiscal year indicates March 31, 2025.

CR8		10 Billions of Yen
Item No.		March 31, 2024
		RWA amounts
1	RWA at the end of the previous fiscal year	¥ 1,326
2	Asset size	95
3	Asset quality	(43)
4	Model updates	—
5	Factor of RWA changes	120
6	Acquisitions and disposals	—
7	Foreign exchange movements	44
8	Others	—
9	RWA at the end of the fiscal year	¥ 1,543

Notes: 1. The end of the previous fiscal year indicates March 31, 2023, and the end of the fiscal year indicates March 31, 2024.

2. Item No. 5 "Methodology and policy" represents the change due to the adoption of the finalised Basel III framework.

**CR9: IRB – Backtesting of probability of default (PD) per portfolio**

Entities subject to AIRB and FIRB

CR9		%, Cases											Credit RWA amounts ratio	
		March 31, 2025 (Period covered: September 30, 2023 - September 30, 2024)												
a	b	c					d	e	f		g	h		i
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period		Average historical annual default rate (5 years)
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2023	September 30, 2024				
Sovereign Exposures	—	AAA~ B-	Aaa~ B3	AAA~ B-	AAA~ BBB-	AAA~ BBB	0.00%	0.02%	856	814	0	0	0.00 %	0.6%
Financial Institution Exposures	—	AA~ B-	Aa2~ B3	AA~ B-	AA+~ BB-	AAA~ BB	0.09	0.16	428	436	0	0	0.00	2.0
Corporate Exposures (Japanese)	≥ 0% to 0.03%	AAA~ A-	Aaa~ A3	—	AAA~ AA-	AAA~ AA	0.03	0.03	570	528	0	0	0.00	61.1
	> 0.03% to 0.1%	BBB+~ BBB-	Baa1~ Baa3	—	A+~ A-	AA~ A	0.06	0.06	595	650	0	0	0.03	
	> 0.1% to 0.5%	BB+~ BB-	Ba1~ Ba3	—	BBB+~ BB-	A~ BBB	0.19	0.21	2,896	2,964	0	0	0.02	
	> 0.5% to 5%	B+~ B-	B1~ B3	—	BB+~ BB-	BBB~ BB	1.05	1.30	5,487	5,384	11	0	0.18	
	> 5% to < 100%	—	—	—	—	—	10.09	9.04	292	299	11	1	4.24	
Corporate Exposures (Non-Japanese)	≥ 0% to 0.03%	AAA~ AA-	Aaa~ Aa3	AAA~ AA-	—	—	0.03	0.03	40	43	0	0	0.00	10.2
	> 0.03% to 0.1%	A+~ A-	A1~ A3	A+~ A-	—	—	0.06	0.06	153	135	0	0	0.00	
	> 0.1% to 0.5%	BBB+~ BBB-	Baa1~ Baa3	BBB+~ BBB-	—	—	0.24	0.24	345	345	0	0	0.00	
	> 0.5% to 15%	BB+~ B-	Ba1~ B3	BB+~ B-	—	—	2.46	2.53	616	639	1	0	0.33	
	> 15% to < 100%	—	—	—	—	—	35.80	35.80	63	59	2	0	10.21	
Qualifying revolving retail exposures	≥ 0% to 10%	/ / / / /					0.40	0.25	38,558	37,219	39	0	0.08	0.0
	> 10% to < 100%	/ / / / /					23.14	23.14	65	80	20	0	19.82	
Residential mortgage exposures	≥ 0% to 2%	/ / / / /					0.19	0.22	557,399	553,672	310	0	0.05	4.6
	> 2% to < 100%	/ / / / /					18.11	18.45	3,740	4,684	616	0	14.74	
Other retail exposures	≥ 0% to 10%	/ / / / /					0.56	0.61	34,254	33,022	75	0	0.32	0.3
	> 10% to < 100%	/ / / / /					24.23	25.12	72	104	22	0	19.64	

## Entities subject to FIRB

CR9		%, Cases											Credit RWA amounts ratio	
		March 31, 2025 (Period covered: September 30, 2023 - September 30, 2024)												
a	b	c					d	e	f		g	h		i
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period		Average historical annual default rate (5 years)
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2023	September 30, 2024				
Sovereign Exposures	—	—	—	—	AAA~ BBB	AAA~ BBB+	0.01%	0.03%	209	202	0	0	0.00 %	0.0%
Financial Institution Exposures	—	—	—	—	AA+~ BBB	AAA~ BBB+	0.19	0.11	2	3	0	0	0.00	2.0
Corporate Exposures (Japanese)	≥ 0% to 0.03%	—	—	—	AAA~ AA-	AAA~ AA	0.03	0.03	32	32	0	0	0.00	2.3
	> 0.03% to 0.1%	—	—	—	A+~ A-	AA~ A	0.06	0.06	107	111	0	0	0.00	
	> 0.1% to 0.5%	—	—	—	BBB+~ BBB-	A~ BBB	0.19	0.24	422	429	0	0	0.09	
	> 0.5% to 5%	—	—	—	BB+~ BB-	BBB~ BB	1.29	1.17	846	794	4	0	0.74	
	> 5% to < 100%	—	—	—	—	—	12.04	8.10	203	201	3	0	2.87	
Qualifying revolving retail exposures	≥ 0% to 10%	/	/	/	/	/	0.92	0.75	534,195	521,132	2,629	0	0.54	0.4
	> 10% to < 100%	/	/	/	/	/	63.88	63.62	435	430	266	0	59.30	
Residential mortgage exposures	≥ 0% to 2%	/	/	/	/	/	0.64	0.68	11,818	12,285	30	0	0.29	0.2
	> 2% to < 100%	/	/	/	/	/	20.66	20.66	324	304	22	0	8.45	
Other retail exposures	≥ 0% to 10%	/	/	/	/	/	0.96	1.14	291,282	287,611	1,604	0	0.46	1.0
	> 10% to < 100%	/	/	/	/	/	39.80	62.24	699	680	359	0	48.07	

Notes: 1. On the previous page, Sumitomo Mitsui Trust Bank, Limited and specific purpose companies (SPCs) engaging in liquidation of receivables, subject to AIRB and FIRB, are counted. On this page, Group companies (i.e. Sumitomo Mitsui Trust Guarantee Co., Ltd., Sumishin Guaranty Company Limited, Sumitomo Mitsui Trust Card Co., Ltd., Sumitomo Mitsui Trust Loan & Finance Co., Ltd., Sumitomo Mitsui Trust Panasonic Finance Co., Ltd., and Sumitomo Mitsui Trust Club Co., Ltd.), subject to FIRB, are counted.

2. Column a: As for "Corporate exposures (excluding specialised lending)," "Specialised lending (subject to the PD/LGD Approach)," "Equity exposures (subject to the PD/LGD Approach)," and "Purchased receivables (other than those for corporates, etc. subject to top-down approach)," these portfolio classifications have been integrated into "Corporate exposures" In addition, different rating systems (PD) are used in Japanese rating and Non-Japanese rating, and so "Corporate exposures" are classified into "Japanese" and "Non-Japanese."

3. Column c: With reference to the internal rating for each obligor, the range of external rating is stated in accordance with the relation between the internal rating and external rating of the internal rules for SuMi TRUST Bank Group.

4. The PD estimation of SuMi TRUST Bank Group covers the one-year default results with the reference date being the end of September every year. Accordingly, Column d and Column e were obtained with the reference date being the end of September 2023. In addition, Column g and Column h were obtained by counting the number of defaulted obligors from the end of September 2023 to the end of September 2024.

5. Column f to Column h: "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.

6. "Average historical annual default rate (5 years)" in column i represents the average value of the actual default rate for each year of the latest eleven years rather than the latest five years.

7. The scope of application of the major model used in the consolidation range specified by the capital regulatory standards is determined while considering the portfolio classifications specified by regulations and credit decisions based on the risk driver of each portfolio (explanatory variables of the adopted rating model, etc.). "Credit RWA amounts ratio" of each internal model is stated for each portfolio\*.

\* "Credit RWA amounts ratio" (obtained with the reference date being the end of September 2024) is the ratio of RWA amounts for each portfolio to the total RWA amounts subject to the IRB approach (excluding counterparty credit risk, the credit risk related to securitisation transactions, and the credit risk related to funds).

8. In the ">10% to <100%" category of "Other retail exposures" of entities subject to FIRB, "Average historical annual default rate (5 years)" in Column i exceeds "Weighted average PD (EAD weighted)" in Column d. This is attributable to the difference in the method for obtaining average values. The appropriateness of the PD estimation in each pool classification is examined regularly every year.

Entities subject to AIRB and FIRB

CR9		% , Cases											Credit RWA amounts ratio	
		March 31, 2024 (Period covered: September 30, 2022 - September 30, 2023)												
a	b	c					d	e	f		g	h		i
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period		Average historical annual default rate (5 years)
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2022	September 30, 2023				
Sovereign Exposures	—	AAA~ B-	Aaa~ B3	AAA~ B-	AAA~ BBB-	AAA~ BBB	0.00%	0.11%	826	856	0	0	0.00 %	1.2%
Financial Institution Exposures	—	AA~ B-	Aa2~ B3	AA~ B-	AA~ BB-	AAA~ BB	0.08	0.16	431	428	0	0	0.00	1.7
Corporate Exposures (Japanese)	≥ 0% to 0.03%	AAA~ A-	Aaa~ A3	—	AAA~ AA-	AAA~ AA	0.03	0.03	548	547	0	0	0.00	58.0
	> 0.03% to 0.1%	BBB+~ BBB-	Baa1~ Baa3	—	A+~ A-	AA~ A	0.06	0.06	564	595	0	0	0.01	
	> 0.1% to 0.5%	BB+~ BB-	Ba1~ Ba3	—	BBB+~ BBB-	A~ BBB	0.19	0.22	2,803	2,902	1	0	0.02	
	> 0.5% to 5%	B+~ B-	B1~ B3	—	BB+~ BB-	BBB~ BB	1.04	1.22	5,588	5,475	11	0	0.17	
	> 5% to < 100%	—	—	—	—	—	8.40	8.87	256	256	6	0	3.51	
Corporate Exposures (Non-Japanese)	≥ 0% to 0.03%	AAA~ AA-	Aaa~ Aa3	AAA~ AA-	—	—	0.03	0.03	40	50	0	0	0.00	12.4
	> 0.03% to 0.1%	A+~ A-	A1~ A3	A+~ A-	—	—	0.06	0.06	153	145	0	0	0.00	
	> 0.1% to 0.5%	BBB+~ BBB-	Baa1~ Baa3	BBB+~ BBB-	—	—	0.23	0.24	345	338	0	0	0.00	
	> 0.5% to 15%	BB+~ B-	Ba1~ B3	BB+~ B-	—	—	2.21	2.62	616	619	0	0	0.18	
	> 15% to < 100%	—	—	—	—	—	35.80	35.80	63	59	0	0	10.48	
Qualifying revolving retail exposures	≥ 0% to 10%	/	/	/	/	/	0.41	0.26	39,646	38,555	29	0	0.09	0.0
	> 10% to < 100%	/	/	/	/	/	23.23	23.23	86	65	13	0	15.26	
Residential mortgage exposures	≥ 0% to 2%	/	/	/	/	/	0.20	0.23	555,597	557,399	289	0	0.08	4.7
	> 2% to < 100%	/	/	/	/	/	19.01	19.19	3,772	3,783	585	0	13.19	
Other retail exposures	≥ 0% to 10%	/	/	/	/	/	0.57	0.57	35,628	34,254	155	0	0.36	0.3
	> 10% to < 100%	/	/	/	/	/	24.19	25.45	138	72	20	0	16.99	

## Entities subject to FIRB

CR9		% , Cases											Credit RWA amounts ratio	
		March 31, 2024 (Period covered: September 30, 2022 - September 30, 2023)												
a	b	c					d	e	f		g	h		i
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period		Average historical annual default rate (5 years)
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2022	September 30, 2023				
Sovereign Exposures	—	—	—	—	AAA~ BBB	AAA~ BBB+	0.02%	0.04%	216	209	0	0	0.00 %	0.0%
Financial Institution Exposures	—	—	—	—	AA+~ BBB	AAA~ BBB+	0.19	0.19	4	2	0	0	0.00	0.0
Corporate Exposures (Japanese)	≥ 0% to 0.03%	—	—	—	AAA~ AA-	AAA~ AA	0.02	0.02	37	32	0	0	0.00	3.0
	> 0.03% to 0.1%	—	—	—	A+~ A-	AA~ A	0.06	0.06	89	107	0	0	0.00	
	> 0.1% to 0.5%	—	—	—	BBB+~ BBB-	A~ BBB	0.18	0.17	427	422	1	0	0.04	
	> 0.5% to 5%	—	—	—	BB+~ BB-	BBB~ BB	1.24	1.09	838	846	8	1	0.75	
	> 5% to < 100%	—	—	—	—	—	12.03	8.41	198	203	8	3	4.57	
Qualifying revolving retail exposures	≥ 0% to 10%	/	/	/	/	/	0.93	0.77	548,648	534,195	2,707	91	0.68	0.6
	> 10% to < 100%	/	/	/	/	/	62.85	62.37	527	435	291	0	59.39	
Residential mortgage exposures	≥ 0% to 2%	/	/	/	/	/	0.66	0.72	12,200	11,818	26	0	0.34	0.2
	> 2% to < 100%	/	/	/	/	/	21.28	21.28	323	324	19	0	11.28	
Other retail exposures	≥ 0% to 10%	/	/	/	/	/	0.97	1.36	291,919	289,751	1,359	66	0.55	2.3
	> 10% to < 100%	/	/	/	/	/	42.16	56.76	629	697	308	4	47.33	

Notes: 1. On the previous page, Sumitomo Mitsui Trust Bank, Limited and specific purpose companies (SPCs) engaging in liquidation of receivables, subject to AIRB and FIRB, are counted. On this page, Group companies (i.e. Sumitomo Mitsui Trust Guarantee Co., Ltd., Sumishin Guaranty Company Limited, Sumitomo Mitsui Trust Card Co., Ltd., Sumitomo Mitsui Trust Loan & Finance Co., Ltd., Sumitomo Mitsui Trust Panasonic Finance Co., Ltd., and Sumitomo Mitsui Trust Club Co., Ltd.), subject to FIRB, are counted.

