

Basel III Disclosure Data

Sumitomo Mitsui Trust Group, Inc.

This section outlines and discloses matters to be stated in explanatory documents relating to the first half of 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 Group, Inc.]

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Sumitomo Mitsui Trust Group, Inc.

KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a September 30, 2024	b June 30, 2024	c March 31, 2024	d December 31, 2023	e September 30, 2023
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,721,837	¥ 2,731,882	¥ 2,694,374	¥ 2,656,597	¥ 2,609,926
2	Tier1	3,006,825	3,016,708	2,978,873	2,940,905	2,894,472
3	Total capital	3,313,633	3,228,465	3,238,920	3,209,539	3,166,851
Risk-weighted assets (RWA) (amounts)						
4	Total RWA	¥ 22,867,349	¥ 24,273,789	¥ 23,731,010	¥ 24,089,963	¥ 24,308,911
4a	Total RWA (pre-floor)	22,867,349	24,273,789	23,731,010		
	Total RWA (floor final execution basis)	22,867,349	24,273,789	23,872,313		
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio	11.90%	11.25%	11.35%	11.02%	10.73%
5a	CET1 ratio (pre-floor)	11.90%	11.25%	11.35%		
	CET1 ratio (floor final execution basis)	11.90%	11.25%	11.28%		
6	Tier1 ratio	13.14%	12.42%	12.55%	12.20%	11.90%
6a	Tier1 ratio (pre-floor)	13.14%	12.42%	12.55%		
	Tier1 ratio (floor final execution basis)	13.14%	12.42%	12.47%		
7	Total capital ratio	14.49%	13.30%	13.64%	13.32%	13.02%
7a	Total capital ratio (pre-floor)	14.49%	13.30%	13.64%		
	Total capital ratio (floor final execution basis)	14.49%	13.30%	13.56%		
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement	0.05%	0.06%	0.05%	0.06%	0.06%
10	Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements	3.05%	3.06%	3.05%	3.06%	3.06%
12	CET1 available after meeting the bank's minimum capital requirements	6.49%	5.30%	5.64%	5.32%	5.02%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	¥ 55,332,351	¥ 57,599,024	¥ 56,653,167	¥ 56,019,516	¥ 55,466,415
14	Basel III leverage ratio	5.43%	5.23%	5.25%	5.24%	5.21%

Note: The template has been changed, as indicated above, as of the end of March 2024.

KM1 Basel III Template No.		Millions of Yen, %				
		a Fiscal Year 2024 2nd Quarter	b Fiscal Year 2024 1st Quarter	c Fiscal Year 2023 4th Quarter	d Fiscal Year 2023 3rd Quarter	e Fiscal Year 2023 2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 23,940,580	¥ 21,543,720	¥ 21,239,739	¥ 20,722,078	¥ 20,631,012
16	Net cash outflows	14,792,029	13,600,820	12,455,701	12,535,022	13,603,072
17	Consolidated LCR	161.8%	158.4%	170.5%	165.3%	151.6%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	¥ 39,388,653	¥ 38,535,170	¥ 39,434,515	¥ 38,250,459	¥ 37,549,953
19	Total required stable funding	33,344,172	34,731,194	34,376,544	33,577,622	33,180,280
20	Consolidated NSFR	118.1%	110.9%	114.7%	113.9%	113.1%

Capital Adequacy Ratio

Consolidated

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

As of the end of September 2024, 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 Bank Holding Company Capital Adequacy Notification, Article 3 (hereinafter referred to as the "SuMi TRUST Group") and the companies included in the scope of accounting consolidation.
- (2) The number of consolidated subsidiaries that belong to the SuMi TRUST Group is 60. The principal company is the following.

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

- (3) There is no affiliated company that undertakes financial services subject to the FSA Bank Holding Company Capital Adequacy Notification, Article 9.
- (4) There are no particular restrictions, etc., on the transfer of funds and capital within the SuMi TRUST Group.
- (5) Of the subsidiaries which are banking, financial and insurance entities that are outside the scope of regulatory consolidation, none failed to meet the regulatory required capital.

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

CC1: Composition of Capital

CC1 As of September 30		Millions of Yen, %		
		a	b	c
Basel III Template No.	Items	2024	2023	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,605,083	¥ 2,551,302	
1a	of Which: Capital Stock and Capital Surplus	768,247	787,939	
2	of Which: Retained Earnings	1,895,581	1,807,031	
1c	of Which: Treasury Stock (Deduction)	6,489	3,660	
26	of Which: Earnings to be Distributed (Deduction)	52,255	40,008	
	of Which: Others	—	—	
1b	Total Amount of Award Rights and Subscription Rights to Common Shares	793	886	
3	Accumulated Other Comprehensive Income	520,418	352,961	(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) 3,126,295	2,905,149	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	138,732	125,692	
8	of Which: Goodwill (Including Those Equivalent)	32,742	41,462	
9	of Which: Other Intangible Assets	105,990	84,229	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	487	413	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	15,507	(12,807)	
12	Shortfall of Eligible Provisions to Expected Losses	—	7,300	
13	Securitisation Gain on Sale	653	832	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	8,440	6,711	
15	Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	240,626	167,071	
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	10	10	
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) 404,457	295,223	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital	(C) = (A)-(B) 2,721,837	2,609,926	

CC1 As of September 30		Millions of Yen, %		
		a	b	c
Basel III Template No.	Items	2024	2023	Reference Numbers to Reconciliation with the Balance Sheet
Additional Tier 1 Capital: Instruments				
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	270,000	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)	14,988	14,546	
36	Additional Tier 1 Capital: Instruments (D)	284,988	284,546	
Additional Tier 1 Capital: Regulatory Adjustments				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—	
43	Additional Tier 1 Capital: Regulatory Adjustments (E)	—	—	
Additional Tier 1 Capital (AT1)				
44	Additional Tier 1 Capital (F) = (D) - (E)	284,988	284,546	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	3,006,825	2,894,472	
Tier 2 Capital: Instruments and Provisions				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	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	296,758	265,417	
	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)	3,351	3,248	
50	Provisions Allowed in Group Tier 2	6,698	3,713	
50a	of Which: General Allowance for Credit Losses	4,747	3,713	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	1,951	—	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 306,808	¥ 272,378	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2024	2023	Reference Numbers to Reconciliation with the Balance Sheet
Tier 2 Capital: Regulatory Adjustments				
52	Investments in Own Tier 2 Instruments	¥ —	¥ —	
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—	
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
57	Tier 2 Capital: Regulatory Adjustments (I)	—	—	
Tier 2 Capital (T2)				
58	Tier 2 Capital (J) = (H) - (I)	306,808	272,378	
Total Capital (TC = T1 + T2)				
59	Total Capital (K) = (G) + (J)	3,313,633	3,166,851	
Total Risk Weighted Assets				
60	Total Risk Weighted Assets (L)	22,867,349	24,308,911	
Capital Ratios and Buffers (Consolidated)				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	11.90%	10.73%	
62	Tier 1 Capital Ratio (G)/(L)	13.14%	11.90%	
63	Total Capital Ratio (K)/(L)	14.49%	13.02%	
64	Total of bank CET1 specific buffer requirements	3.05%	3.06%	
65	of Which: Capital conservation buffer requirement	2.50%	2.50%	
66	of Which: Countercyclical buffer requirement	0.05%	0.06%	
67	of Which: Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%	
68	CET1 available after meeting the bank's minimum capital requirements	6.49%	5.02%	
Regulatory Adjustments (before Risk Weighting)				
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	205,625	202,676	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	222,863	183,831	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	794	543	
Provisions Included in Tier 2 Capital: Instruments and Provisions				
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Application of Cap)	4,747	3,713	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	13,082	16,919	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Application of Cap)	1,951	—	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	¥ 112,729	¥ 115,781	

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

Outline and Details of Agreements Concerning Capital Funding Instruments are available on our website (<https://www.smth.jp/english/investors/report/basel>).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 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
(Assets)			
Cash and Due from Banks	¥ 25,372,039		
Call Loans and Bills Bought	36,000		
Receivables under Resale Agreements	288,417		
Receivables under Securities Borrowing Transactions	523,985		
Monetary Claims Bought	924,135		
Trading Assets	1,667,643		
Money Held in Trust	32,196		7-a
Securities	10,319,908		3-b, 7-b
Loans and Bills Discounted	32,024,369		7-c
Foreign Exchanges	45,217		
Lease Receivables and Investment Assets	719,976		
Other Assets	3,791,314		7-d
Tangible Fixed Assets	222,150		
Intangible Fixed Assets	163,659		3-a
Assets for Retirement Benefits	346,847		4
Deferred Tax Assets	7,255		5-a
Customers' Liabilities for Acceptances and Guarantees	582,211		
Allowance for Loan Losses	(118,295)		
Total Assets	¥ 76,949,032		

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
	Deposits	¥ 38,411,985		
	Negotiable Certificates of Deposit	10,147,098		
	Call Money and Bills Sold	146,844		
	Payables under Repurchase Agreements	2,643,152		
	Trading Liabilities	1,449,443		
	Borrowed Money	8,053,960		9-a
	Foreign Exchanges	1,981		
	Short-term Bonds Payable	2,220,839		
	Bonds Payable	3,038,187		9-b
	Borrowed Money from Trust Account	3,684,982		
	Other Liabilities	3,111,886		7-e
	Provision for Bonuses	15,470		
	Provision for Directors' Bonuses	120		
	Provision for Stocks Payment	1,361		
	Liabilities for Retirement Benefits	14,161		
	Provision for Reward Points Program	22,754		
	Provision for Reimbursement of Deposits	2,530		
	Provision for Contingent Losses	1,547		
	Deferred Tax Liabilities	187,760		5-b
	Deferred Tax Liabilities for Land Revaluation	2,381		5-c
	Acceptances and Guarantees	582,211		
	Total Liabilities	73,740,662		
(Net Assets)				
	Capital Stock	261,608		1-a
	Capital Surplus	506,638		1-b
	Retained Earnings	1,895,581		1-c
	Treasury Stock	(6,489)		1-d
	Total Shareholders' Equity	2,657,339		
	Valuation Differences on Available-for-Sale Securities	440,537		
	Deferred Gains (Losses) on Hedges	(1,598)		6
	Revaluation Reserve for Land	(7,093)		
	Foreign Currency Translation Adjustments	48,228		
	Remeasurements of Defined Benefit Plans	40,343		
	Total Accumulated Other Comprehensive Income	520,418	(a)	
	Subscription Rights to Shares	793		2
	Non-controlling Interests	29,819		8
	Total Net Assets	3,208,370		
	Total Liabilities and Net Assets	¥ 76,949,032		