2. Column a: As for "Corporate exposures (excluding specialised lending)," "Specialised lending (subject to the PD/LGD Approach)," "Equity exposures (subject to the PD/LGD Approach)," and "Purchased receivables (other than those for corporates, etc. subject to top-down approach)," these portfolio classifications have been integrated into "Corporate exposures" In addition, different rating systems (PD) are used in Japanese rating and Non-Japanese rating, and so "Corporate exposures" are classified into "Japanese" and "Non-Japanese."

3. Column c: With reference to the internal rating for each obligor, the range of external rating is stated in accordance with the relation between the internal rating and external rating of the internal rules for SuMi TRUST Group.

4. The PD estimation of SuMi TRUST Group covers the one-year default results with the reference date being the end of September every year. Accordingly, Column d and Column e were obtained with the reference date being the end of September 2022. In addition, Column g and Column h were obtained by counting the number of defaulted obligors from the end of September 2022 to the end of September 2023.

5. Column f to Column h: "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.

6. "Average historical annual default rate (5 years)" in column i represents the average value of the actual default rate for each year of the latest eleven years rather than the latest five years.

7. The scope of application of the major model used in the consolidation range specified by the capital regulatory standards is determined while considering the portfolio classifications specified by regulations and credit decisions based on the risk driver of each portfolio (explanatory variables of the adopted rating model, etc.). "Credit RWA amounts ratio" of each internal model is stated for each portfolio\*.

\* "Credit RWA amounts ratio" (obtained with the reference date being the end of September 2023) is the ratio of RWA amounts for each portfolio to the total RWA amounts subject to the IRB approach (excluding counterparty credit risk, the credit risk related to securitisation transactions, and the credit risk related to funds).

8. In the ">10% to <100%" category of "Other retail exposures" of entities subject to FIRB, "Average historical annual default rate (5 years)" in Column i exceeds "Weighted average PD (EAD weighted)" in Column d. This is attributable to the difference in the method for obtaining average values. The appropriateness of the PD estimation in each pool classification is examined regularly every year.

## CR10:IRB – Specialised Lending (Supervisory Slotting Criteria Approach)

CR10		Millions of Yen, %										
		March 31, 2025										
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	1,587	—	70%	180	106	—	1,300	1,587	1,111	6	
	2.5 years ≤	1,835	—	90%	1,835	—	—	—	1,835	1,652	14	
Satisfactory		20,410	4,648	115%	14,253	—	—	8,016	22,269	25,610	623	
Weak		—	—	250%	—	—	—	—	—	—	—	
Default		—	—	—	—	—	—	—	—	—	—	
<b>Total</b>		<b>¥ 23,834</b>	<b>¥ 4,648</b>	<b>—</b>	<b>¥ 16,270</b>	<b>¥ 106</b>	<b>¥ —</b>	<b>¥ 9,316</b>	<b>¥ 25,693</b>	<b>¥ 28,374</b>	<b>¥ 644</b>	
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	¥ 85	¥ 840	70%	¥ 421					¥ 295	¥ 1	
	2.5 years ≤	—	1,176	95%	470					446	1	
Good	< 2.5 years	4,564	—	95%	4,564					4,335	18	
	2.5 years ≤	8,916	55,162	120%	30,981					37,178	123	
Satisfactory		114,893	102,760	140%	155,997					218,396	4,367	
Weak		114,924	82,040	250%	147,740					369,350	11,819	
Default		—	—	—	—					—	—	
<b>Total</b>		<b>¥ 243,384</b>	<b>¥ 241,979</b>	<b>—</b>	<b>¥ 340,176</b>					<b>¥ 630,004</b>	<b>¥ 16,332</b>	

CR10		Millions of Yen, %											
		March 31, 2024											
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 ≤	156	—	90%	—	156	—	—	—	156	140	1	
Satisfactory		2,000	—	115%	—	—	—	2,000	2,000	2,300	56		
Weak		—	—	250%	—	—	—	—	—	—	—		
Default		—	—	—	—	—	—	—	—	—	—		
<b>Total</b>		<b>¥ 2,156</b>	<b>¥ —</b>	<b>—</b>	<b>¥ —</b>	<b>¥ 156</b>	<b>¥ —</b>	<b>¥ 2,000</b>	<b>¥ 2,156</b>	<b>¥ 2,441</b>	<b>¥ 57</b>		
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	¥ 763	¥ 1,685	70%						¥ 1,437	¥ 1,006	¥ 5	
	2.5 years ≤	—	710	95%						284	269	1	
Good	< 2.5 years	4,188	1,127	95%						4,640	4,408	18	
	2.5 years ≤	32,676	23,316	120%						42,002	50,403	168	
Satisfactory		134,550	125,959	140%						184,933	258,907	5,178	
Weak		99,623	232,647	250%						192,682	481,706	15,414	
Default		—	—	—						—	—	—	
<b>Total</b>		<b>¥ 271,802</b>	<b>¥ 385,446</b>	<b>—</b>						<b>¥ 425,981</b>	<b>¥ 796,701</b>	<b>¥ 20,786</b>	

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

CCR1		Millions of Yen,					
		March 31, 2025					
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	¥ 198,248	¥ 506,763		1.4	¥ 987,015	¥ 331,767
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					128,657	36,464
5	Exposure variation estimation model					—	—
6	Total						¥ 368,232

CCR1		Millions of Yen,					
		March 31, 2024					
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	¥ 456,216	¥ 504,280		1.4	¥ 1,344,696	¥ 417,414
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					152,224	31,482
5	Exposure variation estimation model					—	—
6	Total						¥ 448,897

**CVA1: Reduced BA-CVA**

As of March 31, 2025

Not applicable.

As of March 31, 2024

Not applicable.

**CVA2: Full BA-CVA**

Item No.	CVA2	Millions of Yen	
		March 31, 2025	
		a	
		CVA risk capital requirement	
1	K Reduced	¥	32,973
2	K Hedged		32,973
3	Total	¥	32,973

Item No.	CVA2	Millions of Yen	
		March 31, 2024	
		a	
		CVA risk capital requirement	
1	K Reduced	¥	40,965
2	K Hedged		40,965
3	Total	¥	40,965

**CVA3: SA-CVA risk capital requirement and the number of counterparties**

As of March 31, 2025  
Not applicable.

As of March 31, 2024  
Not applicable.

**CVA4: Risk-weighted assets flow statements of CVA risk exposure under SA-CVA**

As of March 31, 2025  
Not applicable.

As of March 31, 2024  
Not applicable.

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

CCR3		Millions of Yen																	
		March 31, 2025																	
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)																
			0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	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, type I financial institutions and insurance companies		—	—	9,385	13,209	—	2,461	—	—	—	—	—	9,404	—	—	—	—	34,461
11	Corporates, etc.		—	—	661	—	—	—	—	—	—	9,709	—	—	—	—	—	—	10,371
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Total	¥	—	¥	—	¥10,047	¥13,209	¥	—	¥2,461	¥	—	¥9,709	¥	—	¥9,404	¥	—	¥44,833

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

CCR3		Millions of Yen															
		March 31, 2024															
Item No.	Regulatory portfolio	Risk weight	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, type I financial institutions and insurance companies		—	—	15,584	—	—	—	—	—	4,110	12,894	—	—	—	—	32,588
11	Corporates, etc.		—	—	—	—	—	—	—	7,728	—	—	—	—	—	—	7,728
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Total	¥	—	¥	—	¥15,584	¥	—	¥	—	¥7,728	¥4,110	¥12,894	¥	—	¥40,317	

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

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

CCR4		Millions of Yen, %, 1,000 cases, Year							
Item No.	PD scale	March 31, 2025							
		a	b	c	d	e	f	g	
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density	
<b>Sovereign exposures</b>									
1	0.00 to < 0.15	¥ 27,614	0.00%	0.0	45.00%	1.9	¥ 568	2.05%	
2	0.15 to < 0.25	—	—	—	—	—	—	—	
3	0.25 to < 0.50	2,271	0.29	0.0	45.00	1.0	878	38.66	
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	¥ 29,885	0.02%	0.0	45.00%	1.8	¥ 1,446	4.84%	
<b>Financial Institution exposures</b>									
1	0.00 to < 0.15	¥ 411,184	0.05%	0.1	45.76%	1.9	¥ 97,802	23.78%	
2	0.15 to < 0.25	85	0.18	0.0	45.00	3.3	47	54.70	
3	0.25 to < 0.50	6,476	0.29	0.0	45.00	4.9	6,804	105.06	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	201	1.07	0.0	45.00	1.0	151	75.44	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	¥ 417,948	0.06%	0.1	45.75%	1.9	¥ 104,805	25.07%	
<b>Corporate exposures</b>									
1	0.00 to < 0.15	¥ 413,701	0.05%	0.3	46.72%	1.9	¥ 93,864	22.68%	
2	0.15 to < 0.25	17,615	0.18	0.0	40.51	3.2	8,086	45.90	
3	0.25 to < 0.50	15,154	0.33	0.1	40.23	2.8	8,386	55.33	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	6,842	1.45	0.0	40.07	2.7	6,497	94.95	
6	2.50 to < 10.00	430	6.50	0.0	40.00	1.6	591	137.45	
7	10.00 to < 100.00	37	14.36	0.0	40.00	1.0	67	179.63	
8	100.00 (Default)	15	100.00	0.0	40.00	1.0	0	0.00	
9	Sub-total	¥ 453,796	0.10%	0.5	46.15%	2.0	¥ 117,492	25.89%	
<b>SME exposures</b>									
1	0.00 to < 0.15	¥ 1,311	0.11%	0.0	40.00%	4.6	¥ 478	36.50%	
2	0.15 to < 0.25	365	0.18	0.0	40.00	1.6	106	29.15	
3	0.25 to < 0.50	509	0.38	0.0	40.00	3.7	321	63.04	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	304	1.76	0.0	40.00	1.4	247	81.04	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	¥ 2,491	0.38%	0.0	40.00%	3.6	¥ 1,153	46.30%	
<b>Specialised lending</b>									
1	0.00 to < 0.15	¥ 56,832	0.08%	0.1	40.05%	4.4	¥ 20,143	35.44%	
2	0.15 to < 0.25	42,003	0.24	0.0	40.00	4.9	27,195	64.74	
3	0.25 to < 0.50	34,677	0.30	0.0	40.00	4.9	24,624	71.00	
4	0.50 to < 0.75	10,535	0.58	0.0	40.00	4.8	9,584	90.97	
5	0.75 to < 2.50	7,845	1.25	0.0	40.00	4.8	8,963	114.24	
6	2.50 to < 10.00	13,467	2.97	0.0	40.00	4.9	18,973	140.87	
7	10.00 to < 100.00	1,355	12.86	0.0	40.00	4.5	2,827	208.53	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	¥ 166,718	0.59%	0.3	40.01%	4.7	¥ 112,312	67.36%	
Total (all portfolios)		¥ 1,070,840	0.16%	1.1	44.99%	2.4	¥ 337,212	31.49%	

Note: 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							
		March 31, 2024							
Item No.	PD scale	a	b	c	d	e	f	g	
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density	
<b>Sovereign exposures</b>									
1	0.00 to < 0.15	¥ 38,817	0.00%	0.0	45.00%	2.0	¥ 1,044	2.69%	
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	¥ 38,817	0.00%	0.0	45.00%	2.0	¥ 1,044	2.69%	
<b>Financial Institution exposures</b>									
1	0.00 to < 0.15	¥ 594,410	0.05%	0.1	45.58%	1.6	¥ 122,561	20.61%	
2	0.15 to < 0.25	6,908	0.23	0.0	45.00	1.0	3,112	45.05	
3	0.25 to < 0.50	9,043	0.30	0.0	45.00	4.5	8,921	98.64	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	0	2.03	0.0	45.00	1.0	0	96.29	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	¥ 610,362	0.06%	0.1	45.57%	1.6	¥ 134,595	22.05%	
<b>Corporate exposures</b>									
1	0.00 to < 0.15	¥ 542,517	0.05%	0.2	46.59%	1.6	¥ 113,540	20.92%	
2	0.15 to < 0.25	24,005	0.20	0.0	40.20	3.5	11,768	49.02	
3	0.25 to < 0.50	34,084	0.36	0.1	40.01	2.1	16,689	48.96	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	4,189	1.53	0.0	40.01	3.0	4,200	100.26	
6	2.50 to < 10.00	201	4.20	0.0	40.00	2.9	261	129.81	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	13	100.00	0.0	40.00	1.0	0	0.00	
9	Sub-total	¥ 605,012	0.09%	0.5	45.92%	1.7	¥ 146,460	24.20%	
<b>SME exposures</b>									
1	0.00 to < 0.15	¥ 766	0.12%	0.0	40.00%	3.0	¥ 257	33.55%	
2	0.15 to < 0.25	837	0.20	0.0	40.00	1.8	266	31.88	
3	0.25 to < 0.50	667	0.39	0.0	40.00	3.3	380	56.98	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	673	1.69	0.0	40.00	2.5	597	88.72	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	¥ 2,944	0.56%	0.0	40.00%	2.6	¥ 1,502	51.01%	
<b>Specialised lending</b>									
1	0.00 to < 0.15	¥ 66,307	0.09%	0.1	40.06%	4.4	¥ 24,296	36.64%	
2	0.15 to < 0.25	48,971	0.24	0.0	40.00	4.9	31,747	64.82	
3	0.25 to < 0.50	26,754	0.31	0.0	40.00	4.8	19,109	71.42	
4	0.50 to < 0.75	10,346	0.58	0.0	40.00	4.9	9,567	92.47	
5	0.75 to < 2.50	16,950	1.18	0.0	40.00	4.9	19,216	113.37	
6	2.50 to < 10.00	21,294	3.06	0.0	40.00	4.9	30,215	141.89	
7	10.00 to < 100.00	4,852	12.86	0.0	40.00	4.8	10,261	211.47	
8	100.00 (Default)	3,988	100.00	0.0	40.00	1.0	0	0.00	
9	Sub-total	¥ 199,466	2.90%	0.3	40.02%	4.6	¥ 144,414	72.40%	
<b>Total (all portfolios)</b>		<b>¥ 1,456,603</b>	<b>0.46%</b>	<b>1.1</b>	<b>44.93%</b>	<b>2.1</b>	<b>¥ 428,017</b>	<b>29.38%</b>	