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	¥ 261,608		1-a
Capital Surplus	506,638		1-b
Retained Earnings	1,895,581		1-c
Treasury Stock	(6,489)		1-d
Total Shareholders' Equity	¥ 2,657,339		

(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	¥ 2,657,339	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	768,247		1a
of Which: Retained Earnings	1,895,581		2
of Which: Treasury Stock (Deduction)	6,489		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Subscription Rights to Shares

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 793		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	793		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Total Amount of Award Rights and Subscription Rights to Common Shares	¥ 793		1b
Total Amount of Award Rights and Subscription Rights to Additional Tier 1 Instruments	—		31b
Total Amount of Award Rights and Subscription Rights to Tier 2 Instruments	—		46

3. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 163,659		3-a
Securities	10,319,908		3-b
of Which: Goodwill Arising on the Application of the Equity Method	21,293		
Associated Deferred Tax Liabilities	46,220		

(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)	¥ 32,742		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	105,990	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 346,847		4
Associated Deferred Tax Liabilities	106,220		

(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)	¥ 240,626		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 7,255		5-a
Deferred Tax Liabilities	187,760		5-b
Deferred Tax Liabilities for Land Revaluation	2,381		5-c
Associated Intangible Fixed Assets	46,220		
Associated Assets for Retirement Benefits	106,220		

(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)	¥ 487	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)	794	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)	794		75

6. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (1,598)		6

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ 15,507	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 32,196		7-a
Securities	10,319,908		7-b
Loans and Bills Discounted	32,024,369	Including Subordinated Debts	7-c
Other Assets	3,791,314	Including derivatives	7-d
Other Liabilities	¥ 3,111,886	Including derivatives	7-e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ 10		
Common Equity Tier 1 Capital	10		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	205,625		
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)	205,625		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	222,863		
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)	222,863		73

8. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,819		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,988	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)	3,351	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48

9. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 8,053,960		9–a
Bonds Payable	3,038,187		9–b

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	296,758		46

As of September 30, 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
(Assets)			
Cash and Due from Banks	¥ 22,257,043		
Call Loans and Bills Bought	20,000		
Receivables under Resale Agreements	110,028		
Receivables under Securities Borrowing Transactions	472,875		
Monetary Claims Bought	912,156		
Trading Assets	2,209,971		
Money Held in Trust	18,843		7-a
Securities	8,190,228		3-b, 7-b
Loans and Bills Discounted	32,722,624		7-c
Foreign Exchanges	41,202		
Lease Receivables and Investment Assets	693,742		
Other Assets	4,387,389		7-d
Tangible Fixed Assets	221,586		
Intangible Fixed Assets	138,931		3-a
Assets for Retirement Benefits	240,828		4
Deferred Tax Assets	7,898		5-a
Customers' Liabilities for Acceptances and Guarantees	607,793		
Allowance for Loan Losses	(107,990)		
Total Assets	¥ 73,145,154		

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
	Deposits	¥ 38,156,391		
	Negotiable Certificates of Deposit	7,346,118		
	Call Money and Bills Sold	87,498		
	Payables under Repurchase Agreements	1,378,219		
	Trading Liabilities	2,089,800		
	Borrowed Money	6,628,871		9-a
	Foreign Exchanges	330		
	Short-term Bonds Payable	3,103,416		
	Bonds Payable	2,650,589		9-b
	Borrowed Money from Trust Account	4,794,839		
	Other Liabilities	3,139,382		7-e
	Provision for Bonuses	15,988		
	Provision for Directors' Bonuses	162		
	Provision for Stocks Payment	1,277		
	Liabilities for Retirement Benefits	13,805		
	Provision for Reward Points Program	21,914		
	Provision for Reimbursement of Deposits	2,856		
	Provision for Contingent Losses	1,502		
	Deferred Tax Liabilities	127,058		5-b
	Deferred Tax Liabilities for Land Revaluation	2,381		5-c
	Acceptances and Guarantees	607,793		
	Total Liabilities	70,170,199		
(Net Assets)				
	Capital Stock	261,608		1-a
	Capital Surplus	526,330		1-b
	Retained Earnings	1,807,031		1-c
	Treasury Stock	(3,660)		1-d
	Total Shareholders' Equity	2,591,310		
	Valuation Difference on Available-for-Sale Securities	350,897		
	Deferred Gains (Losses) on Hedges	(7,310)		6
	Revaluation Reserve for Land	(6,855)		
	Foreign Currency Translation Adjustments	37,739		
	Remeasurements of Defined Benefit Plans	(21,511)		
	Total Accumulated Other Comprehensive Income	352,961	(a)	
	Subscription Rights to Shares	886		2
	Non-controlling Interests	29,797		8
	Total Net Assets	2,974,955		
	Total Liabilities and Net Assets	¥ 73,145,154		

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	¥ 261,608		1-a
Capital Surplus	526,330		1-b
Retained Earnings	1,807,031		1-c
Treasury Stock	(3,660)		1-d
Total Shareholders' Equity	¥ 2,591,310		

(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	¥ 2,591,310	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	787,939		1a
of Which: Retained Earnings	1,807,031		2
of Which: Treasury Stock (Deduction)	3,660		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Subscription Rights to Shares

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 886		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	886		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Subscription Rights to Common Shares	¥ 886		1b
Subscription Rights to Additional Tier 1 Instruments	—		31b
Subscription Rights to Tier 2 Instruments	—		46

3. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 138,931		3-a
Securities	8,190,228		3-b
of Which: Goodwill Arising on the Application of the Equity Method	23,303		
Associated Deferred Tax Liabilities	36,542		

(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)	¥ 41,462		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	84,229	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

4. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 240,828		4
Associated Deferred Tax Liabilities	73,756		

(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)	¥ 167,071		15

5. Deferred tax assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 7,898		5-a
Deferred Tax Liabilities	127,058		5-b
Deferred Tax Liabilities for Land Revaluation	2,381		5-c
Associated Intangible Fixed Assets	36,542		
Associated Assets for Retirement Benefits	73,756		

(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)	¥ 413	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)	543	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)	543		75

6. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (7,310)		6

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (12,807)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 18,843		7-a
Securities	8,190,228		7-b
Loans and Bills Discounted	32,722,624	Including Subordinated Debts	7-c
Other Assets	4,387,389	Including derivatives	7-d
Other Liabilities	¥ 3,139,382	Including derivatives	7-e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ 10		
Common Equity Tier 1 Capital	10		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	202,676		
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)	202,676		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	183,831		
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)	183,831		73

8. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,797		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,546	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,248	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48–49

9. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,628,871		9–a
Bonds Payable	2,650,589		9–b

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	265,417		46

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

As of September 30	Millions of Yen	
	2024	2023
Total exposures relating to funds	¥ 1,266,930	¥ 1,406,026
Look-through Approach	830,130	934,818
Mandate-based Approach	436,765	471,140
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	33	67

Note: Exposures subject to the calculation of credit risk-weighted assets under the provisions of Article 54-5 and 145 of the FSA Capital Adequacy Notification are shown.

Disclosure Data Designated as Per the Appended Forms

Consolidated

OV1: Overview of risk-weighted assets

OV1	Basel III Template No.	Millions of Yen	
		a	c
		Risk-weighted assets	Minimum capital requirements
		September 30, 2024	September 30, 2024
1	Credit risk (excluding counterparty credit risk)	¥ 14,783,312	¥ 1,182,664
2	Of which: Standardised Approach (SA)	579,217	46,337
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	10,154,111	812,328
4	Of which: Supervisory slotting approach	765,370	61,229
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	2,341,209	187,296
	Of which: Significant investments in commercial entities	—	—
	Of which: Lease residual value	355,193	28,415
	Other assets	588,209	47,056
6	Counterparty credit risk (CCR)	408,372	32,669
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	354,512	28,360
8	Of which: Expected Positive Exposure (EPE)	—	—
	Of which: Central Counterparty (CCP)	21,985	1,758
9	Others	31,874	2,549
10	Credit Valuation Adjustment (CVA)	466,471	37,317
	Of which: SA-CVA	—	—
	Of which: Full BA-CVA	466,471	37,317
	Of which: Reduced BA-CVA	—	—
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	456,215	36,497
12	Equity investment in funds (Look-Through Approach (LTA))	1,620,968	129,677
13	Equity investment in funds (Mandate-Based Approach (MBA))	1,570,452	125,636
	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)	424	33
15	Settlement risk	—	—
16	Securitisation exposures in banking book	458,053	36,644
17	Of which: Internal Ratings-Based Approach (SEC-IRBA)	432,277	34,582
	Of which: External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach (IAA)	25,762	2,060
18	Of which: Standardised Approach (SEC-SA)	—	—
	Of which: subject to 1,250% risk weight	13	1
20	Market risk	1,032,409	82,592
21	Of which: Standardised Approach (SA)	1,032,409	82,592
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	1,511,525	120,922
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	559,144	44,731
26	Floor adjustment	—	—
27	Total	¥ 22,867,349	¥ 1,829,387

Note: The template was changed, as indicated above, as of the end of March 2024. Accordingly, the data for the current fiscal year and the previous fiscal year are presented separately. For the data for the previous fiscal year, please refer to the following page.