Note: 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					
		March 31, 2025					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
Item No.	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated			
1	Cash (domestic currency)	¥ —	¥ 500,375	¥ 8,870	¥ 445,910	¥ 104,579	¥ 899,122
2	Cash (other currency)	—	174,809	—	229,450	2,300,985	—
3	Domestic sovereign debt	2,131	37,666	7,603	72,363	767,971	651,419
4	Other sovereign debt	4,167	—	—	—	1,109,187	4,513,486
5	Government agency debt	—	—	—	—	—	—
6	Corporate bonds	—	—	—	—	116,770	—
7	Equity securities	—	—	—	12,445	1,561,732	354,346
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 6,298	¥ 712,851	¥ 16,473	¥ 760,168	¥ 5,961,227	¥ 6,418,375

CCR5		Millions of Yen					
		March 31, 2024					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
Item No.	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated			
1	Cash (domestic currency)	¥ —	¥ 395,558	¥ 12,280	¥ 430,014	¥ 498,488	¥ 643,800
2	Cash (other currency)	—	220,964	—	230,021	2,204,314	—
3	Domestic sovereign debt	5,293	58,324	14,615	84,222	110,438	677,800
4	Other sovereign debt	5,106	—	—	—	1,634,080	4,886,169
5	Government agency debt	—	—	—	—	—	—
6	Corporate bonds	—	—	—	—	255,521	—
7	Equity securities	—	—	—	13,574	1,703,362	718,617
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 10,399	¥ 674,846	¥ 26,895	¥ 757,833	¥ 6,406,206	¥ 6,926,388

**CCR6: Credit derivatives exposures**

CCR6		Millions of Yen	
		March 31, 2025	
Item No.		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 20,100	¥ 20,100
2	Index credit default swaps	—	—
3	Total return swaps	13,173	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 33,273	¥ 20,100
Fair values			
7	Positive fair value (asset)	¥ 138	¥ 375
8	Negative fair value (liability)	(375)	(1)

CCR6		Millions of Yen	
		March 31, 2024	
Item No.		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 19,600	¥ 19,600
2	Index credit default swaps	7,022	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 26,622	¥ 19,600
Fair values			
7	Positive fair value (asset)	¥ 1	¥ 525
8	Negative fair value (liability)	(680)	(1)

**CCR7: RWA flow statements of CCR exposures under Internal Model Method (IMM)**

As of March 31, 2025

Not applicable.

As of March 31, 2024

Not applicable.

**CCR8: Exposures to central counterparties (CCP)**

CCR8		Millions of Yen	
		March 31, 2025	
Item No.		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 24,914
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 145,771	2,915
3	(i) OTC derivatives	80,465	1,609
4	(ii) Exchange-traded derivatives	17,214	344
5	(iii) Repo transactions	48,091	961
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	172,879	3,457
9	Pre-funded default fund contributions	54,042	18,541
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	—	—

CCR8		Millions of Yen	
		March 31, 2024	
Item No.		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 7,986
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 123,065	2,461
3	(i) OTC derivatives	72,570	1,451
4	(ii) Exchange-traded derivatives	17,963	359
5	(iii) Repo transactions	32,530	650
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	194,827	3,896
9	Pre-funded default fund contributions	3,830	1,628
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								
		March 31, 2025								
		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	¥ 83,800	¥ —	¥ 83,800	¥ 145,249	¥ —	¥ 145,249	¥ 338,636	¥ —	¥ 338,636
2	Residential mortgage	83,800	—	83,800	21,914	—	21,914	116,648	—	116,648
3	Credit card	—	—	—	22,005	—	22,005	66,755	—	66,755
4	Other retail exposures	—	—	—	101,329	—	101,329	155,232	—	155,232
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	—	—	—	—	—	—	2,155,404	—	2,155,404
7	Loans to corporates	—	—	—	—	—	—	2,140,572	—	2,140,572
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	14,831	—	14,831
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		March 31, 2024								
		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	¥ 85,639	¥ —	¥ 85,639	¥ 375,925	¥ —	¥ 375,925	¥ 275,475	¥ —	¥ 275,475
2	Residential mortgage	85,639	—	85,639	17,526	—	17,526	138,057	—	138,057
3	Credit card	—	—	—	31,454	—	31,454	40,278	—	40,278
4	Other retail exposures	—	—	—	326,943	—	326,943	97,139	—	97,139
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	—	—	—	1,646	—	1,646	1,984,256	—	1,984,256
7	Loans to corporates	—	—	—	—	—	—	1,984,256	—	1,984,256
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	1,646	—	1,646	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

**SEC2: Securitisation exposures by underlying asset type (securitisation exposures subject to the calculation of the capital requirement for market risk only)**

As of March 31, 2025  
Not applicable.

As of March 31, 2024  
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														
		March 31, 2025														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Item No.	Total	Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)								
		Securitisation			Re-securitisation			Securitisation			Re-securitisation					
		Retail underlying	Wholesale		Senior	Non-senior		Retail underlying	Wholesale		Senior	Non-senior		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 87,331	¥ 87,331	¥ 87,331	¥ 87,331	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
2	> 20% to 50% risk weight	122,281	122,281	122,281	122,281	-	-	-	-	-	-	-	-	-	-	-
3	> 50% to 100% risk weight	15,622	15,622	15,622	15,622	-	-	-	-	-	-	-	-	-	-	-
4	> 100% to < 1,250% risk weight	3,813	3,813	3,813	3,813	-	-	-	-	-	-	-	-	-	-	-
5	1,250% risk weight	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 227,044	¥ 227,044	¥ 227,044	¥ 227,044	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,005	2,005	2,005	2,005	-	-	-	-	-	-	-	-	-	-	-
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)	¥ 67,447	¥ 67,447	¥ 67,447	¥ 67,447	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	522	522	522	522	-	-	-	-	-	-	-	-	-	-	-
12	Subject to the Standardised Approach (SEC-SA)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Subject to 1,250% risk weight	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 5,395	¥ 5,395	¥ 5,395	¥ 5,395	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	41	41	41	41	-	-	-	-	-	-	-	-	-	-	-
16	Subject to the Standardised Approach (SEC-SA)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Subject to 1,250% risk weight	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-

SEC3		Millions of Yen															
		March 31, 2024															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
Item No.	Total	Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)									
		Securitisation			Re-securitisation			Securitisation			Re-securitisation						
		Retail underlying		Wholesale	Senior		Non-senior	Retail underlying		Wholesale	Senior		Non-senior				
	Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 140,311	¥ 140,311	¥ 140,311	¥ 138,664	¥ 1,646	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
2	> 20% to 50% risk weight	258,954	258,954	258,954	258,954	-	-	-	-	-	-	-	-	-	-	-	-
3	> 50% to 100% risk weight	59,921	59,921	59,921	59,921	-	-	-	-	-	-	-	-	-	-	-	-
4	> 100% to < 1,250% risk weight	4,022	4,022	4,022	4,022	-	-	-	-	-	-	-	-	-	-	-	-
5	1,250% risk weight	2	2	2	2	-	-	-	-	-	-	-	-	-	-	-	-
Exposure Values (by regulatory approach)																	
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 461,753	¥ 461,753	¥ 461,753	¥ 460,107	¥ 1,646	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	1,454	1,454	1,454	1,454	-	-	-	-	-	-	-	-	-	-	-	-
8	Subject to the Standardised Approach (SEC-SA)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Subject to 1,250% risk weight	2	2	2	2	-	-	-	-	-	-	-	-	-	-	-	-
RWA (by regulatory approach)																	
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 140,743	¥ 140,743	¥ 140,743	¥ 140,496	¥ 246	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	315	315	315	315	-	-	-	-	-	-	-	-	-	-	-	-
12	Subject to the Standardised Approach (SEC-SA)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Subject to 1,250% risk weight	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-
Capital requirement values (by regulatory approach)																	
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 11,259	¥ 11,259	¥ 11,259	¥ 11,239	¥ 19	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	25	25	25	25	-	-	-	-	-	-	-	-	-	-	-	-
16	Subject to the Standardised Approach (SEC-SA)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Subject to 1,250% risk weight	2	2	2	2	-	-	-	-	-	-	-	-	-	-	-	-

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

Item No.	Millions of Yen														
	March 31, 2025														
	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			Securitisation		Re-securitisation		
			Retail underlying	Wholesale		Senior	Non-senior				Retail underlying	Wholesale		Senior	Non-senior
Exposure values (by RW bands)															
1	≤ 20% risk weight	¥ 2,374,120	¥ 2,374,120	¥ 2,374,120	¥ 259,254	¥ 2,114,865	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
2	> 20% to 50% risk weight	84,784	84,784	84,784	69,804	14,980	-	-	-	-	-	-	-	-	-
3	> 50% to 100% risk weight	23,674	23,674	23,674	16,010	7,664	-	-	-	-	-	-	-	-	-
4	> 100% to < 1,250% risk weight	11,461	11,461	11,461	8,400	3,061	-	-	-	-	-	-	-	-	-
5	1,250% risk weight	0	0	0	0	-	-	-	-	-	-	-	-	-	-
Exposure Values (by regulatory approach)															
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 2,427,285	¥ 2,427,285	¥ 2,427,285	¥ 286,713	¥ 2,140,572	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	66,755	66,755	66,755	66,755	-	-	-	-	-	-	-	-	-	-
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)	¥ 274,016	¥ 274,016	¥ 274,016	¥ 53,258	¥ 220,757	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	28,972	28,972	28,972	28,972	-	-	-	-	-	-	-	-	-	-
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)	¥ 21,921	¥ 21,921	¥ 21,921	¥ 4,260	¥ 17,660	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,317	2,317	2,317	2,317	-	-	-	-	-	-	-	-	-	-
16	Subject to the Standardised Approach (SEC-SA)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Subject to 1,250% risk weight	0	0	0	0	-	-	-	-	-	-	-	-	-	-

SEC4		Millions of Yen															
		March 31, 2024															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
Item No.	Total	Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)									
		Securitisation			Re-securitisation			Securitisation			Re-securitisation						
		Retail underlying		Wholesale	Senior		Non-senior	Retail underlying		Wholesale	Senior		Non-senior				
	Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 2,139,258	¥ 2,139,258	¥ 2,139,258	¥ 155,001	¥ 1,984,256	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
2	> 20% to 50% risk weight	31,297	31,297	31,297	31,297	-	-	-	-	-	-	-	-	-	-	-	-
3	> 50% to 100% risk weight	67,106	67,106	67,106	67,106	-	-	-	-	-	-	-	-	-	-	-	-
4	> 100% to < 1,250% risk weight	22,069	22,069	22,069	22,069	-	-	-	-	-	-	-	-	-	-	-	-
5	1,250% risk weight	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
Exposure Values (by regulatory approach)																	
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 2,218,826	¥ 2,218,826	¥ 2,218,826	¥ 234,569	¥ 1,984,256	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	40,905	40,905	40,905	40,905	-	-	-	-	-	-	-	-	-	-	-	-
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)	¥ 271,074	¥ 271,074	¥ 271,074	¥ 82,582	¥ 188,491	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	26,298	26,298	26,298	26,298	-	-	-	-	-	-	-	-	-	-	-	-
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)	¥ 21,685	¥ 21,685	¥ 21,685	¥ 6,606	¥ 15,079	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -	¥ -
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,103	2,103	2,103	2,103	-	-	-	-	-	-	-	-	-	-	-	-
16	Subject to the Standardised Approach (SEC-SA)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Subject to 1,250% risk weight	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-

**MR1: Market risk under the standardised approach**

MR1		Millions of Yen
		March 31, 2025
Item No.		Market risk capital requirement
1	General interest rate risk	¥ 72,931
2	Equity risk	716
3	Commodity risk	3
4	Foreign exchange risk	17,262
5	Credit spread risk - non-securitisations	832
6	Credit spread risk - securitisations (non-correlation trading portfolio)	—
7	Credit spread risk - securitisation (correlation trading portfolio)	—
8	Default risk - non-securitisations	2,550
9	Default risk - securitisations (non-correlation trading portfolio)	—
10	Default risk - securitisations (correlation trading portfolio)	—
11	Residual risk add-on	3,442
	Others	—
12	Total	¥ 97,739

MR1		Millions of Yen
		March 31, 2024
Item No.		Market risk capital requirement
1	General interest rate risk	¥ 51,827
2	Equity risk	1,185
3	Commodity risk	3
4	Foreign exchange risk	15,681
5	Credit spread risk - non-securitisations	2,566
6	Credit spread risk - securitisations (non-correlation trading portfolio)	—
7	Credit spread risk - securitisation (correlation trading portfolio)	—
8	Default risk - non-securitisations	4,948
9	Default risk - securitisations (non-correlation trading portfolio)	—
10	Default risk - securitisations (correlation trading portfolio)	—
11	Residual risk add-on	3,030
	Others	—
12	Total	¥ 79,242

**MR2: Market Risk under the Internal Modeled Approach (IMA)**

As of March 31, 2025  
Not applicable.

As of March 31, 2024  
Not applicable.

**MR3: Market risk under the simplified standardised approach**

As of March 31, 2025  
Not applicable.

As of March 31, 2024  
Not applicable.

**IRRBB1: Interest rate risk**

IRRBB1		Millions of Yen							
		a		b		c		d	
Item No.		Δ EVE		Δ NII					
		March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024				
1	Parallel up	¥ 90,855	¥ 91,111	¥ (93,940)	¥ (83,166)				
2	Parallel down	—	—	88,366	80,118				
3	Steeper	37,839	46,793						
4	Flattener	9,680	2,630						
5	Short rate up	28,481	25,023						
6	Short rate down	—	6,182						
7	Maximum	90,855	91,111	88,366	80,118				
		e		f					
		March 31, 2025		March 31, 2024					
8	Tier 1 Capital	¥ 2,677,176		¥ 2,660,645					

**OR1: Historical operational risk losses**

OR1		Millions of Yen, cases										
		March 31, 2025										
Item No.		a	b	c	d	e	f	g	h	i	j	k
		March 31, 2025	March 31, 2024	March 31, 2023	March 31, 2022	March 31, 2021	March 31, 2020	March 31, 2019	March 31, 2018	March 31, 2017	March 31, 2016	Ten-year average
Using ¥2 Million threshold												
1	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 985	¥ 831	¥ 3,964	¥ 71	¥ 173	¥ 149	¥ 318	¥ 693	¥ 226	¥ 118	¥ 753
2	Total number of operational risk losses	28	19	22	14	17	21	18	8	16	12	17
3	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
4	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
5	Total amount of operational risk losses net of recoveries and net of excluded losses	985	831	3,964	71	173	149	318	693	226	118	753
Using ¥10 Million threshold												
6	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 930	¥ 782	¥ 3,901	¥ 18	¥ 138	¥ 77	¥ 263	¥ 662	¥ 185	¥ 85	¥ 704
7	Total number of operational risk losses	15	7	9	1	7	1	5	1	5	4	5
8	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
9	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
10	Total amount of operational risk losses net of recoveries and net of excluded losses	930	782	3,901	18	138	77	263	662	185	85	704
Details of operational risk calculation												
11	Are losses used to calculate the ILM? (Yes/No)	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
12	IF "No" in Item No.11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards? (Yes / No)	—	—	—	—	—	—	—	—	—	—	—

Note: For some consolidated subsidiaries that do not meet the approval criteria for the internal loss data at the end of March 2025, we use conservative estimates for the ILM.