OV1: Overview of Risk-weighted assets (RWA)

OV1	Basel III Template No.	Millions of Yen	
		b	d
		Risk-weighted assets (RWA)	Minimum capital requirements
		September 30, 2023	September 30, 2023
1	Credit risk (excluding counterparty credit risk)	¥ 14,318,394	¥ 1,206,651
2	of Which: Standardised Approach (SA)	543,641	43,491
3	of Which: Internal Ratings-Based (IRB) Approach	12,745,751	1,080,839
	of Which: Significant investments in commercial entities	—	—
	of Which: Lease residual value	279,946	22,395
	Other assets	749,053	59,924
4	Counterparty credit risk (CCR)	1,394,118	113,853
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—
	of Which: Current Exposure Method (CEM)	468,784	39,729
6	of Which: Expected Positive Exposure (EPE)	—	—
	of Which: Credit Valuation Adjustment (CVA)	691,216	55,297
	of Which: Central Counterparty (CCP)	70,897	5,671
	Others	163,220	13,155
7	Equity positions in banking book under market-based approach	326,544	27,690
8	Equity investment in funds (Look-Through Approach (LTA))	1,844,434	147,554
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,854,952	148,396
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	841	67
11	Settlement risk	—	—
12	Securitisation exposures in banking book	371,322	29,705
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	355,787	28,463
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,451	1,236
15	of Which: Standardised Approach (SEC-SA)	—	—
	of Which: subject to 1,250% risk weight	83	6
16	Market risk	1,819,474	145,557
17	of Which: Standardised Approach (SA)	116,391	9,311
18	of Which: Internal Model Approaches (IMA)	1,703,082	136,246
19	Operational risk	1,076,844	86,147
20	of Which: Basic Indicator Approach (BIA)	242,863	19,429
21	of Which: The Standardised Approach (TSA)	—	—
22	of Which: Advanced Measurement Approach (AMA)	833,980	66,718
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	460,936	39,087
	Amounts included under transitional arrangements	—	—
24	Floor adjustment	—	—
25	Total (after applying scaling factor)	¥ 24,308,911	¥ 1,944,712

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

CR1: Credit quality of assets

Item No.	CR1	Millions of Yen			
		September 30, 2024			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 123,093	¥ 30,950,323	¥ 90,656	¥ 30,982,761
2	Debt Securities	0	6,911,430	—	6,911,430
3	Other on-balance sheet assets (debt-based assets)	14,081	27,939,468	4,161	27,949,387
4	Total on-balance sheet assets (1+2+3)	137,175	65,801,221	94,818	65,843,579
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	¥ 256	¥ 643,088	¥ 1,197	¥ 642,146
6	Commitments, etc.	1,960	4,601,691	1,542	4,602,109
7	Total off-balance sheet assets (5+6)	2,217	5,244,779	2,740	5,244,256
Total					
8	Total (4+7)	¥ 139,392	¥ 71,046,001	¥ 97,558	¥ 71,087,835

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

Item No.	CR1	Millions of Yen			
		September 30, 2023			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 106,873	¥ 32,078,402	¥ 93,635	¥ 32,091,640
2	Debt Securities	0	4,475,400	—	4,475,400
3	Other on-balance sheet assets (debt-based assets)	15,334	23,698,126	13,567	23,699,893
4	Total on-balance sheet assets (1+2+3)	122,208	60,251,929	107,203	60,266,934
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	¥ 127	¥ 607,665	¥ 787	¥ 607,005
6	Commitments, etc.	948	5,179,915	1,492	5,179,371
7	Total off-balance sheet assets (5+6)	1,076	5,787,580	2,279	5,786,377
Total					
8	Total (4+7)	¥ 123,284	¥ 66,039,510	¥ 109,482	¥ 66,053,312

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

CR2: Changes in stock of defaulted loans and debt securities

CR2 Item No.	Millions of Yen	
	September 30, 2024	
	Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 134,825
2	Of which: Newly defaulted	50,087
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status
4	for each factor during the first half	Of which: Written-offs
5		Of which: Other factors
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	137,175

Notes: 1. The end of the previous fiscal year indicates March 31, 2024, and the end of the first half indicates September 30, 2024.
2. The main factor for the item 5. "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

CR2 Item No.	Millions of Yen	
	September 30, 2023	
	Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 165,939
2	Of which: Newly defaulted	27,481
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status
4	for each factor during the first half	Of which: Written-offs
5		Of which: Other factors
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	122,208

Notes: 1. The end of the previous fiscal year indicates March 31, 2023, and the end of the first half indicates September 30, 2023.
2. The main factor for the item 5. "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

CR3: Credit risk mitigation techniques (CRM) – overview

CR3 Item No.	Millions of Yen					
	September 30, 2024					
	a	b	c	d	e	
	Unsecured exposures	Secured exposures	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives	
1	Loans and Bills Discounted	¥ 28,166,970	¥ 2,815,790	¥ 800,747	¥ 147,521	¥ —
2	Debt Securities	6,911,430	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	27,949,387	0	0	—	—
4	Total (1+2+3)	¥ 63,027,788	¥ 2,815,790	¥ 800,747	¥ 147,521	¥ —
5	Of which: defaulted	39,031	16,214	14,921	121	—

CR3 Item No.	Millions of Yen					
	September 30, 2023					
	a	b	c	d	e	
	Unsecured exposures	Secured exposures	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives	
1	Loans and Bills Discounted	¥ 30,681,812	¥ 1,409,828	¥ 420,319	¥ 298,227	¥ —
2	Debt Securities	4,475,400	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	23,699,776	116	108	4	—
4	Total (1+2+3)	¥ 58,856,989	¥ 1,409,945	¥ 420,427	¥ 298,231	¥ —
5	Of which: defaulted	93,130	7,916	7,245	—	—

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

CR4		Millions of Yen, %						
		September 30, 2024						
		a		b		c		d
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			
1a	Government of Japan and Bank of Japan (BOJ)	¥ 60	¥ —	¥ 60	¥ —	¥ 0	0.00%	
1b	Foreign central governments and foreign central banks	526,789	—	526,789	—	13,318	2.52	
1c	Bank for International Settlements, etc.	—	—	—	—	—	—	
2a	Local governments of Japan	—	—	—	—	—	—	
2b	Foreign non-central government public sector entities (PSE)	20,005	—	20,005	—	10,060	50.28	
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	281,580	—	281,580	—	110,026	39.07	
	Of which: Type I financial institutions and insurance companies	18,682	—	18,682	—	8,968	48.00	
5	Covered bonds	—	—	—	—	—	—	
6	Corporates, etc. (including Specialised lending)	401,791	69,506	401,791	26,834	425,030	99.16	
	Of which: Specialised lending	27,461	—	27,461	—	28,793	104.84	
7a	Subordinated debt and equities, etc.	—	—	—	—	—	—	
7b	Equities, etc.	19,457	—	19,457	—	19,457	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)	816	679	816	67	1,324	149.85	
10b	Past due loans for more three months or more (residential mortgage loans)	—	—	—	—	—	—	
11a	Cash	12	—	12	—	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	¥1,250,514	¥ 70,185	¥1,250,514	¥ 26,902	¥ 579,217	45.34%	

Note: The template has been changed, as indicated above, as of the end of March 2024.

CR4		Millions of Yen, %								
		September 30, 2023								
		a		b		c		d		e
Item No.	Asset classes	Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM				Credit RWA amount	RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount					
1	Cash	¥ 118	¥ —	¥ 118	¥ —	¥ —	¥ —	—%		
2	Government of Japan and Bank of Japan (BOJ)	64	—	64	—	—	—	—		
3	Foreign central governments and foreign central banks	380,011	—	380,011	—	30,294	7.97	—		
4	Bank for International Settlements, etc.	—	—	—	—	—	—	—		
5	Local governments of Japan	—	—	—	—	—	—	—		
6	Foreign non-central government public sector entities (PSEs)	21,719	—	21,719	—	21,684	99.83	—		
7	Multilateral development banks (MDBs)	—	—	—	—	—	—	—		
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—		
9	Government-affiliated agencies of Japan	5	—	5	—	0	10.00	—		
10	The three local public corporations	—	—	—	—	—	—	—		
11	Financial institutions and type I financial instruments business operators	276,889	—	276,889	—	119,435	43.13	—		
12	Corporates, etc.	354,817	132,134	354,817	17,733	372,225	99.91	—		
13	SMEs, etc. and individuals	—	—	—	—	—	—	—		
14	Residential mortgage loans	—	—	—	—	—	—	—		
15	Real estate acquisition activities, etc.	—	—	—	—	—	—	—		
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)	1	3	1	—	1	99.91	—		
17	Past due loans for three months or more (residential mortgage loans)	—	—	—	—	—	—	—		
18	Uncollected notes	—	—	—	—	—	—	—		
19	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—	—		
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—	—		
21	Investments, etc. (excluding significant investments)	—	—	—	—	—	—	—		
22	Total	¥ 1,033,627	¥ 132,137	¥ 1,033,627	¥ 17,733	¥ 543,641	51.70%	—		

CR5a: Standardised Approach — exposures by asset classes and risk weights

CR5a		Millions of Yen										
		September 30, 2024										
Item No.	Asset classes	Risk weight	Credit risk exposure amount (post-CCF and post-CRM)								Total	
			0%	20%	50%	100%	150%	Others	Total			
1a	Government of Japan and Bank of Japan (BOJ)	¥ 60	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 60	
1b	Foregin central governments and foregin central banks	460,196	66,592	—	—	—	—	—	—	—	526,789	
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)	—	—	—	19,891	114	—	—	—	—	20,005	
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	16,322	163,924	7,021	85,677	—	2,031	6,603	0	281,580		
	Of which: Type I financial institutions and insurance companies	—	15,879	—	—	—	—	2,803	—	18,682		
			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)	42	2,995	11,178	—	4,006	405,966	4,437	—	—	428,626	
	Of which: Specialised lending	—	—	—	—	—	23,024	4,437	—	—	27,461	
			100%	150%	250%	400%	Others	Total				
7a	Subordinated debt and equities, etc.	—	—	—	—	—	—	—	—	—	—	
7b	Equities, etc.	19,457	—	—	—	—	—	—	—	—	19,457	
			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	—	31.25%	37.5%	50%	62.5%	Others	Total				