OR1		Millions of Yen, cases										
		March 31, 2024										
		a	b	c	d	e	f	g	h	i	j	k
Item No.	March 31, 2024	March 31, 2023	March 31, 2022	March 31, 2021	March 31, 2020	March 31, 2019	March 31, 2018	March 31, 2017	March 31, 2016	March 31, 2015	Ten-year average	
Using ¥2 Million threshold												
1	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 1,098	¥ 3,968	¥ 68	¥ 173	¥ 139	¥ 341	¥ 697	¥ 226	¥ 119	¥ 590	¥ 742
2	Total number of operational risk losses	24	22	13	17	18	18	8	16	12	19	17
3	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
4	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
5	Total amount of operational risk losses net of recoveries and net of excluded losses	1,098	3,968	68	173	139	341	697	226	119	590	742
Using ¥10 Million threshold												
6	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 1,033	¥ 3,914	¥ 18	¥ 138	¥ 77	¥ 286	¥ 675	¥ 185	¥ 85	¥ 541	¥ 695
7	Total number of operational risk losses	10	10	1	7	1	5	2	5	4	7	5
8	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
9	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
10	Total amount of operational risk losses net of recoveries and net of excluded losses	1,033	3,914	18	138	77	286	675	185	85	541	695
Details of operational risk calculation												
11	Are losses used to calculate the ILM? (Yes/No)	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
12	IF "No" in Item No.11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards? (Yes / No)	—	—	—	—	—	—	—	—	—	—	—

Note: For some consolidated subsidiaries that do not meet the approval criteria for the internal loss data at the end of March 2024, we use conservative estimates for the ILM.

**OR2: Business indicator and subcomponents**

OR2		Millions of Yen		
		March 31, 2025		
Item No.		a	b	c
		March 31, 2025	March 31, 2024	March 31, 2023
1	ILDC (Interest, Lease, and Divided Component)	¥ 225,921		
2	Interest and lease income	1,590,239	¥ 1,250,724	¥ 888,594
3	Interest and lease expense	1,697,217	1,377,570	789,262
4	Interest earning assets	70,381,219	67,722,608	61,057,274
5	Divided income	27,492	27,395	15,429
6	SC (Service Component)	481,179		
7	Fee and commission income	482,390	460,146	432,821
8	Fee and commission expense	76,758	73,610	71,267
9	Other operating income	5,891	4,362	8,624
10	Other operating expense	28,034	14,058	19,059
11	FC (Financial Component)	332,924		
12	Net Profit / Losses on the trading book	102,860	75,917	10,424
13	Net Profit / Losses on the banking book	432,611	192,626	182,305
14	BI (Business Indicator)	1,040,025		
15	BIC (Business Indicator Component)	150,003		
16	BI gross of excluded divested activities	1,040,025		
17	Reduction in BI due to excluded divested activities	—		

OR2		Millions of Yen		
		March 31, 2024		
Item No.		a	b	c
		March 31, 2024	March 31, 2023	March 31, 2022
1	ILDC (Interest, Lease, and Divided Component)	¥ 224,367		
2	Interest and lease income	1,250,724	¥ 888,594	¥ 617,894
3	Interest and lease expense	1,377,570	789,262	363,106
4	Interest earning assets	67,722,608	61,057,274	57,671,520
5	Divided income	27,395	15,429	29,788
6	SC (Service Component)	452,193		
7	Fee and commission income	460,146	432,821	411,176
8	Fee and commission expense	73,610	71,267	72,052
9	Other operating income	4,362	8,624	8,064
10	Other operating expense	14,058	19,059	11,931
11	FC (Financial Component)	162,677		
12	Net Profit / Losses on the trading book	75,917	10,424	13,453
13	Net Profit / Losses on the banking book	192,626	182,305	(10,705)
14	BI (Business Indicator)	839,238		
15	BIC (Business Indicator Component)	119,885		
16	BI gross of excluded divested activities	839,238		
17	Reduction in BI due to excluded divested activities	—		

**OR3: Operational risk capital requirement**

OR3 Item No.	Millions of Yen	
	March 31, 2025	March 31, 2024
1 Business indicator component (BIC)	¥ 150,003	¥ 119,885
2 Internal loss multiplier (ILM)	0.68	0.70
3 Minimum required operational risk capital	102,737	84,802
4 Operational risk risk-weighted assets	1,284,217	1,060,031

**ENC1: Asset Encumbrance**

ENC1		Millions of Yen			
		March 31, 2025			
Item No.		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which : securitisation exposures
1	Cash and Due from Banks	¥ —	¥ 25,109,153	¥ 25,109,153	¥ —
2	Call Loans and Bills Bought	—	21,000	21,000	—
3	Receivables under Resale Agreements	—	803,722	803,722	—
4	Receivables under Securities Borrowing Transactions	—	95,400	95,400	—
5	Monetary Claims Bought	—	925,491	925,491	192,277
6	Tradeling Assets	—	2,291,521	2,291,521	—
7	Money Held in Trust	—	100	100	—
8	Securities	6,966,695	4,375,410	11,342,106	696,370
9	Loans and Bills Discounted	4,332,934	27,817,305	32,150,240	898,017
10	Foregin Exchanges	—	53,453	53,453	—
11	Lease Receivables and Investment Assets	17,911	700,330	718,241	—
12	Other Assets	860,214	1,691,998	2,552,213	11,348
13	Trangible Fixed Assets	—	225,693	225,693	—
14	Intangible Fixed Assets	—	49,098	49,098	—
15	Assets for Retirement Benefits	—	100,595	100,595	—
16	Deferred Tax Assets	—	21,929	21,929	—
17	Customeres' Liabilities for Acceptances and Guarantees	—	640,415	640,415	—
18	Allowance for Loan Losses	—	(129,958)	(129,958)	—
19	Allowance for Investment Losses	—	(3,938)	(3,938)	—
20	Total Assets	¥ 12,177,756	¥ 64,788,725	¥ 76,966,481	¥ 1,798,014

ENC1		Millions of Yen			
		March 31, 2024			
Item No.		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which : securitisation exposures
1	Cash and Due from Banks	¥ —	¥ 22,751,571	¥ 22,751,571	¥ —
2	Call Loans and Bills Bought	—	25,000	25,000	—
3	Receivables under Resale Agreements	—	111,600	111,600	—
4	Receivables under Securities Borrowing Transactions	—	532,200	532,200	—
5	Monetary Claims Bought	—	1,143,648	1,143,648	100,740
6	Tradeling Assets	—	2,015,752	2,015,752	—
7	Money Held in Trust	—	100	100	—
8	Securities	5,164,731	4,632,885	9,797,616	782,370
9	Loans and Bills Discounted	5,188,146	28,175,980	33,364,126	889,361
10	Foregin Exchanges	—	45,394	45,394	—
11	Lease Receivables and Investment Assets	22,434	696,534	718,968	—
12	Other Assets	815,913	2,330,544	3,146,457	14,982
13	Trangible Fixed Assets	—	234,328	234,328	—
14	Intangible Fixed Assets	—	38,127	38,127	—
15	Assets for Retirement Benefits	—	103,726	103,726	—
16	Deferred Tax Assets	—	22,011	22,011	—
17	Customeres' Liabilities for Acceptances and Guarantees	—	595,482	595,482	—
18	Allowance for Loan Losses	—	(117,798)	(117,798)	—
19	Total Assets	¥ 11,191,226	¥ 63,337,085	¥ 74,528,310	¥ 1,787,454

**CMS1: Comparison of modelled and standardised risk-weighted assets at risk level**

CMS1		Millions of Yen			
		March 31, 2025			
		a	b	c	d
		Risk-weighted assets (RWA)			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (a + b) (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	¥ 12,180,174	¥ 1,581,342	¥ 13,761,517	¥ 24,905,687
2	Counterparty credit risk	337,212	55,933	393,146	755,163
3	Credit valuation adjustment		412,168	412,168	412,168
4	Securitisation exposures in the banking book	341,463	29,499	370,963	683,730
5	Market risk	—	1,221,742	1,221,742	1,221,742
6	Operational risk		1,284,217	1,284,217	1,284,217
7	Residual RWA		5,023,596	5,023,596	3,146,206
8	Total	¥ 12,858,850	¥ 9,608,502	¥ 22,467,352	¥ 32,408,916

CMS1		Millions of Yen			
		March 31, 2024			
		a	b	c	d
		Risk-weighted assets (RWA)			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (a + b) (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	¥ 14,170,220	¥ 512,447	¥ 14,682,668	¥ 25,774,983
2	Counterparty credit risk	428,017	28,865	456,883	995,074
3	Credit valuation adjustment		512,063	512,063	512,063
4	Securitisation exposures in the banking book	411,818	26,644	438,462	1,075,184
5	Market risk	—	990,531	990,531	990,531
6	Operational risk		1,060,031	1,060,031	1,060,031
7	Residual RWA		4,933,733	4,933,733	3,100,742
8	Total	¥ 15,010,056	¥ 8,064,317	¥ 23,074,373	¥ 33,508,611

**CMS2: Comparison of modelled and standardised risk-weighted assets for credit risk at asset class level**

CMS2		Millions of Yen			
		March 31, 2025			
Item No.		a	b	c	d
		Credit risk-weighted assets (RWA)			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using standardised approaches	Total Actual RWA (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Sovereign exposures	¥ 84,915	¥ 51,633	¥ 110,380	¥ 77,098
	Of which: Local governments of Japan	4,892	—	4,892	—
	Of which: Foreign non-central government public sector entities (PSE)	6,809	10,467	17,173	20,831
	Of which: Multilateral development banks (MDBs)	—	—	—	—
	Of which: Japan Finance Organization for Municipalities (JFM)	11,576	4,120	11,576	4,120
	Of which: Government-affiliated agencies of Japan	9,278	35,981	9,278	35,981
	Of which: The three local public corporations	333	148	333	148
2	Financial institutions exposures	269,150	477,883	322,689	531,421
3	Equity exposures	282,050	167,253	1,383,925	1,269,128
4	Purchased Receivables	530,235	723,147	530,235	723,147
5	Corporate exposures (excluding SME exposures and Specialised lending)	6,939,233	12,668,070	7,308,066	13,036,902
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	6,400,843	11,648,500	6,769,675	12,017,333
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	538,390	1,019,569	538,390	1,019,569
6	SME exposures	458,229	680,345	461,460	683,575
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	325,341	450,082	328,572	453,312
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	132,888	230,262	132,888	230,262
7	Residential mortgage exposures	754,531	3,811,057	754,531	3,811,057
8	Qualifying Revolving retail exposures	83,120	157,587	83,120	157,587
9	Other retail exposures	394,242	726,339	394,242	726,339
10	Specialised lending	2,384,464	3,861,027	2,412,865	3,889,428
	Of which: Income-producing real estate (IPRE) and High-volatility commercial real estate (HVCRE)	1,124,264	1,342,710	1,124,264	1,342,710
11	Total	¥ 12,180,174	¥ 23,324,344	¥ 13,761,517	¥ 24,905,687

CMS2		Millions of Yen			
		March 31, 2024			
Item No.		a	b	c	d
		Credit risk-weighted assets (RWA)			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using standardised approaches	Total Actual RWA (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Sovereign exposures	¥ 103,192	¥ 40,940	¥ 129,101	¥ 66,849
	Of which: Local governments of Japan	6,046	—	6,046	—
	Of which: Foreign non-central government public sector entities (PSE)	9,046	14,606	21,246	26,806
	Of which: Multilateral development banks (MDBs)	—	—	—	—
	Of which: Japan Finance Organization for Municipalities (JFM)	12,675	4,209	12,675	4,209
	Of which: Government-affiliated agencies of Japan	10,208	11,585	10,208	11,585
	Of which: The three local public corporations	90	19	90	19
2	Financial institutions exposures	312,144	504,227	366,912	558,995
3	Equity exposures	1,576,214	1,308,177	1,584,891	1,316,854
4	Purchased Receivables	543,585	799,191	543,585	799,191
5	Corporate exposures (excluding SME exposures and Specialised lending)	7,323,408	13,029,698	7,715,608	13,421,899
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	6,765,977	12,058,299	7,158,177	12,450,500
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	557,431	971,398	557,431	971,398
6	SME exposures	472,557	714,527	475,487	717,457
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	340,853	459,521	343,783	462,452
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	131,703	255,005	131,703	255,005
7	Residential mortgage exposures	768,764	3,917,271	768,764	3,917,271
8	Qualifying Revolving retail exposures	82,477	157,839	82,477	157,839
9	Other retail exposures	386,130	712,209	386,130	712,209
10	Specialised lending	2,601,746	4,078,451	2,629,709	4,106,414
	Of which: Income-producing real estate (IPRE) and High-volatility commercial real estate (HVCRE)	1,283,326	1,514,483	1,283,326	1,514,483
11	Total	¥ 14,170,220	¥ 25,262,535	¥ 14,682,668	¥ 25,774,983

## Composition of Basel III Leverage Ratio

Consolidated

As of March 31 Corresponding line # on Basel III disclosure template (LR1)	Items	Millions of Yen	
		2025	2024
1	Total assets reported in the consolidated balance sheet	¥ 77,945,182	¥ 75,578,189
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)	—	—
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	—
4	Adjustments for temporary exemption of central bank reserves (if applicable) (deduction)	22,359,735	20,284,622
5	Adjustment for fiduciary assets recognised on the consolidated balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (deduction)	/	/
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	4,981	—
7	Adjustments for eligible cash pooling transactions	—	—
8	The amount of adjustment related to derivative transactions	(1,749,212)	(1,512,842)
8a	Total exposures related to derivative transactions	1,564,241	1,706,741
8b	The amount of assets related to derivative transactions (deduction)	3,313,453	3,219,583
9	The amount of adjustment related to repo transactions, etc.	176,749	184,754
9a	The total exposures related to repo transactions, etc.	1,075,872	828,554
9b	The total exposures related to repo transactions, etc. (deduction)	899,122	643,800
10	Total exposures related to off-balance sheet transactions	3,607,632	3,522,742
11	The amount of adjustment items pertaining to Tier1 capital (Allowance for loan losses) (deduction)	—	8,703
12	Other adjustments	(1,154,029)	(1,061,897)
12a	The amount of adjustment items pertaining to Tier1 capital (except Allowance for loan losses) (deduction)	328,464	326,659
12b	The amount of customers' liabilities for acceptances and guarantees (deduction)	640,415	595,482
12c	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	—
12d	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework (deduction)	185,149	139,755
12e	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)	—	—
13	Total exposures	¥ 56,471,567	¥ 56,417,620

As of March 31 Corresponding line # on Basel III disclosure template (LR2)	Items	Millions of Yen, %	
		2025	2024
<b>On-balance sheet exposures (1)</b>			
1	On-balance sheet exposures before adjusting for items	¥ 50,737,435	¥ 50,834,700
2	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	—
3	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework (deduction)	185,149	139,755
4	The amount of securities received under repo transactions, etc. (deduction)	—	—
5	The amount of adjustment items pertaining to Tier1 capital (Allowance for loan losses) (deduction)	—	8,703
6	The amount of adjustment items pertaining to Tier1 capital (except Allowance for loan losses) (deduction)	328,464	326,659
7	Total on-balance sheet exposures (A)	50,223,821	50,359,581
<b>Exposures related to derivative transactions (2)</b>			
8	The amount equivalent to replacement cost associated with derivatives transactions, etc. multiplied by 1.4	¥ 276,932	¥ 554,731
9	The amount equivalent to potential future exposure associated with derivatives transactions, etc. multiplied by 1.4	1,287,308	1,152,009
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (deduction)	—	—
11	Adjusted effective notional amount of written credit derivatives, etc.	20,100	19,600
12	The amount of deductions from effective notional amount of written credit derivatives, etc. (deduction)	20,100	19,600
13	Total exposures related to derivative transactions (B)	1,564,241	1,706,741
<b>Exposures related to repo transactions (3)</b>			
14	The amount of assets related to repo transactions, etc.	¥ 899,122	¥ 643,800
15	The amount of deductions from the assets above (Line14) (deduction)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	176,749	184,754
17	The exposures for agent repo transactions	—	—
18	The total exposures related to repo transactions, etc. (C)	1,075,872	828,554
<b>Exposures related to off-balance sheet transactions (4)</b>			
19	Notional amount of off-balance sheet transactions	¥ 8,726,084	¥ 9,184,632
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)	5,118,452	5,661,890
22	Total exposures related to off-balance sheet transactions (D)	3,607,632	3,522,742
<b>Basel III leverage ratio on a consolidated basis (5)</b>			
23	The amount of capital (Tier1 capital) (E)	¥ 2,677,176	¥ 2,660,645
24	Total exposures ((A)+(B)+(C)+(D)) (F)	56,471,567	56,417,620
25	Basel III leverage ratio on a consolidated basis (E)/(F)	4.74%	4.71%
26	Minimum leverage ratio requirement	3.15%	3.00%
<b>Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) (6)</b>			
	Total exposures (F)	¥ 56,471,567	¥ 56,417,620
	The Bank of Japan deposit	22,359,735	20,284,622
	Total exposures (Including due from the Bank of Japan) (F')	78,831,303	76,702,242
	Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) ((E)/(F'))	3.39%	3.46%
<b>Disclosure of mean values (7)</b>			
28	Mean value of the amount of assets related to repo transactions, etc. (after deduction) ((G)+(H))	¥ 785,079	¥ 658,450
	Mean value of the amount of assets related to repo transactions, etc. (G)	785,079	658,450
	Mean value of the amount deducted from repo transactions, etc. (deduction) (H)	—	—
29	Quarter-end value of the amount of assets related to repo transactions, etc. (after deduction) ((I)+(J))	899,122	643,800
14	Quarter-end value of the amount of assets related to repo transactions, etc. (I)	899,122	643,800
15	Quarter-end value of the amount deducted from repo transactions, etc. (deduction) (J)	—	—
30	Total exposures (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) (K)	56,357,524	56,432,270
30a	Total exposures (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) (L)	78,717,260	76,716,893
31	Basel III leverage ratio on a consolidated basis (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(K))	4.75%	4.71%
31a	Basel III leverage ratio on a consolidated basis (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(L))	3.40%	3.46%

Note: Our 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 financial reporting but was conducted by the external auditor in 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 the 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 2024 4th Quarter		Fiscal Year 2024 3rd Quarter	
<b>High-Quality Liquid Assets (1)</b>				
1 Total high-quality liquid assets (HQLA)		¥ 23,534,797		¥ 23,974,612
<b>Cash Outflows (2)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash outflows related to unsecured retail funding	¥ 18,757,408	¥ 1,726,837	¥ 18,858,935	¥ 1,735,396
3 of which: Stable deposits	2,132,053	63,961	2,154,614	64,638
4 of which: Less stable deposits	16,625,355	1,662,876	16,704,321	1,670,757
5 Cash outflows related to unsecured wholesale funding	14,854,369	11,105,315	14,312,699	10,838,204
6 of which: Qualifying operational deposits	—	—	—	—
7 of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,093,491	7,344,438	10,726,697	7,252,202
8 of which: Debt securities	3,760,877	3,760,877	3,586,002	3,586,002
9 Cash outflows related to secured funding, etc.		—		—
10 Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	7,296,658	2,754,427	7,401,693	2,715,455
11 of which: Cash outflows related to derivative transactions, etc.	973,637	973,637	970,257	970,257
12 of which: Cash outflows related to funding programs	—	—	—	—
13 of which: Cash outflows related to credit and liquidity facilities	6,323,021	1,780,789	6,431,436	1,745,198
14 Cash outflows related to contractual funding obligations, etc.	259,891	122,562	289,054	158,970
15 Cash outflows related to contingencies	944,931	23,349	890,481	22,269
16 Total cash outflows		15,732,492		15,470,296
<b>Cash Inflows (3)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash inflows related to secured lending, etc.	¥ 453,409	¥ —	¥ 210,355	¥ —
18 Cash inflows related to collection of loans, etc.	2,630,140	1,731,770	2,266,902	1,543,393
19 Other cash inflows	902,347	572,062	697,979	485,700
20 Total cash inflows	3,985,897	2,303,832	3,175,236	2,029,093
<b>Consolidated Liquidity Coverage Ratio (4)</b>				
21 Total HQLA allowed to be included in the calculation		¥ 23,534,797		¥ 23,974,612
22 Net cash outflows		13,428,659		13,441,203
23 Consolidated Liquidity Coverage Ratio (LCR)		175.2		178.3
24 The number of data used to calculate the average value		57		63

## 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. Going forward, 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 don't apply the "Treatment for Qualifying Operational Deposits" and the "Additional Collateral Requirements At the Time of Market Valuation Change Based on the Scenario Approach" stipulated by the Notification.

In addition, in consideration of the impact on the consolidated LCR, monthly or quarterly data are used to calculate daily averages for certain data items that are immaterial and have practical limitations. For instance, this approach is applied to data from consolidated subsidiaries.

## 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 2024 4th Quarter					
	Unweighted value by residual maturity					
No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
<b>Available stable funding (ASF) items (1)</b>						
1	Capital	¥ 3,051,678	¥ —	¥ —	¥ 281,000	¥ 3,332,678
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	3,051,678	—	—	236,250	3,287,928
3	of which: Other capital instruments that are not included in the above category	—	—	—	44,749	44,749
4	Funding from retail and small business customers	18,622,911	—	—	—	16,865,600
5	of which: Stable deposits	2,099,601	—	—	—	1,994,621
6	of which: Less stable deposits	16,523,310	—	—	—	14,870,979
7	Wholesale funding	4,176,302	31,169,256	3,947,060	10,064,920	17,633,061
8	of which: Operational deposits	—	—	—	—	—
9	of which: Other wholesale funding	4,176,302	31,169,256	3,947,060	10,064,920	17,633,061
10	Liabilities with matching interdependent assets	—	—	—	—	—
11	Other liabilities	901,444	1,290,704	7,319	477,529	24,473
12	of which: Derivative liabilities	—	—	—	469,287	—
13	of which: All other liabilities and equity not included in the above categories	901,444	1,290,704	7,319	8,242	24,473
14	Total available stable funding					¥ 37,855,813
<b>Required stable funding (RSF) items (2)</b>						
15	HQLA					¥ 1,322,197
16	Deposits held at financial institutions for operational purposes	¥ —	¥ —	¥ —	¥ —	—
17	Loans, repo transactions-related assets, securities and other similar assets	258,032	6,210,958	2,633,998	28,416,635	27,472,005
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	899,122	—	—	0
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	117,953	1,429,636	611,514	3,124,823	3,750,010
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	13,693	3,524,403	1,757,199	13,280,527	13,945,289
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	342,155	179,064	108,944	341,642
22	of which: Residential mortgages	—	213,232	213,917	9,656,117	7,565,383
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	143,013	143,355	5,277,200	3,697,549
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	126,385	144,562	51,366	2,355,167	2,211,321
25	Assets with matching interdependent liabilities	—	—	—	—	—
26	Other assets	1,870,147	142,392	12,194	1,358,146	2,974,485
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)	—	—	—	359,165	305,290
29	of which: Derivative assets	—	—	—	—	—
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	54,741	54,741
31	of which: All other assets not included in the above categories	1,870,147	142,392	12,194	944,239	2,614,453
32	Off-balance sheet items	—	—	—	7,490,335	598,950
33	Total required stable funding					¥ 32,367,639
34	Consolidated net stable funding ratio (NSFR)					116.9%

Item No.	Millions of Yen, %					Weighted value
	Fiscal Year 2024 3rd Quarter					
	Unweighted value by residual maturity					
No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
<b>Available stable funding (ASF) items (1)</b>						
1	Capital	¥ 3,095,697	¥ —	¥ —	¥ 311,000	¥ 3,406,697
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	3,095,697	—	—	247,142	3,342,840
3	of which: Other capital instruments that are not included in the above category	—	—	—	63,857	63,857
4	Funding from retail and small business customers	18,862,970	—	—	—	17,084,929
5	of which: Stable deposits	2,165,122	—	—	—	2,056,866
6	of which: Less stable deposits	16,697,848	—	—	—	15,028,063
7	Wholesale funding	4,414,788	29,561,231	4,200,010	10,225,018	17,809,069
8	of which: Operational deposits	—	—	—	—	—
9	of which: Other wholesale funding	4,414,788	29,561,231	4,200,010	10,225,018	17,809,069
10	Liabilities with matching interdependent assets	—	—	—	—	—
11	Other liabilities	906,223	1,442,871	40,628	263,225	39,628
12	of which: Derivative liabilities	—	—	—	255,879	—
13	of which: All other liabilities and equity not included in the above categories	906,223	1,442,871	40,628	7,345	39,628
14	Total available stable funding					¥ 38,340,325
<b>Required stable funding (RSF) items (2)</b>						
15	HQLA					¥ 1,307,654
16	Deposits held at financial institutions for operational purposes	¥ —	¥ —	¥ —	¥ —	—
17	Loans, repo transactions-related assets, securities and other similar assets	255,481	5,620,242	2,749,859	28,454,100	27,444,855
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	549,429	—	—	0
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	117,876	1,339,404	734,881	2,961,478	3,640,166
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	13,852	3,266,744	1,736,438	13,135,017	13,680,256
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	211,014	147,341	96,486	249,178
22	of which: Residential mortgages	—	214,081	215,703	9,762,349	7,651,627
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	142,748	143,878	5,313,128	3,719,741
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	123,752	250,581	62,835	2,595,256	2,472,805
25	Assets with matching interdependent liabilities	—	—	—	—	—
26	Other assets	1,734,489	184,845	4,019	2,538,150	4,236,045
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)	—	—	—	414,778	352,561
29	of which: Derivative assets	—	—	—	—	—
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	60,228	60,228
31	of which: All other assets not included in the above categories	1,734,489	184,845	4,019	2,063,144	3,823,255
32	Off-balance sheet items	—	—	—	7,550,308	593,096
33	Total required stable funding					¥ 33,581,651
34	Consolidated net stable funding ratio (NSFR)					114.1%

**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 mainly stable since its implementation on September 30, 2021.

## (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 does not differ significantly from the initial forecast. In terms of the future NSFR forecast, we do not expect significant deviations from the current level.