CR5a		Millions of Yen										
		September 30, 2024										
Item No.	Asset classes	Risk weight	Credit risk exposure amount (post-CCF and post-CRM)									
			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		—	—	—	—	—	—	—	—		
9d	Real estate of which: Other regulatory commercial real estate		60%	Others	Total							
			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)		1	—	882	—	—	—	—	884		
10b	Past due loans for more three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—		
11a	Cash		0%	10%	20%	Others	Total					
			12	—	—	—	—	—	—	12		
	11b	Uncollected notes		—	—	—	—	—	—	—		
		Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—		
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—			

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

CR5b: Standardised Approach — exposures by risk weights

CR5b		Millions of Yen, %			
		September 30, 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%	¥ 707,150	¥ 7	10.00%	¥ 707,151
2	40%~70%	115,581	53	10.00	115,587
3	75%	11,176	16	10.00	11,178
	80%	—	—	—	—
4	85%	4,005	11	10.00	4,006
5	90%~100%	400,744	69,416	38.64	427,569
6	105%~130%	4,437	—	—	4,437
7	150%	7,418	679	10.00	7,486
8	250%	—	—	—	—
9	400%	—	—	—	—
10	1250%	—	—	—	—
11	合計	¥ 1,250,514	¥ 70,185	38.33%	¥ 1,277,417

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

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

CR5		Millions of Yen												
		September 30, 2023												
Item No.	Asset classes	Risk weight	Credit risk exposure amounts (post-CCF and post-CRM)											
			a	b	c	d	e	f	g	h	i	j	k	
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total	
1	Cash	¥	118	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	118
2	Government of Japan and Bank of Japan (BOJ)		64	–	–	–	–	–	–	–	–	–	–	64
3	Foreign central governments and foreign central banks		319,423	–	–	–	60,588	–	–	–	–	–	–	380,011
4	Bank for International Settlements, etc.		–	–	–	–	–	–	–	–	–	–	–	–
5	Local governments of Japan		–	–	–	–	–	–	–	–	–	–	–	–
6	Foreign non-central government public sector entities (PSEs)		–	–	10	–	53	–	21,655	–	–	–	–	21,719
7	Multilateral development banks (MDBs)		–	–	–	–	–	–	–	–	–	–	–	–
8	Japan Finance Organization for Municipalities (JFM)		–	–	–	–	–	–	–	–	–	–	–	–
9	Government-affiliated agencies of Japan		–	5	–	–	–	–	–	–	–	–	–	5
10	The three local public corporations		–	–	–	–	–	–	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators		–	–	192,197	–	7,392	–	77,299	–	–	–	–	276,889
12	Corporates, etc.		–	–	–	–	650	–	371,900	–	–	–	–	372,550
13	SMEs, etc., and individuals		–	–	–	–	–	–	–	–	–	–	–	–
14	Residential mortgage loans		–	–	–	–	–	–	–	–	–	–	–	–
15	Real estate acquisition activities, etc.		–	–	–	–	–	–	–	–	–	–	–	–
16	Loans past due for three months or more, etc. (excluding residential mortgage loans)		–	–	–	–	0	–	1	–	–	–	–	1
17	Loans past due for three months or more (residential mortgage loans)		–	–	–	–	–	–	–	–	–	–	–	–
18	Uncollected notes		–	–	–	–	–	–	–	–	–	–	–	–
19	Guaranteed by credit guarantee corporations, etc.		–	–	–	–	–	–	–	–	–	–	–	–
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		–	–	–	–	–	–	–	–	–	–	–	–
21	Investments, etc. (excluding significant investments)		–	–	–	–	–	–	–	–	–	–	–	–
22	Total		¥ 319,606	¥ 5	¥ 192,208	¥ –	¥ 68,684	¥ –	¥ 470,857	¥ –	¥ –	¥ –	¥ –	¥ 1,051,361

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 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
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 4,044,347	¥ 200,033	10.00%	¥ 4,066,527	0.00%	0.0	32.79%	1.9	¥ 27,327	0.67%	¥ 18	
2	0.15 to < 0.25	956	2,270	25.46	4	0.20	0.0	32.79	1.0	1	22.16	0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	12	2.03	0.0	32.79	1.3	11	91.44	0	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 4,045,303	¥ 202,303	10.17%	¥ 4,066,544	0.00%	0.0	32.79%	1.9	¥ 27,339	0.67%	¥ 18	¥ 5
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	¥26,691,698	¥ 816	100.00%	¥26,698,311	0.00%	0.0	44.99%	4.6	¥ 50,097	0.18%	¥ 73	
2	0.15 to < 0.25	3,202	—	—	3,202	0.23	0.0	45.00	4.8	2,281	71.24	3	
3	0.25 to < 0.50	6,249	0	40.00	6,249	0.29	0.0	45.00	2.6	3,954	63.27	8	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	1,496	56	100.00	1,552	0.95	0.0	44.08	2.1	1,652	106.41	6	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥26,702,645	¥ 873	99.99%	¥26,709,315	0.00%	0.0	44.99%	4.6	¥ 57,986	0.21%	¥ 92	¥ 38
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	¥ 831,813	¥ 408,823	19.60%	¥ 944,173	0.06%	0.1	46.13%	2.2	¥ 253,140	26.81%	¥ 268	
2	0.15 to < 0.25	46,303	36,600	22.29	54,463	0.20	0.0	45.27	1.5	19,678	36.13	50	
3	0.25 to < 0.50	7,148	12,325	43.40	12,498	0.49	0.0	45.00	1.2	6,801	54.41	27	
4	0.50 to < 0.75	—	—	—	—	—	0.0	—	—	—	—	—	
5	0.75 to < 2.50	7,955	5,282	32.04	9,602	1.32	0.0	45.00	1.2	8,239	85.81	57	
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	¥ 893,219	¥ 473,030	20.36%	¥ 1,021,737	0.09%	0.1	46.06%	2.2	¥ 289,449	28.32%	¥ 439	¥ 7
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 870,980	¥ 145,406	42.27%	¥ 937,850	0.07%	0.0	29.18%	3.1	¥ 172,389	18.38%	¥ 198	
2	0.15 to < 0.25	224,774	9,386	40.00	225,481	0.20	0.0	28.88	3.4	77,409	34.33	132	
3	0.25 to < 0.50	376,866	47,363	39.79	394,235	0.44	0.3	26.56	2.5	149,831	38.00	466	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	194,308	19,260	42.33	202,582	1.42	0.2	25.72	2.6	117,937	58.21	748	
6	2.50 to < 10.00	33,261	3,890	48.79	35,558	6.49	0.0	28.37	1.7	34,750	97.72	660	
7	10.00 to < 100.00	1,343	—	—	854	18.41	0.0	31.92	1.0	1,323	154.87	50	
8	100.00 (Default)	13,661	450	40.00	13,992	100.00	0.0	28.46	1.0	5,363	38.33	3,553	
9	Sub-total	¥ 1,715,197	¥ 225,757	41.77%	¥ 1,810,554	1.22%	0.8	28.17%	2.9	¥ 559,005	30.87%	¥ 5,809	¥ 8,397

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 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
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	¥ 7,659,622	¥ 2,982,214	42.58%	¥ 8,972,778	0.08%	0.8	41.94%	2.5	¥ 2,393,863	26.67%	¥ 3,034	
2	0.15 to < 0.25	2,080,713	423,774	50.55	2,269,491	0.20	0.4	41.71	2.3	1,010,722	44.53	1,949	
3	0.25 to < 0.50	2,239,078	588,853	47.18	2,501,912	0.37	1.3	39.91	2.3	1,368,941	54.71	3,709	
4	0.50 to < 0.75	151,499	29,580	37.82	162,689	0.57	0.0	41.64	3.5	143,749	88.35	388	
5	0.75 to < 2.50	911,494	138,640	40.09	917,006	1.44	1.2	37.68	2.9	847,103	92.37	4,936	
6	2.50 to < 10.00	216,551	73,711	44.36	248,246	6.29	0.3	39.11	2.5	359,704	144.89	6,121	
7	10.00 to < 100.00	56,379	1,014	49.86	45,911	24.57	0.0	42.74	4.1	115,185	250.88	4,783	
8	100.00 (Default)	55,416	767	40.00	62,443	100.00	0.0	35.91	1.0	0	0.00	22,427	
9	Sub-total	¥13,370,757	¥4,238,556	43.93%	¥15,180,479	0.82%	4.5	41.24%	2.5	¥ 6,239,270	41.10%	¥ 47,350	¥ 66,115
SME exposures (AIRB)													
1	0.00 to < 0.15	¥ 10,609	¥ 7,000	40.00%	¥ 13,409	0.12%	0.0	32.79%	2.5	¥ 3,172	23.65%	¥ 5	
2	0.15 to < 0.25	118,281	—	—	115,676	0.20	0.0	29.08	3.0	32,084	27.73	68	
3	0.25 to < 0.50	98,876	4,624	40.00	97,997	0.41	0.0	26.83	2.4	32,178	32.83	106	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	92,718	7,165	47.70	95,648	1.78	0.1	24.46	2.7	49,183	51.42	413	
6	2.50 to < 10.00	11,371	1,914	41.14	11,638	7.31	0.0	26.21	1.6	8,904	76.50	225	
7	10.00 to < 100.00	1,034	270	40.00	1,130	18.41	0.0	29.26	2.8	1,541	136.36	60	
8	100.00 (Default)	740	—	—	889	100.00	0.0	28.90	1.0	318	35.81	231	
9	Sub-total	¥ 333,630	¥ 20,974	42.73%	¥ 336,391	1.28%	0.2	27.16%	2.7	¥ 127,384	37.86%	¥ 1,111	¥ 933
SME exposures (FIRB)													
1	0.00 to < 0.15	¥ 3,381	¥ —	—%	¥ 3,381	0.12%	0.0	74.62%	4.9	¥ 2,886	85.37%	¥ 3	
2	0.15 to < 0.25	3,858	—	—	3,858	0.20	0.0	32.94	4.3	1,797	46.59	2	
3	0.25 to < 0.50	209,219	4,799	48.26	210,329	0.48	0.7	26.12	4.4	90,291	42.92	266	
4	0.50 to < 0.75	2,668	—	—	2,668	0.57	0.0	34.02	4.9	1,651	61.88	5	
5	0.75 to < 2.50	337,751	14,614	39.58	340,605	1.66	1.7	27.38	4.4	213,129	62.57	1,561	
6	2.50 to < 10.00	4,795	85	40.00	4,824	6.99	0.0	30.68	3.6	4,350	90.17	99	
7	10.00 to < 100.00	132	—	—	132	18.41	0.0	40.00	3.3	225	170.38	9	
8	100.00 (Default)	1,439	—	—	1,439	100.00	0.0	26.78	1.0	0	0.00	385	
9	Sub-total	¥ 563,245	¥ 19,499	41.72%	¥ 567,238	1.50%	2.5	27.29%	4.4	¥ 314,332	55.41%	¥ 2,333	¥ 1,653
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,382,987	¥ 118,169	40.95%	¥ 1,431,384	0.08%	0.3	31.02%	4.0	¥ 381,845	26.67%	¥ 377	
2	0.15 to < 0.25	518,554	142,142	40.00	575,411	0.23	0.1	29.05	4.3	251,746	43.75	394	
3	0.25 to < 0.50	678,683	132,651	42.23	734,714	0.32	0.1	27.30	3.9	323,682	44.05	648	
4	0.50 to < 0.75	136,190	30,073	40.07	148,241	0.58	0.0	26.77	3.6	76,551	51.63	231	
5	0.75 to < 2.50	298,091	60,073	40.84	322,628	1.32	0.0	28.47	3.5	233,232	72.29	1,232	
6	2.50 to < 10.00	131,459	89,790	40.30	167,648	4.20	0.0	28.30	3.7	164,227	97.95	2,053	
7	10.00 to < 100.00	113,033	12,760	41.34	118,308	20.72	0.0	32.13	3.0	195,560	165.29	8,205	
8	100.00 (Default)	10,956	—	—	14,236	100.00	0.0	26.08	1.0	633	4.44	3,663	
9	Sub-total	¥ 3,269,956	¥ 585,661	40.86%	¥ 3,512,573	1.59%	0.9	29.39%	3.9	¥1,627,480	46.33%	¥ 16,806	¥ 18,270