## KM1: Key Metrics

Non-consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024	March 31, 2024
<b>Available capital (amounts)</b>						
1	Common Equity Tier1 (CET1)	¥ 2,008,808	¥ 2,023,691	¥ 2,005,373	¥ 2,070,680	¥ 2,044,380
2	Tier1	2,328,663	2,343,691	2,275,373	2,340,680	2,314,380
3	Total capital	2,635,184	2,633,396	2,572,132	2,545,592	2,567,763
<b>Risk-weighted assets (RWA) (amounts)</b>						
4	Total RWA	¥ 21,574,543	¥ 22,083,106	¥ 21,404,254	¥ 23,027,909	¥ 22,531,732
4a	Total RWA (pre-floor)	21,574,543	22,083,106	21,404,254	23,027,909	22,531,732
	Total RWA (floor final execution basis)	22,028,742	22,110,739	21,404,254	23,027,909	22,638,006
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio	9.31%	9.16%	9.36%	8.99%	9.07%
5a	CET1 ratio (pre-floor)	9.31%	9.16%	9.36%	8.99%	9.07%
	CET1 ratio (floor final execution basis)	9.11%	9.15%	9.36%	8.99%	9.03%
6	Tier1 ratio	10.79%	10.61%	10.63%	10.16%	10.27%
6a	Tier1 ratio (pre-floor)	10.79%	10.61%	10.63%	10.16%	10.27%
	Tier1 ratio (floor final execution basis)	10.57%	10.59%	10.63%	10.16%	10.22%
7	Total capital ratio	12.21%	11.92%	12.01%	11.05%	11.39%
7a	Total capital ratio (pre-floor)	12.21%	11.92%	12.01%	11.05%	11.39%
	Total capital ratio (floor final execution basis)	11.96%	11.91%	12.01%	11.05%	11.34%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	¥ 53,943,505	¥ 54,366,847	¥ 52,631,307	¥ 55,160,984	¥ 54,340,406
14	Basel III leverage ratio	4.31%	4.31%	4.32%	4.24%	4.25%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2024 4th Quarter	Fiscal Year 2024 3rd Quarter	Fiscal Year 2024 2nd Quarter	Fiscal Year 2024 1st Quarter	Fiscal Year 2023 4th Quarter
<b>Non-consolidated Liquidity Coverage Ratio (LCR)</b>						
15	Total HQLA allowed to be included in the calculation	¥ 23,049,889	¥ 23,438,135	¥ 23,451,333	¥ 21,136,235	¥ 20,885,075
16	Net cash outflows	12,657,933	12,567,539	13,965,892	12,995,266	11,849,094
17	Non-consolidated LCR	182.0%	186.4%	167.9%	162.6%	176.2%
<b>Non-consolidated Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	¥ 36,669,470	¥ 37,092,391	¥ 37,767,758	¥ 37,009,444	¥ 37,933,222
19	Total required stable funding	30,383,819	31,117,886	30,539,439	31,957,188	31,502,200
20	Non-consolidated NSFR	120.6%	119.1%	123.6%	115.8%	120.4%

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

Non-consolidated

## CC1: Composition of Capital

CC1 As of March 31		Millions of Yen, %		
		a	b	c
Basel III Template No.	Items	2025	2024	Reference Numbers to Reconciliation with the Balance Sheet
<b>Common Equity Tier 1 Capital: Instruments and Reserves</b>				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,965,881	¥ 1,855,817	
1a	of Which: Capital Stock and Capital Surplus	685,103	685,103	
2	of Which: Retained Earnings	1,330,512	1,220,314	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	49,733	49,599	
	of Which: Others	—	—	
1b	Total Amount of Award Rights and Subscription Rights to Common Shares	—	—	
3	Valuation and Translation Adjustments	331,580	459,153	(a)
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,297,461	2,314,971	
<b>Common Equity Tier 1 Capital: Regulatory Adjustments</b>				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	94,612	77,044	
8	of Which: Goodwill (Including Those Equivalent)	—	—	
9	of Which: Other Intangible Assets	94,612	77,044	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	4	—	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(22,219)	(24,263)	
12	Shortfall of Eligible Provisions to Expected Losses	—	14,251	
13	Securitisation Gain on Sale	481	641	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	12,258	9,973	
15	Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	202,949	192,944	
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)	567	—	
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)	288,653	270,590	
<b>Common Equity Tier 1 Capital (CET1)</b>				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,008,808	¥ 2,044,380	

CC1		Millions of Yen, %		
As of March 31		a	b	c
Basel III Template No.	Items	2025	2024	Reference Numbers to Reconciliation with the Balance Sheet
<b>Additional Tier 1 Capital: Instruments</b>				
	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which			
31a	Classified as Equity under Applicable Accounting Standards	¥ —	—	
31b	Total Amount of Award Rights and 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	320,000	¥ 270,000	
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
36	Additional Tier 1 Capital: Instruments (D)	320,000	270,000	
<b>Additional Tier 1 Capital: Regulatory Adjustments</b>				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	145	—	
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	—	—	
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—	
43	Additional Tier 1 Capital: Regulatory Adjustments (E)	145	—	
<b>Additional Tier 1 Capital (AT1)</b>				
44	Additional Tier 1 Capital (F) = (D) - (E)	319,854	270,000	
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>				
45	Tier 1 Capital (G) = (C) + (F)	2,328,663	2,314,380	
<b>Tier 2 Capital: Instruments and Provisions</b>				
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
46	Total Amount of Award Rights and 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	282,805	253,382	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
50	Provisions Allowed in Group Tier 2	23,865	—	
50a	of Which: General Allowance for Credit Losses	—	—	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	23,865	—	
51	Tier 2 Capital: Instruments and Provisions (H) ¥	306,670	¥ 253,382	

CC1		Millions of Yen, %		
As of March 31		a	b	c
Basel III Template No.	Items	2025	2024	Reference Numbers to Reconciliation with the Balance Sheet
<b>Tier 2 Capital: Regulatory Adjustments</b>				
52	Investments in Own Tier 2 Instruments	¥ —	¥ —	
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—	
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	149	—	
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	—	—	
57	Tier 2 Capital: Regulatory Adjustments	(I) 149	—	
<b>Tier 2 Capital (T2)</b>				
58	Tier 2 Capital	(J) = (H) - (I) 306,521	253,382	
<b>Total Capital (TC = T1 + T2)</b>				
59	Total Capital	(K) = (G) + (J) 2,635,184	2,567,763	
<b>Total Risk Weighted Assets</b>				
60	Total Risk Weighted Assets	(L) 21,574,543	22,531,732	
<b>Capital Ratios (Non-consolidated)</b>				
61	Common Equity Tier 1 Capital Ratio	(C)/(L) 9.31%	9.07%	
62	Tier 1 Capital Ratio	(G)/(L) 10.79%	10.27%	
63	Total Capital Ratio	(K)/(L) 12.21%	11.39%	
<b>Regulatory Adjustments (before Risk Weighting)</b>				
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	200,937	198,729	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	61,050	60,908	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	10,985	—	
<b>Provisions Included in Tier 2 Capital: Instruments and Provisions</b>				
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)	—	—	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	3,417	5,921	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	23,865	—	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	112,212	118,745	

Note: Our 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 financial reporting but was conducted by the external auditor in 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 the internal control over the procedure to calculate the ratio.

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

### Fiscal Year 2024

#### 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
<b>(Assets)</b>			
Cash and Due from Banks	¥ 24,728,511		
Call Loans	21,000		
Receivables under Resale Agreements	803,722		
Receivables under Securities Borrowing Transactions	95,400		
Monetary Claims Bought	108,103		
Trading Assets	2,345,454		
Money Held in Trust	99		6-a
Securities	11,431,249		6-b
Loans and Bills Discounted	32,253,158		6-c
Foreign Exchanges	53,453		
Other Assets	2,597,793		6-d
Tangible Fixed Assets	180,966		
Intangible Fixed Assets	138,160		2
Prepaid Pension Expenses	296,362		3
Customers' Liabilities for Acceptances and Guarantees	545,775		
Allowance for Loan Losses	(108,659)		
Allowance for Investment Losses	(3,938)		
Total Assets	¥ 75,486,614		

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
<b>(Liabilities)</b>				
	Deposits	¥ 37,387,431		
	Negotiable Certificates of Deposit	9,693,098		
	Call Money	318,617		
	Payables under Repurchase Agreements	2,391,583		
	Trading Liabilities	2,092,440		
	Borrowed Money	9,211,612		7
	Foreign Exchanges	5,346		
	Short-term Bonds Payable	2,326,153		
	Bonds Payable	2,753,883		
	Borrowed Money from Trust Account	3,492,270		
	Other Liabilities	2,777,977		6-e
	Provision for Bonuses	10,894		
	Provision for Directors' Bonuses	138		
	Provision for Stocks Payment	1,194		
	Provision for Retirement Benefits	1,215		
	Provision for Reimbursement of Deposits	2,390		
	Provision for Contingent Losses	1,422		
	Deferred Tax Liabilities	123,520		4-a
	Deferred Tax Liabilities for Land Revaluation	2,451		4-b
	Acceptances and Guarantees	545,775		
	Total Liabilities	73,139,418		
<b>(Net Assets)</b>				
	Capital Stock	342,037		1-a
	Capital Surplus	343,066		1-b
	Retained Earnings	1,330,512		1-c
	Total Shareholders' Equity	2,015,615		
	Valuation Differences on Available-for-Sale Securities	367,679		
	Deferred Gains (Losses) on Hedges	(29,950)		5
	Revaluation Reserve for Land	(6,148)		
	Total Valuation and Translation Adjustments	331,580	(a)	
	Total Net Assets	2,347,195		
	Total Liabilities and Net Assets	¥ 75,486,614		

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	1,330,512		1-c
Total Shareholders' Equity	¥ 2,015,615		

**(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	¥ 2,015,615	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	1,330,512		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	¥ 138,160		2
Associated Deferred Tax Liabilities	43,548		

**(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)	94,612	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	¥ 296,362		3
Associated Deferred Tax Liabilities	93,413		

## (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)	¥ 202,949		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	¥ 123,520		4-a
Deferred Tax Liabilities for Land Revaluation	2,451		4-b
Associated Intangible Fixed Assets	43,548		
Associated Prepaid Pension Expenses	93,413		

## (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)	¥ 4	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)	10,985	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)	10,985		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	¥ (29,950)		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	¥ (22,219)	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.
Money Held in Trust	¥ 99		6-a
Securities	11,431,249		6-b
Loans and Bills Discounted	32,253,158	Including Subordinated Debts	6-c
Other Assets	2,597,793	Including derivatives	6-d
Other Liabilities	¥ 2,777,977	Including derivatives	6-e

## (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	201,799		
Common Equity Tier 1 Capital	567		18
Additional Tier 1 Capital	145		39
Tier 2 Capital and Other TLAC Liabilities	149		54
Amount below the Thresholds for Deduction (before Risk Weighting)	200,937		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	61,050		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	61,050		73

## 7. Other Capital Instruments

## (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 9,211,612		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	¥ 320,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	282,805		46

## Fiscal Year 2023

## 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
<b>(Assets)</b>			
Cash and Due from Banks	¥ 22,604,053		
Call Loans	25,000		
Receivables under Resale Agreements	111,600		
Receivables under Securities Borrowing Transactions	532,200		
Monetary Claims Bought	113,544		
Trading Assets	2,132,019		
Money Held in Trust	99		6-a
Securities	9,952,494		6-b
Loans and Bills Discounted	33,773,133		6-c
Foreign Exchanges	45,394		
Other Assets	3,080,142		6-d
Tangible Fixed Assets	185,355		
Intangible Fixed Assets	111,047		2
Prepaid Pension Expenses	278,098		3
Customers' Liabilities for Acceptances and Guarantees	490,273		
Allowance for Loan Losses	(95,815)		
Total Assets	¥ 73,338,642		

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
<b>(Liabilities)</b>				
	Deposits	¥ 37,151,896		
	Negotiable Certificates of Deposit	9,298,497		
	Call Money	385,020		
	Payables under Repurchase Agreements	2,700,532		
	Trading Liabilities	1,767,322		
	Borrowed Money	7,393,591		7
	Foreign Exchanges	14,485		
	Short-term Bonds Payable	2,264,581		
	Bonds Payable	2,117,767		
	Borrowed Money from Trust Account	4,327,798		
	Other Liabilities	2,857,679		6-e
	Provision for Bonuses	10,262		
	Provision for Directors' Bonuses	97		
	Provision for Stocks Payment	968		
	Provision for Retirement Benefits	1,115		
	Provision for Reimbursement of Deposits	2,573		
	Provision for Contingent Losses	1,628		
	Deferred Tax Liabilities	185,596		4-a
	Deferred Tax Liabilities for Land Revaluation	2,381		4-b
	Acceptances and Guarantees	490,273		
	<b>Total Liabilities</b>	<b>70,974,071</b>		
<b>(Net Assets)</b>				
	Capital Stock	342,037		1-a
	Capital Surplus	343,066		1-b
	Retained Earnings	1,220,314		1-c
	<b>Total Shareholders' Equity</b>	<b>1,905,417</b>		
	Valuation Differences on Available-for-Sale Securities	488,370		
	Deferred Gains (Losses) on Hedges	(23,449)		5
	Revaluation Reserve for Land	(5,767)		
	<b>Total Valuation and Translation Adjustments</b>	<b>459,153</b>	(a)	
	<b>Total Net Assets</b>	<b>2,364,571</b>		
	<b>Total Liabilities and Net Assets</b>	<b>¥ 73,338,642</b>		

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	1,220,314		1-c
Total Shareholders' Equity	¥ 1,905,417		

## (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	¥ 1,905,417	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	1,220,314		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	¥ 111,047		2
Associated Deferred Tax Liabilities	34,002		

## (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)	77,044	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	¥ 278,098		3
Associated Deferred Tax Liabilities	85,153		

## (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)	¥ 192,944		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	¥ 185,596		4-a
Deferred Tax Liabilities for Land Revaluation	2,381		4-b
Associated Intangible Fixed Assets	34,002		
Associated Prepaid Pension Expenses	85,153		

## (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 (Losses) on Hedges	¥ (23,449)		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	¥ (24,263)	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.
Money Held in Trust	¥ 99		6-a
Securities	9,952,494		6-b
Loans and Bills Discounted	33,773,133	Including Subordinated Debts	6-c
Other Assets	3,080,142	Including derivatives	6-d
Other Liabilities	¥ 2,857,679	Including derivatives	6-e

## (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	198,729		
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)	198,729		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	60,908		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	60,908		73

## 7. Other Capital Instruments

## (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 7,393,591		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	253,382		46

## Disclosure Data Designated as Per the Appended Forms

Non-consolidated

## OV1: Overview of risk-weighted assets

OV1 Basel III Template No.		Millions of Yen			
		a	b	c	d
		Risk-weighted assets		Minimum capital requirements	
		March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024
1	Credit risk (excluding counterparty credit risk)	¥ 14,404,435	¥ 15,832,177	¥ 1,152,354	¥ 1,266,574
2	Of which: Standardised Approach (SA)	1,104,302	7,947	88,344	635
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	7,917,226	9,623,638	633,378	769,891
4	Of which: Supervisory slotting approach	630,004	796,701	50,400	63,736
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	2,416,896	2,493,555	193,351	199,484
	Of which: Significant investments in commercial entities	—	—	—	—
	Of which: Lease residual value	—	—	—	—
	Other assets	2,336,004	2,910,334	186,880	232,826
6	Counterparty credit risk (CCR)	361,484	435,457	28,918	34,836
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	320,904	404,992	25,672	32,399
8	Of which: Expected Positive Exposure (EPE)	—	—	—	—
	Of which: Central Counterparty (CCP)	24,914	7,986	1,993	638
9	Others	15,666	22,478	1,253	1,798
10	Credit Valuation Adjustment (CVA)	409,811	507,936	32,784	40,634
	Of which: SA-CVA	—	—	—	—
	Of which: Full BA-CVA	409,811	507,936	32,784	40,634
	Of which: Reduced BA-CVA	—	—	—	—
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	453,695	354,177	36,295	28,334
12	Equity investment in funds (Look-Through Approach (LTA))	1,641,400	1,634,100	131,312	130,728
13	Equity investment in funds (Mandate-Based Approach (MBA))	1,609,454	1,473,928	128,756	117,914
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
14	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	348	746	27	59
15	Settlement risk	—	—	—	—
16	Securitisation exposures in banking book	351,947	389,731	28,155	31,178
17	Of which: Internal Ratings-Based Approach (SEC-IRBA)	322,452	363,117	25,796	29,049
	Of which: External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach (IAA)	29,494	26,613	2,359	2,129
18	Of which: Standardised Approach (SEC-SA)	—	—	—	—
	Of which: subject to 1,250% risk weight	0	0	0	0
20	Market risk	1,200,160	970,326	96,012	77,626
21	Of which: Standardised Approach (SA)	1,200,160	970,326	96,012	77,626
22	Of which: Internal Model Approach (IMA)	—	—	—	—
	Of which: Simplified Standardised Approach	—	—	—	—
23	Capital charge for switch between trading book and banking book	—	—	—	—
24	Operational risk	964,146	780,881	77,131	62,470
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	177,659	152,268	14,212	12,181
26	Floor adjustment	—	—	—	—
27	Total	¥ 21,574,543	¥ 22,531,732	¥ 1,725,963	¥ 1,802,538

**IRRBB1: Interest rate risk**

IRRBB1		Millions of Yen							
		a		b		c		d	
Item No.		Δ EVE		Δ NII					
		March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024				
1	Parallel up	¥ 74,267	¥ 69,349	¥ (97,045)	¥ (85,993)				
2	Parallel down	10,312	19,265	91,471	82,944				
3	Steepener	30,811	37,615						
4	Flattener	12,425	2,629						
5	Short rate up	23,403	25,028						
6	Short rate down	1,323	13,541						
7	Maximum	74,267	69,349	91,471	82,944				
		e		f					
		March 31, 2025		March 31, 2024					
8	Tier 1 Capital	¥ 2,328,663		¥ 2,314,380					

## Composition of Basel III Leverage Ratio

Non-consolidated

As of March 31 Corresponding line # on Basel III disclosure template (LR1)	Items	Millions of Yen	
		2025	2024
1	Total assets reported in the non-consolidated balance sheet	¥ 75,486,614	¥ 73,338,642
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	—
4	Adjustments for temporary exemption of central bank reserves (if applicable) (deduction)	22,359,735	20,284,622
5	Adjustment for fiduciary assets recognised on the non-consolidated balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (deduction)	/	/
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	4,981	—
7	Adjustments for eligible cash pooling transactions	—	—
8	The amount of adjustment related to derivative transactions	(1,761,206)	(1,520,398)
8a	Total exposures related to derivative transactions	1,551,112	1,693,649
8b	The amount of assets related to derivative transactions (deduction)	3,312,319	3,214,048
9	The amount of adjustment related to repo transactions, etc.	142,702	155,465
9a	The total exposures related to repo transactions, etc.	1,041,825	799,265
9b	The total exposures related to repo transactions, etc. (deduction)	899,122	643,800
10	Total exposures related to off-balance sheet transactions	3,459,352	3,565,589
11	The amount of adjustment items pertaining to Tier1 capital (Allowance for loan losses) (deduction)	—	14,251
12	Other adjustments	(1,029,202)	(900,018)
12a	The amount of adjustment items pertaining to Tier1 capital (except Allowance for loan losses) (deduction)	298,277	269,989
12b	The amount of customers' liabilities for acceptances and guarantees (deduction)	545,775	490,273
12c	The amount of receivables arising from providing collateral, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework	—	—
12d	The amount of receivables arising from providing cash variation margin, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework (deduction)	185,149	139,755
13	Total exposures	¥ 53,943,505	¥ 54,340,406

As of March 31 Corresponding line # on Basel III disclosure template (LR2)	Items	Millions of Yen, %	
		2025	2024
<b>On-balance sheet exposures (1)</b>			
1	On-balance sheet exposures before adjusting for items	¥ 48,374,642	¥ 48,705,897
2	The amount of receivables arising from providing collateral, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework	—	—
3	The amount of receivables arising from providing cash variation margin, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework (deduction)	185,149	139,755
4	The amount of securities received under repo transactions, etc. (deduction)	—	—
5	The amount of adjustment items pertaining to Tier1 capital (Allowance for loan losses) (deduction)	—	14,251
6	The amount of adjustment items pertaining to Tier1 capital (except Allowance for loan losses) (deduction)	298,277	269,989
7	Total on-balance sheet exposures (A)	47,891,215	48,281,902
<b>Exposures related to derivative transactions (2)</b>			
8	The amount equivalent to replacement cost associated with derivatives transactions, etc. multiplied by 1.4	¥ 275,847	¥ 552,053
9	The amount equivalent to potential future exposure associated with derivatives transactions, etc. multiplied by 1.4	1,275,265	1,141,596
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (deduction)	—	—
11	Adjusted effective notional amount of written credit derivatives, etc.	20,100	19,600
12	The amount of deductions from effective notional amount of written credit derivatives, etc. (deduction)	20,100	19,600
13	Total exposures related to derivative transactions (B)	1,551,112	1,693,649
<b>Exposures related to repo transactions (3)</b>			
14	The amount of assets related to repo transactions, etc.	¥ 899,122	¥ 643,800
15	The amount of deductions from the assets above (Line14) (deduction)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	142,702	155,465
17	The exposures for agent repo transactions	—	—
18	The total exposures related to repo transactions, etc. (C)	1,041,825	799,265
<b>Exposures related to off-balance sheet transactions (4)</b>			
19	Notional amount of off-balance sheet transactions	¥ 7,391,826	¥ 7,946,660
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)	3,932,473	4,381,071
22	Total exposures related to off-balance sheet transactions (D)	3,459,352	3,565,589
<b>Basel III leverage ratio on a non-consolidated basis (5)</b>			
23	The amount of capital (Tier1 capital) (E)	¥ 2,328,663	¥ 2,314,380
24	Total exposures ((A)+(B)+(C)+(D)) (F)	53,943,505	54,340,406
25	Basel III leverage ratio on a non-consolidated basis (E)/(F)	4.31%	4.25%
26	Minimum leverage ratio requirement	3.15%	3.00%
<b>Basel III leverage ratio on a non-consolidated basis (Including due from the Bank of Japan) (6)</b>			
	Total exposures (F)	¥ 53,943,505	¥ 54,340,406
	The Bank of Japan deposit	22,359,735	20,284,622
	Total exposures (Including due from the Bank of Japan) (F')	76,303,241	74,625,028
	Basel III leverage ratio on a non-consolidated basis (Including due from the Bank of Japan) ((E)/(F'))	3.05%	3.10%
<b>Disclosure of mean values (7)</b>			
28	Mean value of the amount of assets related to repo transactions, etc. (after deduction) ((G)+(H))	¥ 785,079	¥ 658,450
	Mean value of the amount of assets related to repo transactions, etc. (G)	785,079	658,450
	Mean value of the amount deducted from repo transactions, etc. (deduction) (H)	—	—
29	Quarter-end value of the amount of assets related to repo transactions, etc. (after deduction) ((I)+(J))	899,122	643,800
14	Quarter-end value of the amount of assets related to repo transactions, etc. (I)	899,122	643,800
15	Quarter-end value of the amount deducted from repo transactions, etc. (deduction) (J)	—	—
30	Total exposures (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) (K)	53,829,462	54,355,056
30a	Total exposures (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) (L)	76,189,198	74,639,678
31	Basel III leverage ratio on a non-consolidated basis (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(K))	4.32%	4.25%
31a	Basel III leverage ratio on a non-consolidated basis (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(L))	3.05%	3.10%

Note: Our 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 financial reporting but was conducted by the external auditor in 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 the internal control over the procedure to calculate the ratio.

## Liquidity Coverage Ratio (LCR)

Non-consolidated

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

Items	Millions of Yen, %, the Number of Data			
	Fiscal Year 2024 4th Quarter		Fiscal Year 2024 3rd Quarter	
<b>High-Quality Liquid Assets (1)</b>				
1 Total high-quality liquid assets (HQLA)	¥ 23,049,889		¥ 23,438,135	
<b>Cash Outflows (2)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash outflows related to unsecured retail funding	¥ 18,757,408	¥ 1,726,837	¥ 18,858,935	¥ 1,735,396
3 of which: Stable deposits	2,132,053	63,961	2,154,614	64,638
4 of which: Less stable deposits	16,625,355	1,662,876	16,704,321	1,670,757
5 Cash outflows related to unsecured wholesale funding	14,089,899	10,395,546	13,503,490	10,083,458
6 of which: Qualifying operational deposits	—	—	—	—
7 of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,731,866	7,037,512	10,321,272	6,901,240
8 of which: Debt securities	3,358,033	3,358,033	3,182,218	3,182,218
9 Cash outflows related to secured funding, etc.	—		—	
10 Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,503,782	2,707,199	6,628,987	2,704,013
11 of which: Cash outflows related to derivative transactions, etc.	886,694	886,694	916,189	916,189
12 of which: Cash outflows related to funding programs	—	—	—	—
13 of which: Cash outflows related to credit and liquidity facilities	5,617,088	1,820,504	5,712,798	1,787,824
14 Cash outflows related to contractual funding obligations, etc.	264,544	127,363	292,049	162,396
15 Cash outflows related to contingencies	955,694	23,774	901,566	22,700
16 Total cash outflows	14,980,721		14,707,966	
<b>Cash Inflows (3)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash inflows related to secured lending, etc.	¥ 453,409	¥ —	¥ 210,355	¥ —
18 Cash inflows related to collection of loans, etc.	2,642,620	1,791,037	2,318,207	1,641,577
19 Other cash inflows	862,035	531,750	710,178	498,849
20 Total cash inflows	3,958,065	2,322,787	3,238,740	2,140,427
<b>Non-consolidated Liquidity Coverage Ratio (4)</b>				
21 Total HQLA allowed to be included in the calculation	¥ 23,049,889		¥ 23,438,135	
22 Net cash outflows	12,657,933		12,567,539	
23 Non-consolidated Liquidity Coverage Ratio (LCR)	182.0		186.4	
24 The number of data used to calculate the average value	57		63	

## 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. Going forward, 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 don't apply the "Treatment for Qualifying Operational Deposits" and the "Additional Collateral Requirements At the Time of Market Valuation Change Based on the Scenario Approach" stipulated by the Notification.

In addition, for some data on items that have practical limitations, monthly or quarterly data are used to calculate daily averages.

## 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, %					Weighted value
	Fiscal Year 2024 4th Quarter					
	Unweighted value by residual maturity					
No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
<b>Available stable funding (ASF) items (1)</b>						
1	Capital	¥ 2,641,327	¥ —	¥ —	¥ 281,000	¥ 2,922,327
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	2,641,327	—	—	236,250	2,877,577
3	of which: Other capital instruments that are not included in the above category	—	—	—	44,749	44,749
4	Funding from retail and small business customers	18,625,096	—	—	—	16,867,566
5	of which: Stable deposits	2,099,601	—	—	—	1,994,621
6	of which: Less stable deposits	16,525,495	—	—	—	14,872,945
7	Wholesale funding	4,308,619	30,429,179	3,854,622	9,552,311	16,867,674
8	of which: Operational deposits	—	—	—	—	—
9	of which: Other wholesale funding	4,308,619	30,429,179	3,854,622	9,552,311	16,867,674
10	Liabilities with matching interdependent assets	—	—	—	—	—
11	Other liabilities	939,656	456,159	7,319	477,529	11,901
12	of which: Derivative liabilities	—	—	—	469,287	—
13	of which: All other liabilities and equity not included in the above categories	939,656	456,159	7,319	8,242	11,901
14	Total available stable funding					36,669,470
<b>Required stable funding (RSF) items (2)</b>						
15	HQLA					¥ 1,322,197
16	Deposits held at financial institutions for operational purposes	¥ —	¥ —	¥ —	¥ —	—
17	Loans, repo transactions-related assets, securities and other similar assets	223,946	6,130,236	2,446,335	27,334,458	26,088,655
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	899,122	—	—	0
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	83,912	2,334,648	632,202	3,355,012	4,089,684
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	13,693	2,484,759	1,548,915	12,107,780	12,314,059
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	8,744	8,048	72,155	55,297
22	of which: Residential mortgages	—	213,209	213,850	9,516,497	7,446,661
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	143,013	143,355	5,277,200	3,697,549
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	126,340	198,495	51,366	2,355,167	2,238,249
25	Assets with matching interdependent liabilities	—	—	—	—	—
26	Other assets	1,862,293	142,280	12,194	794,118	2,402,492
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)	—	—	—	359,165	305,290
29	of which: Derivative assets	—	—	—	—	—
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	54,741	54,741
31	of which: All other assets not included in the above categories	1,862,293	142,280	12,194	380,211	2,042,460
32	Off-balance sheet items	—	—	—	6,929,921	570,473
33	Total required stable funding					30,383,819
34	Non-consolidated net stable funding ratio (NSFR)					120.6%