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 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	
Specialised lending (FIRB)														
1	0.00 to < 0.15	¥ 6,593	¥ —	—%	¥ 6,593	0.09%	0.3	40.11%	1.0	¥ 1,032	15.66%	¥ 2		
2	0.15 to < 0.25	1,690	—	—	1,690	0.23	0.1	40.00	1.0	528	31.25	1		
3	0.25 to < 0.50	2,871	—	—	2,871	0.30	0.1	40.07	1.0	1,014	35.34	3		
4	0.50 to < 0.75	1,158	—	—	1,158	0.58	0.0	40.00	1.0	582	50.26	2		
5	0.75 to < 2.50	1,054	—	—	1,054	1.31	0.0	40.00	1.0	757	71.78	5		
6	2.50 to < 10.00	381	—	—	381	5.76	0.0	40.00	1.0	466	122.21	8		
7	10.00 to < 100.00	854	—	—	854	21.92	0.0	40.02	1.0	1,597	186.92	75		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 14,604	¥ —	—%	¥ 14,604	1.70%	0.7	40.06%	1.0	¥ 5,979	40.94%	¥ 99	¥ 48	
Equity exposures (PD/LGD Approach)														
1	0.00 to < 0.15	¥ 922,848	¥ —	—%	¥ 922,848	0.07%	0.2	90.00%	5.0	¥ 988,855	107.15%	¥ —		
2	0.15 to < 0.25	133,392	—	—	133,392	0.20	0.1	90.00	5.0	192,309	144.16	—		
3	0.25 to < 0.50	68,563	—	—	68,563	0.36	0.2	90.00	5.0	123,717	180.44	—		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	13,394	—	—	13,394	1.49	0.1	90.00	5.0	38,515	287.53	—		
6	2.50 to < 10.00	10,176	—	—	10,176	6.99	0.0	90.00	5.0	44,062	432.99	—		
7	10.00 to < 100.00	749	—	—	749	18.41	0.0	90.00	5.0	4,776	636.97	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 1,149,126	¥ —	—%	¥ 1,149,126	0.19%	0.9	90.00%	5.0	¥ 1,392,236	121.15%	¥ —		
Purchased receivables for corporates, etc. (default risk) (FIRB)														
1	0.00 to < 0.15	¥ 347,896	¥ 4,566	100.00%	¥ 345,969	0.07%	0.2	41.31%	1.2	¥ 57,696	16.67%	¥ 109		
2	0.15 to < 0.25	91,834	20,264	10.00	91,816	0.20	0.1	40.01	1.1	26,300	28.64	76		
3	0.25 to < 0.50	128,830	570	40.00	126,218	0.39	0.9	40.08	1.3	55,136	43.68	201		
4	0.50 to < 0.75	3,567	—	—	3,567	0.57	0.0	40.00	5.0	3,292	92.27	8		
5	0.75 to < 2.50	73,039	—	—	71,543	1.54	2.4	40.16	1.5	60,150	84.07	443		
6	2.50 to < 10.00	5,633	—	—	5,625	3.31	0.0	40.00	2.2	6,439	114.46	74		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	3,779	—	—	3,779	100.00	0.0	40.00	1.0	0	0.00	1,511		
9	Sub-total	¥ 654,581	¥ 25,400	26.85%	¥ 648,521	0.93%	3.8	40.73%	1.3	¥ 209,015	32.22%	¥ 2,425	¥ 547	
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)														
1	0.00 to < 0.15	¥ 465,113	¥ 16,211	100.00%	¥ 466,734	0.07%	0.0	84.43%	1.2	¥ 137,468	29.45%	¥ 291		
2	0.15 to < 0.25	53,951	570	40.00	54,179	0.20	0.0	80.80	1.8	33,586	61.99	87		
3	0.25 to < 0.50	15,074	4,566	100.00	19,640	0.41	0.0	84.77	1.5	18,764	95.54	70		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	710	—	—	710	1.01	0.0	78.83	1.2	989	139.31	5		
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 534,848	¥ 21,347	30.05%	¥ 541,264	0.09%	0.1	84.07%	1.3	¥ 190,809	35.25%	¥ 454	¥ 234	

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 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	
Purchased receivables for retail (default risk)														
1	0.00 to < 0.15	¥ —	¥ —	—%	¥ —	—%	—	—%	—	¥ —	—%	¥ —	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	7,277	—	—	7,277	0.29	12.0	72.08	—	2,738	37.63	15	—	
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	¥ 7,277	¥ —	—%	¥ 7,277	0.29%	12.0	72.08%	—	¥ 2,738	37.63%	¥ 15	¥ 11	
Qualifying revolving retail exposures														
1	0.00 to < 0.15	¥ 0	¥ 35,488	28.20%	¥ 10,010	0.10%	39.9	58.41%	—	¥ 352	3.51%	¥ 5	—	
2	0.15 to < 0.25	47,914	174,592	17.74	78,899	0.21	179.0	71.28	—	6,292	7.97	119	—	
3	0.25 to < 0.50	20,069	830,701	10.91	110,710	0.34	123.6	75.83	—	13,976	12.62	290	—	
4	0.50 to < 0.75	46,579	72,007	17.74	59,358	0.52	93.1	71.28	—	9,737	16.40	220	—	
5	0.75 to < 2.50	12,341	125,363	24.23	42,718	1.14	92.7	71.30	—	12,701	29.73	349	—	
6	2.50 to < 10.00	34,851	20,962	23.33	39,742	4.87	39.2	71.64	—	32,339	81.37	1,387	—	
7	10.00 to < 100.00	185	986	13.45	317	53.17	0.6	68.83	—	532	167.60	121	—	
8	100.00 (Default)	5,552	3,512	9.73	5,903	100.00	6.4	72.24	—	5,837	98.89	3,797	—	
9	Sub-total	¥ 167,493	¥ 1,263,614	14.25%	¥ 347,660	2.69%	574.7	72.41%	—	¥ 81,770	23.52%	¥ 6,291	¥ 7,452	
Residential mortgage exposures														
1	0.00 to < 0.15	¥ 2,674,064	¥ 11,297	100.00%	¥ 2,685,361	0.10%	106.9	16.15%	—	¥ 103,592	3.85%	¥ 439	—	
2	0.15 to < 0.25	3,210,019	19	100.00	3,210,038	0.18	163.2	15.76	—	190,967	5.94	938	—	
3	0.25 to < 0.50	4,186,975	1,673	100.00	4,188,648	0.35	268.3	14.93	—	379,056	9.04	2,215	—	
4	0.50 to < 0.75	64,879	—	—	64,879	0.67	4.7	20.52	—	12,745	19.64	89	—	
5	0.75 to < 2.50	101,820	19	100.00	101,839	0.84	10.7	17.92	—	20,325	19.95	153	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	77,162	—	—	77,162	19.83	4.6	15.78	—	68,184	88.36	2,413	—	
8	100.00 (Default)	29,192	159	100.00	29,730	100.00	2.1	16.75	—	8,387	28.21	4,311	—	
9	Sub-total	¥ 10,344,115	¥ 13,168	100.00%	¥ 10,357,662	0.67%	560.8	15.58%	—	¥ 783,260	7.56%	¥ 10,560	¥ 20,822	
Other retail exposures														
1	0.00 to < 0.15	¥ 0	¥ 18,225	23.59%	¥ 4,299	0.08%	16.3	32.18%	—	¥ 303	7.06%	¥ 1	—	
2	0.15 to < 0.25	184,857	—	—	184,857	0.23	53.7	69.11	—	57,508	31.10	299	—	
3	0.25 to < 0.50	427,000	2,748	100.00	429,748	0.43	71.2	35.23	—	98,519	22.92	643	—	
4	0.50 to < 0.75	186,035	116,057	10.36	198,067	0.56	216.3	48.24	—	74,399	37.56	555	—	
5	0.75 to < 2.50	174,294	26	42.73	174,306	1.16	84.9	60.48	—	113,088	64.87	1,248	—	
6	2.50 to < 10.00	59,282	20,938	47.33	69,193	5.13	45.8	43.57	—	44,159	63.81	1,416	—	
7	10.00 to < 100.00	2,820	676	91.22	3,437	39.05	0.8	39.51	—	3,138	91.30	620	—	
8	100.00 (Default)	15,353	1,823	28.31	16,168	100.00	9.1	53.15	—	5,418	33.51	8,161	—	
9	Sub-total	¥ 1,049,644	¥ 160,496	18.77%	¥ 1,080,078	2.45%	498.4	48.29%	—	¥ 396,535	36.71%	¥ 12,945	¥ 11,485	