Item No.	Millions of Yen, %					Weighted value
	Fiscal Year 2024 3rd Quarter					
	Unweighted value by residual maturity					
No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
<b>Available stable funding (ASF) items (1)</b>						
1	Capital	¥ 2,629,751	¥ —	¥ —	¥ 311,000	¥ 2,940,751
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	2,629,751	—	—	247,142	2,876,893
3	of which: Other capital instruments that are not included in the above category	—	—	—	63,857	63,857
4	Funding from retail and small business customers	18,865,727	—	—	—	17,087,410
5	of which: Stable deposits	2,165,122	—	—	—	2,056,866
6	of which: Less stable deposits	16,700,604	—	—	—	15,030,544
7	Wholesale funding	4,553,506	28,915,486	4,087,222	9,703,771	17,036,569
8	of which: Operational deposits	—	—	—	—	—
9	of which: Other wholesale funding	4,553,506	28,915,486	4,087,222	9,703,771	17,036,569
10	Liabilities with matching interdependent assets	—	—	—	—	—
11	Other liabilities	955,022	525,033	40,628	263,225	27,660
12	of which: Derivative liabilities	—	—	—	255,879	—
13	of which: All other liabilities and equity not included in the above categories	955,022	525,033	40,628	7,345	27,660
14	Total available stable funding					37,092,391
<b>Required stable funding (RSF) items (2)</b>						
15	HQLA					¥ 1,307,654
16	Deposits held at financial institutions for operational purposes	¥ —	¥ —	¥ —	¥ —	—
17	Loans, repo transactions-related assets, securities and other similar assets	210,418	6,367,439	2,628,143	27,433,701	26,536,526
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	549,429	—	—	0
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	72,863	2,302,966	790,908	3,209,883	4,014,400
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	13,852	2,986,942	1,558,760	12,003,263	12,482,542
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	12,801	10,567	66,285	54,770
22	of which: Residential mortgages	—	214,055	215,638	9,625,298	7,535,088
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	142,748	143,878	5,313,128	3,719,741
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	123,702	314,047	62,835	2,595,256	2,504,495
25	Assets with matching interdependent liabilities	—	—	—	—	—
26	Other assets	1,718,353	184,845	4,019	1,030,121	2,711,880
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)	—	—	—	414,778	352,561
29	of which: Derivative assets	—	—	—	—	—
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	60,228	60,228
31	of which: All other assets not included in the above categories	1,718,353	184,845	4,019	555,114	2,299,090
32	Off-balance sheet items	—	—	—	6,934,023	561,825
33	Total required stable funding					31,117,886
34	Non-consolidated net stable funding ratio (NSFR)					119.1%

**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 mainly stable since its implementation on September 30, 2021.

## (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 does not differ significantly from the initial forecast. In terms of the future NSFR forecast, we do not expect significant deviations from the current level.

## Basel III Disclosure Data

This section outlines matters to be stated in explanatory documents relating to the fiscal year, separately stipulated by the Commissioner of the Financial Services Agency (Notification No.21 of Financial Services Agency, 2012) with regard to the matters regarding compensation as having significant consequences on the business operation or asset status of a bank, a bank holding company, or their subsidiaries, as set forth in Article 19-2, Paragraph 1, Item 6, Article 19-3, Item 4 and Article 34-26, Paragraph 1, Item 5 of the Ordinance for Enforcement of the Banking Act (Ministry of Finance Ordinance No.10, 1982).

The following disclosure, unless otherwise stated, is with respect to Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") as of the end of March 2025.

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# Sumitomo Mitsui Trust Bank, Limited

## 1. Development Status of Organizational Structures Concerning Compensation, etc. for Applicable Officers and Employees within SuMi TRUST Bank Group

### (1) Scope of "Applicable Officers and Employees"

The scope of "applicable officers" and "applicable employees, etc." (collectively "applicable officers and employees") as defined in the compensation notification to be disclosed is as follows:

#### (i) Scope of "Applicable Officers"

Applicable officers include directors of the Company, and exclude external directors.

#### (ii) Scope of "Applicable Employees, etc."

Of SuMi TRUST Bank's officers and employees outside the scope of applicable officers as well as officers and employees of its significant consolidated subsidiaries, a "person receiving a substantial amount of compensation" with significant consequence on the business operation or asset status of SuMi TRUST Bank and its significant consolidated subsidiaries, are subject to disclosure as applicable employees, etc.

#### (a) Scope of "Significant Consolidated Subsidiary"

"Significant consolidated subsidiary" refers to a consolidated subsidiary either with its total assets representing more than 2% of the consolidated total assets or with significant consequence on SuMi TRUST Bank Group's management. No entities qualify.

#### (b) Scope of a "Person Receiving a Substantial Amount of Compensation"

A "person receiving a substantial amount of compensation" refers to a person who receives compensation in excess of a certain threshold amount from SuMi TRUST Bank or its significant consolidated subsidiaries. Such a threshold amount is set at ¥50 million within SuMi TRUST Bank Group.

With respect to a person receiving lump-sum retirement benefit, this amount is first wholly deducted from the amount of compensation, then the "lump-sum retirement benefit divided by the number of years of service" is added back to calculate the deemed compensation for the purpose of determining whether the compensation is substantial or not.

### (c) Scope of "Those with Significant Consequence on the Business Operation or Asset Status of SuMi TRUST Bank Group"

"Those with significant consequence on the business operation or asset status of the group" refers to the persons who normally conduct transactions, or manage business affairs that have considerable impact on the business operation of SuMi TRUST Bank, SuMi TRUST Bank Group or its significant consolidated subsidiaries, or whose transactions can cause loss with significant impact on their asset status. Specifically, they include executive officers and employees equivalent to general managers in the departments involving loan operations and market risk management.

## (2) Names, Compositions, and Duties of the Committees and Other Major Institutions Which Supervise the Determination, Payment, and the Execution of Other Duties Regarding the Compensation, etc. for Applicable Officers and Employees

### (i) Establishment and Securement of the Compensation Committee, etc.

SuMi TRUST Bank determines the total amount of remuneration for directors and executive officers at the General Meeting of Shareholders. In determining remuneration for directors and executive officers for this fiscal year, the allocation of remuneration for individual directors, excluding Audit and Supervisory Committee members, is decided by the Board of Directors, while that for individual corporate auditors and directors that are members of the Audit and Supervisory Committee is entrusted to deliberations by corporate auditors and directors that are members of the Audit and Supervisory Committee, within the total amount of remuneration for directors and executive officers decided by the General Meeting of Shareholders.

SuMi TRUST Bank consults the Compensation Committee of SuMi TRUST Group on the policy regarding decisions on the content of compensation for directors (excluding Audit and Supervisory Committee members) and executive officers and reports the findings to the Board of Directors. The amounts of remuneration, etc. determined for individual directors and executive officers are also reported to the Compensation Committee.

**(ii) Determination of Compensation for Applicable Employees, etc.**

Compensation for employees, etc. within SuMi TRUST Bank Group is payable, subject to the policies established primarily by the Boards of Directors, etc. of SuMi TRUST Bank and its significant consolidated subsidiaries. According to such policies, compensation systems are designed by human resources departments of SuMi TRUST Bank and its significant consolidated subsidiaries, independent of the business promotion departments and documented as payroll rules, etc. Information on the compensation systems of the significant consolidated subsidiaries is reported to, and verified by, the Human Resources Department of SuMi TRUST Bank on a regular basis.

**(iii) Determination of Compensation, etc. for Overseas Employees, etc.**

Compensation for overseas employees, etc. are determined and payable under the local compensation system established by each overseas operation on its own, in compliance with local laws and regulations and local employment practice. Establishment and change of overseas compensation systems require consultation with, and validity verification by, the Human Resources Department of SuMi TRUST Bank.

**(iv) Total Amount of Compensation Paid to the Members of the Compensation Committee, etc. and the Number of Meetings Held for Compensation Committee, etc.**

	The number of meetings held (April 1, 2024-March 31, 2025)	Total amount of compensation*
Board of Directors (SuMi TRUST Bank)	1 time	—

Note: The total amount of compensation, etc. is not stated as the amount equivalent to the compensation related to the execution of the duties for the Board of Directors alone cannot be calculated separately.

**2. Adequacy Evaluation of Design and Operation of the Compensation System for Applicable Officers and Employees of SuMi TRUST Bank**

**(1) Policies Concerning Compensation, etc. for Applicable Officers and Employees**

**(i) Policies Concerning the Compensation for "Applicable Officers"**

The Group has defined its "Purpose" as "Trust for a flourishing future," and placed at the core of its management philosophy the notion of "balanced creation of both social value and economic value" with the goal of realizing the development of a sustainable society and achieving sustainable and stable growth for the Group. Recognizing the role that officer compensation plays in each and every executive's efforts to realize the goal and act in a manner that embodies its "Purpose," SuMi TRUST Bank will constantly review its policies and systems to ensure that they are based on the philosophy.

The limit on compensation for directors and officers for this fiscal year decided by the General Meeting of Shareholders is ¥1,500 million per year for directors, excluding Audit and Supervisory Committee members, and ¥240 million per year for directors that are members of the Audit and Supervisory Committee. A total of ¥1,000 million as the limit for stock compensation (share delivery trust) for directors excluding Audit and Supervisory Committee members for the period from the fiscal year ended March 31, 2024 to the fiscal year ending March 31, 2026 has also been separately resolved.

Compensation for directors is intended to function effectively as an incentive to make improvements in corporate performance and expand corporate value in order to achieve steady and sustainable growth of SuMi TRUST Bank Group.

The amount of compensation is also aimed at reflecting corporate performance, the contribution of each director to corporate performance, efforts for expansion of business operations in the medium- to long-terms, and for improvement of corporate value, and so forth. Amounts of compensation are determined based on an annual compensation policy determined by the Board of Directors and on an objective evaluation made by the Performance Evaluation Committee.

Furthermore, we have introduced a share delivery trust system (RS Trust) as a form of stock compensation linked to our medium-term performance to further enhance the motivation and morale of directors so as to help drive stock price increases, improve our medium- to long-term performance, and ultimately boost shareholder profits.

## (ii) Policies Concerning Compensation for "Applicable Employees, etc."

Compensations for the applicable employees, etc. of SuMi TRUST Bank Group are determined by performance assessments, to reflect each employee's contribution to corporate performance in determining a performance-linked portion and evaluating target achieving performance. The human resources departments at each company have ensured that compensation payments are not excessively performance-oriented, on the basis of the compensation system in place, current status of performance assessment and actual payment records.

On the other hand, compensations for applicable overseas employees, etc. are determined under a basic principle by which payrolls are determined based on job description and responsibility, while bonuses are determined based on performance. Meanwhile, the total compensation budget is capped locally, based on the performance of each operation, preventing excessive impact on the overall compensation fund from individual employees' extraordinary performance.

## (2) Regarding the Influence of the Overall Level of Remuneration on Capital

### (i) Officer Compensation

The Board of Directors determines remuneration for officers after checking the situation of profit and loss in the current term and the consistency with future management strategies. It has been confirmed that the total payment amount of officer compensation in the current term does not produce significant effects, considering the profit level, etc. in the current term.

### (ii) Salaries for Employees

As for the salaries for employees, the business situation of SuMi TRUST Bank is reflected in the part that changes according to the performance of SuMi TRUST Bank and individuals and bonuses. It has been confirmed that the total payment amount of salaries for employees in the current term does not produce significant effects, considering the profit level, etc. in the current term.

### (3) Regarding the Monitoring of the Operation of the Remuneration System

As for performance-based variable remuneration, such as directors' bonuses, the Compensation Committee of SuMi TRUST Group monitors the operation of the remuneration system by checking the ratio of variable remuneration to the total amount of remuneration and the appropriateness of the payment amount, and confirms that performance-based pay is not excessive.

## 3. Regarding the Items about the Consistency between the Systems of Remuneration for Applicable Officers and Employees of SuMi TRUST Bank and Risk Management, and the Linkage between the Remuneration and Performance of Applicable Employees, etc. of SuMi TRUST Bank Group

In determining the remuneration of applicable officers, we consult with the Compensation Committee of SuMi TRUST Group regarding the policy for determining remuneration for individuals, and the decision is made by the Board of Directors after receiving the report of the Committee. In addition, we have introduced a system whereby individual remuneration is reported to the Compensation Committee for deliberation, and a system is in place to check whether the remuneration is appropriate in accordance with SuMi TRUST Bank's policy for determining individual remuneration as reported by the Compensation Committee. In determining the remuneration of applicable employees, etc., SuMi TRUST Bank takes into consideration SuMi TRUST Bank Group's financial situation and other factors before implementing budgetary measures.

## 4. Types, Total Amount of Payment, and Payment Method of Compensation, etc. for Applicable Officers and Employees of SuMi TRUST Bank Group

### (1) REM1: Compensation, etc. Allocated to the Fiscal Year under Review

REM1: Compensation, etc. allocated to the fiscal year under review		Persons, Millions of Yen	
		a	b
Item No.		Applicable Officers	Applicable Employees, etc.
1	The number of applicable officers and employees, etc.	14	49
2	Total amount of fixed compensation (3+5+7)	¥ 466	¥ 2,059
3	of Which: Cash compensation amount	466	2,059
4	of 3 above: Deferred amount	—	—
5	of Which: Stock compensation amount or Stock-linked compensation amount	—	—
6	of 5 above: Deferred amount	—	—
7	of Which: Other compensation amount	—	—
8	of 7 above: Deferred amount	—	—
9	The number of applicable officers and employees, etc.	11	49
10	Total amount of variable compensation (11+13+15)	¥ 304	¥ 1,047
11	of Which: Cash compensation amount	152	873
12	of 11 above: Deferred amount	—	—
13	of Which: Stock compensation amount or Stock-linked compensation amount	152	174
14	of 13 above: Deferred amount	—	—
15	of Which: Other compensation amount	—	—
16	of 15 above: Deferred amount	—	—
17	The number of applicable officers and employees, etc.	—	—
18	Total amount of Retirement benefits	¥ —	¥ —
19	of Which: Deferred amount	—	—
20	The number of applicable officers and employees, etc.	3	—
21	Total amount of other compensations	¥ 3	¥ —
22	of Which: Deferred amount	—	—
23	Total amount of compensations (2+10+18+21)	¥ 774	¥ 3,107

### (2) REM2: Special Rewards, etc.

REM2: Special rewards, etc.	Persons, Millions of Yen					
	a		b		c	
	Bonus guarantee		Lump-sum payment when hiring		Premium retirement payment	
	Headcount	Total amount	Headcount	Total amount	Headcount	Total amount
Applicable Officers	—	—	—	—	—	—
Applicable Employees, etc.	—	—	—	—	—	—

## 5. Other Items to be Referred Concerning the Compensation System for Applicable Officers and Employees of SuMi TRUST Bank Group

Not applicable, other than those items raised in the preceding sections.