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 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	
Lease transactions														
1	0.00 to < 0.15	¥ 212,204	¥ —	—%	¥ 212,204	0.07%	0.4	41.20%	2.3	¥ 43,915	20.69%	¥ 65		
2	0.15 to < 0.25	130,396	—	—	130,396	0.20	0.1	40.00	3.1	58,019	44.49	106		
3	0.25 to < 0.50	56,477	—	—	56,477	0.40	0.3	40.06	2.8	32,267	57.13	90		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	43,682	—	—	43,682	1.72	0.2	40.00	2.9	42,574	97.46	300		
6	2.50 to < 10.00	7,360	—	—	7,360	6.66	0.0	40.00	2.0	9,889	134.36	196		
7	10.00 to < 100.00	2,060	—	—	2,060	18.41	0.0	40.00	2.5	4,060	197.08	151		
8	100.00 (Default)	265	—	—	265	100.00	0.0	40.00	1.0	0	0.00	106		
9	Sub-total	¥ 452,447	¥ —	—%	¥ 452,447	0.56%	1.2	40.57%	2.6	¥ 190,727	42.15%	¥ 1,018	¥ 794	
Total (all portfolios)		¥ 65,268,098	¥ 7,250,685	35.41%	¥ 67,803,478	0.49%	1,662.5	38.65%	2.9	¥ 12,495,321	18.42%	¥ 107,775	¥ 136,819	

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											
		September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 2,804,845	¥ 33	75.00%	¥ 2,815,074	0.00%	0.0	33.13%	2.3	¥ 26,710	0.94%	¥ 16	
2	0.15 to < 0.25	1,064	1,120	75.00	1,830	0.20	0.0	33.14	1.3	455	24.90	1	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 2,805,910	¥ 1,153	75.00%	¥ 2,816,904	0.00%	0.0	33.13%	2.3	¥ 27,166	0.96%	¥ 18	¥ 22
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	¥ 23,581,794	¥ 261,807	75.69%	¥ 23,779,979	0.00%	0.1	44.99%	1.1	¥ 142,921	0.60%	¥ 174	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.44	0	
3	0.25 to < 0.50	12,564	0	75.00	12,564	0.29	0.0	45.00	3.6	8,746	69.60	16	
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	¥ 23,594,359	¥ 261,807	75.69%	¥ 23,792,544	0.00%	0.1	44.99%	1.1	¥ 151,667	0.63%	¥ 191	¥ 439
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	¥ 495,287	¥ —	—%	¥ 515,965	0.05%	0.0	31.20%	2.4	¥ 90,592	17.55%	¥ 90	
2	0.15 to < 0.25	42,800	9,000	75.00	49,550	0.20	0.0	33.14	1.2	12,070	24.36	33	
3	0.25 to < 0.50	11,170	7,575	86.79	17,745	0.49	0.0	33.14	1.2	7,162	40.36	29	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	5,777	2,182	89.89	7,739	1.51	0.0	33.14	1.0	4,921	63.58	38	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 555,034	¥ 18,757	81.49%	¥ 590,999	0.09%	0.0	31.45%	2.3	¥ 114,747	19.41%	¥ 192	¥ 329
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	¥ 274,431	¥ 134,445	75.00%	¥ 375,265	0.05%	0.0	47.67%	2.3	¥ 108,497	28.91%	¥ 104	
2	0.15 to < 0.25	21,667	—	—	21,667	0.20	0.0	74.76	1.4	12,333	56.92	33	
3	0.25 to < 0.50	8	—	—	8	0.49	0.0	45.00	1.0	4	51.86	0	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,249	—	—	2,249	0.97	0.0	45.00	3.0	2,207	98.14	9	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 298,356	¥ 134,445	75.00%	¥ 399,190	0.07%	0.0	49.12%	2.2	¥ 123,043	30.82%	¥ 147	¥ 74

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 8,077,070	¥ 2,963,419	76.07%	¥ 10,438,503	0.07%	0.7	32.30%	2.4	¥ 1,858,935	17.80%	¥ 2,433	
2	0.15 to < 0.25	1,871,109	446,660	74.46	2,167,023	0.20	0.4	31.81	2.2	687,829	31.74	1,408	
3	0.25 to < 0.50	2,332,966	526,433	73.27	2,722,700	0.38	1.1	30.94	2.3	1,137,166	41.76	3,217	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	842,265	138,382	74.00	899,996	1.53	0.6	28.93	2.1	575,750	63.97	4,021	
6	2.50 to < 10.00	112,826	58,180	74.90	157,146	7.57	0.0	30.45	1.6	179,970	114.52	3,634	
7	10.00 to < 100.00	26,676	278	100.00	11,104	18.41	0.0	32.88	1.2	17,936	161.51	672	
8	100.00 (Default)	33,453	909	75.00	36,609	100.00	0.0	31.79	1.0	16,425	44.86	10,324	
9	Sub-total	¥ 13,296,368	¥ 4,134,264	75.45%	¥ 16,433,083	0.52%	3.0	31.81%	2.4	¥ 4,474,012	27.22%	¥ 25,712	¥ 47,025
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	¥ 822,303	¥ 307,579	83.95%	¥ 1,087,935	0.07%	0.8	50.68%	2.7	¥ 351,622	32.32%	¥ 404	
2	0.15 to < 0.25	36,849	33,956	100.00	71,012	0.20	0.4	55.94	2.4	46,343	65.26	81	
3	0.25 to < 0.50	590,880	105,535	73.83	668,633	0.33	1.3	45.95	2.9	441,955	66.09	1,003	
4	0.50 to < 0.75	142,956	34,181	75.00	168,592	0.62	0.0	45.00	3.1	150,786	89.43	475	
5	0.75 to < 2.50	435,247	15,143	76.03	446,554	1.41	1.3	43.08	3.7	518,113	116.02	2,697	
6	2.50 to < 10.00	129,368	6,344	73.93	134,054	4.92	0.3	43.53	4.1	220,371	164.38	2,841	
7	10.00 to < 100.00	67,924	0	75.00	68,837	30.61	0.0	44.67	4.3	184,621	268.20	9,403	
8	100.00 (Default)	20,201	20	0.00	25,477	100.00	0.0	43.16	1.0	0	0.00	10,996	
9	Sub-total	¥ 2,245,731	¥ 502,761	81.93%	¥ 2,671,098	2.38%	4.4	47.42%	3.0	¥ 1,913,814	71.64%	¥ 27,903	¥ 21,459
SME exposures (AIRB)													
1	0.00 to < 0.15	¥ 20,082	¥ 4,300	75.00%	¥ 21,407	0.12%	0.0	29.65%	3.2	¥ 5,038	23.53%	¥ 7	
2	0.15 to < 0.25	110,294	—	—	84,689	0.20	0.0	29.57	3.2	25,705	30.35	51	
3	0.25 to < 0.50	117,422	9,162	97.99	111,807	0.42	0.0	24.52	2.8	32,999	29.51	109	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	100,480	14,909	76.75	109,771	1.58	0.1	22.02	2.6	48,788	44.44	371	
6	2.50 to < 10.00	11,700	1,581	71.92	12,837	7.50	0.0	22.22	1.6	8,825	68.74	216	
7	10.00 to < 100.00	459	—	—	459	18.41	0.0	12.38	3.0	243	52.97	10	
8	100.00 (Default)	1,380	—	—	1,455	100.00	0.0	29.48	1.0	599	41.20	381	
9	Sub-total	¥ 361,819	¥ 29,952	82.74%	¥ 342,428	1.43%	0.2	25.21%	2.8	¥ 122,201	35.68%	¥ 1,147	¥ 1,574
SME exposures (FIRB)													
1	0.00 to < 0.15	¥ 3,553	¥ —	—%	¥ 3,553	0.12%	0.0	74.55%	4.9	¥ 2,832	79.72%	¥ 3	
2	0.15 to < 0.25	49	—	—	49	0.20	0.0	44.97	1.0	13	27.15	0	
3	0.25 to < 0.50	103,800	2,098	75.00	104,035	0.49	0.6	37.23	4.6	64,202	61.71	189	
4	0.50 to < 0.75	3,087	—	—	3,087	0.62	0.0	40.00	4.9	2,315	75.01	7	
5	0.75 to < 2.50	296,787	4,967	75.61	298,553	1.67	1.6	39.21	4.7	275,542	92.29	1,966	
6	2.50 to < 10.00	4,300	—	—	4,416	7.18	0.0	39.42	3.9	5,437	123.11	123	
7	10.00 to < 100.00	412	—	—	412	18.41	0.0	45.00	3.0	802	194.42	34	
8	100.00 (Default)	3,987	36	0.00	4,063	100.00	0.0	39.80	1.0	0	0.00	1,617	
9	Sub-total	¥ 415,978	¥ 7,103	75.04%	¥ 418,170	2.39%	2.3	39.04%	4.6	¥ 351,146	83.97%	¥ 3,942	¥ 254

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,371,123	¥ 151,604	75.04%	¥ 1,484,897	0.08%	0.3	27.87%	4.1	¥ 359,319	24.19%	¥ 367	
2	0.15 to < 0.25	149,769	37,511	75.00	177,903	0.20	0.0	28.09	3.2	63,160	35.50	102	
3	0.25 to < 0.50	998,285	198,773	75.18	1,147,741	0.31	0.2	26.01	4.3	503,682	43.88	961	
4	0.50 to < 0.75	173,200	42,191	73.27	204,115	0.65	0.0	25.29	4.2	112,575	55.15	336	
5	0.75 to < 2.50	317,992	66,587	73.05	366,640	1.49	0.0	24.68	3.1	220,345	60.09	1,326	
6	2.50 to < 10.00	38,371	37,597	73.09	65,854	3.80	0.0	23.59	4.4	55,883	84.85	618	
7	10.00 to < 100.00	140,888	14,830	75.00	152,011	21.86	0.0	33.21	3.1	261,789	172.21	11,184	
8	100.00 (Default)	2,391	—	—	2,397	100.00	0.0	37.55	1.0	1,257	52.43	799	
9	Sub-total	¥ 3,192,022	¥ 549,097	74.58%	¥ 3,601,562	1.39%	0.8	26.97%	4.0	¥ 1,578,013	43.81%	¥ 15,696	¥ 5,294
Specialised lending (FIRB)													
1	0.00 to < 0.15	¥ 4,883	¥ —	—%	¥ 4,883	0.09%	0.2	45.00%	1.0	¥ 825	16.89%	¥ 1	
2	0.15 to < 0.25	212	—	—	212	0.20	0.0	45.00	1.0	64	30.44	0	
3	0.25 to < 0.50	5,573	—	—	5,573	0.33	0.2	45.00	1.0	2,297	41.21	8	
4	0.50 to < 0.75	753	—	—	753	0.65	0.0	45.00	1.0	451	60.01	2	
5	0.75 to < 2.50	1,127	—	—	1,127	1.35	0.0	45.00	1.0	921	81.72	6	
6	2.50 to < 10.00	77	—	—	77	4.96	0.0	45.00	1.0	99	129.34	1	
7	10.00 to < 100.00	1,197	—	—	1,197	19.09	0.0	45.00	1.0	2,482	207.20	102	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 13,825	¥ —	—%	¥ 13,825	1.99%	0.7	45.00%	1.0	¥ 7,142	51.66%	¥ 124	¥ —
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	¥ 1,072,100	¥ —	—%	¥ 704,367	0.06%	0.2	90.00%	5.0	¥ 806,739	114.53%	¥ —	
2	0.15 to < 0.25	142,923	—	—	102,642	0.20	0.1	90.00	5.0	150,194	146.32	—	
3	0.25 to < 0.50	76,682	—	—	52,664	0.36	0.3	90.00	5.0	95,635	181.59	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	22,246	968	75.00	19,946	1.63	0.2	90.00	5.0	60,646	304.04	—	
6	2.50 to < 10.00	4,705	—	—	4,143	7.20	0.0	90.00	5.0	17,322	418.03	—	
7	10.00 to < 100.00	3,466	—	—	2,402	18.41	0.0	90.00	5.0	15,146	630.47	—	
8	100.00 (Default)	424	—	—	315	100.00	0.0	90.00	5.0	3,553	1,125.00	—	
9	Sub-total	¥ 1,322,551	¥ 968	75.00%	¥ 886,482	0.25%	1.0	90.00%	5.0	¥ 1,149,238	129.64%	¥ —	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	¥ 8,597	¥ —	—%	¥ 8,597	0.10%	0.0	33.14%	3.6	¥ 2,573	29.93%	¥ 2	
2	0.15 to < 0.25	5,000	—	—	5,000	0.20	0.0	33.14	3.5	2,003	40.07	3	
3	0.25 to < 0.50	15,325	570	75.00	15,753	0.41	0.0	30.34	3.4	7,880	50.02	19	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	43,614	—	—	43,614	1.50	0.0	33.10	3.6	38,132	87.43	217	
6	2.50 to < 10.00	5,776	—	—	5,776	7.77	0.0	33.14	1.3	6,908	119.59	148	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	4,359	—	—	4,359	100.00	0.0	33.14	1.0	2,042	46.86	1,281	
9	Sub-total	¥ 82,673	¥ 570	75.00%	¥ 83,100	6.67%	0.0	32.59%	3.3	¥ 59,541	71.65%	¥ 1,673	¥ 6

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 2023												
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l	
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions	
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)														
1	0.00 to < 0.15	¥ 452	¥ —	—%	¥ 452	0.09%	0.0	100.00%	1.0	¥ 176	39.05%	¥ —	—	
2	0.15 to < 0.25	2,280	570	75.00	2,707	0.22	0.0	100.00	1.0	1,937	71.54	—	—	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 2,732	¥ 570	75.00%	¥ 3,159	0.20%	0.0	100.00%	1.0	¥ 2,113	66.90%	¥ —	¥ —	
Purchased receivables for corporates, etc. (default risk) (FIRB)														
1	0.00 to < 0.15	¥ 414,647	¥ 625	75.00%	¥ 415,116	0.07%	0.2	45.00%	1.3	¥ 72,321	17.42%	¥ 132	—	
2	0.15 to < 0.25	76,921	—	—	76,921	0.20	0.1	45.00	1.0	23,752	30.87	70	—	
3	0.25 to < 0.50	137,788	—	—	137,788	0.38	1.2	45.00	1.2	65,580	47.59	238	—	
4	0.50 to < 0.75	3,815	—	—	3,815	0.62	0.0	45.00	4.9	4,049	106.12	10	—	
5	0.75 to < 2.50	90,513	—	—	90,513	1.54	3.7	45.00	1.2	77,516	85.64	627	—	
6	2.50 to < 10.00	408	—	—	408	6.60	0.0	45.00	1.0	600	147.07	12	—	
7	10.00 to < 100.00	782	5,981	75.00	5,268	14.17	0.0	45.00	4.5	12,633	239.77	335	—	
8	100.00 (Default)	4,923	—	—	4,923	100.00	0.0	45.00	1.0	0	0.00	2,215	—	
9	Sub-total	¥ 729,800	¥ 6,606	75.00%	¥ 734,754	1.10%	5.3	45.00%	1.3	¥ 256,453	34.90%	¥ 3,644	¥ 502	
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)														
1	0.00 to < 0.15	¥ 515,734	¥ 6,008	75.00%	¥ 520,240	0.07%	0.6	83.95%	1.3	¥ 154,143	29.62%	¥ 38	—	
2	0.15 to < 0.25	50,971	—	—	50,971	0.21	0.1	93.37	1.3	35,524	69.69	5	—	
3	0.25 to < 0.50	8,061	598	75.00	8,509	0.40	0.0	65.28	2.1	6,990	82.15	8	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,427	—	—	2,427	1.02	0.0	90.71	1.3	3,603	148.45	2	—	
6	2.50 to < 10.00	954	—	—	954	3.54	0.0	99.99	1.0	2,464	258.33	0	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 578,148	¥ 6,606	75.00%	¥ 583,103	0.09%	0.8	84.55%	1.3	¥ 202,726	34.76%	¥ 55	¥ —	
Purchased receivables for retail (default risk)														
1	0.00 to < 0.15	¥ —	¥ —	—%	¥ —	—%	—	—%	—	¥ —	—%	¥ —	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	15,131	—	—	15,131	0.29	21.0	72.13	—	5,754	38.02	32	—	
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	¥ 15,131	¥ —	—%	¥ 15,131	0.29%	21.0	72.13%	—	¥ 5,754	38.02%	¥ 32	¥ 41	

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 37,149	26.78%	¥ 9,949	0.09%	40.8	58.92%	—	¥ 338	3.40%	¥ 5	
2	0.15 to < 0.25	48,024	670,249	11.22	123,273	0.21	183.8	71.83	—	10,148	8.23	193	
3	0.25 to < 0.50	20,210	1,011,570	7.13	92,427	0.35	126.3	76.35	—	11,867	12.84	247	
4	0.50 to < 0.75	43,877	279,755	11.22	75,285	0.53	90.4	71.83	—	12,688	16.85	288	
5	0.75 to < 2.50	11,436	190,801	12.30	34,914	1.09	98.0	70.86	—	9,982	28.59	271	
6	2.50 to < 10.00	33,901	61,669	11.85	41,211	4.92	39.2	71.96	—	33,920	82.30	1,461	
7	10.00 to < 100.00	209	1,277	10.06	337	54.90	0.4	69.97	—	593	175.85	133	
8	100.00 (Default)	154	4,604	7.66	7,197	100.00	7.9	72.31	—	8,158	113.35	4,552	
9	Sub-total	¥ 157,814	¥ 2,257,078	9.75%	¥ 384,596	2.80%	587.0	72.52%	—	¥ 87,698	22.80%	¥ 7,153	¥ 8,738
Residential mortgage exposures													
1	0.00 to < 0.15	¥ 4,246,304	¥ 12,817	100.00%	¥ 4,259,122	0.10%	140.2	15.61%	—	¥ 158,776	3.72%	¥ 673	
2	0.15 to < 0.25	2,278,048	19	100.00	2,278,068	0.16	100.5	16.41	—	130,190	5.71	619	
3	0.25 to < 0.50	3,664,257	863	100.00	3,665,130	0.32	219.7	15.82	—	327,101	8.92	1,862	
4	0.50 to < 0.75	69,295	—	—	69,295	0.68	5.1	20.65	—	13,900	20.05	98	
5	0.75 to < 2.50	99,322	19	100.00	99,341	0.86	10.0	18.45	—	20,855	20.99	158	
6	2.50 to < 10.00	8,146	—	—	8,146	7.36	0.2	12.57	—	4,078	50.06	75	
7	10.00 to < 100.00	59,239	7	100.00	59,247	19.48	3.3	16.61	—	54,868	92.60	1,933	
8	100.00 (Default)	26,296	9	100.00	26,817	100.00	1.6	17.13	—	7,624	28.43	3,984	
9	Sub-total	¥ 10,450,911	¥ 13,737	100.00%	¥ 10,465,170	0.57%	481.0	15.93%	—	¥ 717,395	6.85%	¥ 9,405	¥ 26,528
Other retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 19,533	21.44%	¥ 4,188	0.09%	17.5	17.98%	—	¥ 180	4.29%	¥ 0	
2	0.15 to < 0.25	182,069	—	—	182,069	0.23	53.3	69.59	—	57,834	31.76	303	
3	0.25 to < 0.50	172,364	—	—	172,364	0.36	65.3	39.40	—	41,522	24.08	258	
4	0.50 to < 0.75	411,074	120,980	27.28	444,417	0.55	230.9	35.00	—	120,853	27.19	901	
5	0.75 to < 2.50	171,332	7,564	99.73	178,876	1.26	94.3	61.02	—	120,082	67.13	1,406	
6	2.50 to < 10.00	44,472	14,936	37.86	50,128	6.19	35.2	35.04	—	26,792	53.44	1,103	
7	10.00 to < 100.00	2,984	649	94.57	3,629	38.59	0.7	35.22	—	2,949	81.26	605	
8	100.00 (Default)	8,211	1,871	30.09	17,117	100.00	9.7	49.28	—	7,764	45.35	7,814	
9	Sub-total	¥ 992,509	¥ 165,534	31.15%	¥ 1,052,792	2.60%	507.2	46.29%	—	¥ 377,979	35.90%	¥ 12,393	¥ 12,916
Lease transactions													
1	0.00 to < 0.15	¥ 195,247	¥ —	—%	¥ 195,247	0.08%	0.4	45.00%	2.5	¥ 48,733	24.95%	¥ 71	
2	0.15 to < 0.25	131,282	—	—	131,282	0.20	0.1	45.00	3.4	69,678	53.07	120	
3	0.25 to < 0.50	60,302	—	—	60,302	0.39	0.3	45.00	2.5	37,692	62.50	106	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	35,628	—	—	35,628	1.70	0.2	45.00	2.6	36,110	101.35	272	
6	2.50 to < 10.00	8,482	—	—	8,482	6.92	0.0	45.00	1.9	13,278	156.53	264	
7	10.00 to < 100.00	14,871	—	—	14,871	18.41	0.0	45.00	3.9	36,584	246.00	1,232	
8	100.00 (Default)	271	—	—	850	100.00	0.0	45.00	1.0	0	0.00	382	
9	Sub-total	¥ 446,085	¥ —	—%	¥ 446,664	1.21%	1.2	45.00%	2.8	¥ 242,077	54.19%	¥ 2,451	¥ 2,097
Total (all portfolios)		¥ 61,557,763	¥ 8,091,014	56.58%	¥ 65,734,765	0.51%	1,617.2	36.57%	2.0	¥ 111,963,935	18.20%	¥ 111,886	¥ 127,304

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 count the number of some obligors.

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

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

CR7		Millions of Yen	
		September 30, 2024	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 57,241	¥ 57,241
2	Sovereign Exposures – AIRB	27,283	27,283
3	Financial Institution Exposures – FIRB	282,713	282,713
4	Financial Institution Exposures – AIRB	—	—
5	Corporate exposures (excluding specialised lending) – FIRB	6,560,497	6,560,497
6	Corporate exposures (excluding specialised lending) – AIRB	687,032	687,032
7	Specialised lending – FIRB	771,349	771,349
8	Specialised lending – AIRB	1,627,480	1,627,480
9	Retail – Qualifying revolving retail exposures	81,770	81,770
10	Retail – Residential mortgage exposures	783,260	783,260
11	Retail – Other retail exposures	396,535	396,535
12	Purchased receivables – FIRB	402,563	402,563
13	Purchased receivables – AIRB	—	—
14	Total	¥ 11,677,728	¥ 11,677,728

Note: The template has been changed, as indicated above, as of the end of March 2024.

CR7		Millions of Yen	
		September 30, 2023	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 151,667	¥ 151,667
2	Sovereign Exposures – AIRB	26,258	26,258
3	Financial Institution Exposures – FIRB	123,043	123,043
4	Financial Institution Exposures – AIRB	112,220	112,220
5	Corporate exposures (excluding specialised lending) – FIRB	2,264,961	2,264,961
6	Corporate exposures (excluding specialised lending) – AIRB	4,599,647	4,599,647
7	Specialised lending – FIRB	788,958	788,958
8	Specialised lending – AIRB	1,578,013	1,578,013
9	Retail – Qualifying revolving retail exposures	87,698	87,698
10	Retail – Residential mortgage exposures	717,395	717,395
11	Retail – Other retail exposures	377,979	377,979
12	Equity Exposures – FIRB	1,475,783	1,475,783
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	464,934	464,934
15	Purchased receivables – AIRB	61,655	61,655
16	Total	¥ 12,830,218	¥ 12,830,218

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

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

CR10												
Millions of Yen, %												
September 30, 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 ≤	124	—	90%	—	124	—	—	—	124	111	0
Satisfactory		729	—	115%	—	—	—	729	—	729	839	20
Weak		—	—	250%	—	—	—	—	—	—	—	—
Default		—	—	—	—	—	—	—	—	—	—	—
Total		¥ 854	¥ —	—	¥ —	¥124	¥ —	¥ 729	¥ —	¥ 854	¥ 951	¥ 21
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	¥ —	¥ —	70%	¥ —					¥ —	¥ —	
	2.5 years ≤	—	710	95%	284					269	1	
Good	< 2.5 years	5,509	749	95%	5,808					5,518	23	
	2.5 years ≤	4,704	26,759	120%	15,408					18,489	61	
Satisfactory		89,519	80,620	140%	121,767					170,474	3,409	
Weak		161,121	166,862	250%	227,866					569,666	18,229	
Default		—	—	—	—					—	—	
Total		¥ 260,854	¥ 275,701	—	¥ 371,135					¥ 764,418	¥21,724	

Note: The template has been changed, as indicated above, as of the end of March 2024.

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

Millions of Yen, %											
September 30, 2023											
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	177	—	90%	—	177	—	—	177	159	1
Satisfactory		6,078	—	115%	3,074	—	—	3,004	6,078	6,990	170
Weak		—	—	250%	—	—	—	—	—	—	—
Default		—	—	—	—	—	—	—	—	—	—
Total		¥ 6,256	¥ —	—	¥ 3,074	¥ 177	—	¥ 3,004	¥ 6,256	¥ 7,150	¥ 171
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	¥ 9,413	¥ 2,832	70%	¥ 11,537				¥ 8,076	¥ 46	
	≥ 2.5 years	9,155	13,678	95%	19,414				18,443	77	
Good	< 2.5 years	49,536	15,951	95%	61,500				58,425	246	
	≥ 2.5 years	23,430	32,052	120%	47,470				56,964	189	
Satisfactory		58,092	256,617	140%	250,555				350,778	7,015	
Weak		45,570	89,628	250%	112,791				281,978	9,023	
Default		—	—	—	—				—	—	
Total		¥ 195,198	¥ 410,761	—	¥ 503,269				¥ 774,665	¥ 16,598	
Equity exposures (Market-Based Approach, etc.)											
Equity exposures subject to market-based approach											
Categories	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses		
Simple risk weight method – Listed shares	¥ 13,977	¥ 7,529	300%	¥ 21,507				¥ 64,523	—		
Simple risk weight method – Unlisted shares	55,368	13,515	400%	65,505				262,021	—		
Internal Models Approach	—	—	—	—				—	—		
Total	¥ 69,346	¥ 21,045	—	¥ 87,013				¥ 326,544	—		
Equity exposures subject to 100% risk weight											
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%	—				—	—	

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

CCR1		Millions of Yen					
		September 30, 2024					
		a	b	c	d	e	f
Item No.	RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts	
1	SA-CCR	¥ 153,570	¥ 473,580		1.4	¥ 878,010	¥ 354,512
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					148,117	31,874
5	Exposure variation estimation model					—	—
6	Total						¥ 386,386

CCR1		Millions of Yen					
		September 30, 2023					
		a	b	c	d	e	f
Item No.	RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts	
1	SA-CCR	¥ —	¥ —		1.4	¥ —	¥ —
	Current Exposure Method (CEM)	960,548	863,543			1,824,092	468,784
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					877,021	163,220
5	Exposure variation estimation model					—	—
6	Total						¥ 632,004

CVA1: Reduced BA-CVA

Not applicable.

CVA2: Full BA-CVA

CVA2		Millions of Yen
		September 30, 2024
		a
Item No.		CVA risk capital requirement
1	K Reduced	¥ 37,317
2	K Hedged	37,317
3	Total	¥ 37,317

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

CCR2: Credit valuation adjustment (CVA) capital charge

CCR2		Millions of Yen	
		September 30, 2023	
		a	b
Item No.	EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)	
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)		—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)		—
4	Total portfolios subject to the standardised risk measurement method	1,540,171	691,216
5	Total portfolios subject to the CVA capital charge	¥1,540,171	¥ 691,216

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

Not applicable.

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

Not applicable.

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3		Millions of Yen													
		September 30, 2024													
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Item No.	Risk weight	Credit equivalent amounts (post-CRM)													
Regulatory portfolio		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	—	—	11,467	25,036	—	40	—	—	—	—	—	3,339	—	39,884
11	Corporates, etc.	—	—	—	—	—	—	—	—	8,006	—	—	—	—	8,006
12	SMEs, etc., and individuals	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other than the above	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Total	—	—	¥11,467	¥25,036	—	¥ 40	—	—	¥ 8,006	—	¥ 3,339	—	¥47,891	

Note: The template has been changed, as indicated above, as of the end of March 2024.

CCR3		Millions of Yen									
		September 30, 2023									
		a	b	c	d	e	f	g	h	i	
Item No.	Risk weight	Credit equivalent amounts (post-CRM)									
Regulatory portfolio		0%	10%	20%	50%	75%	100%	150%	Other	Total	
1	Government of Japan and Bank of Japan (BOJ)	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
2	Foreign central governments and foreign central banks	—	—	—	—	—	—	—	—	—	
3	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—	
4	Local governments of Japan	—	—	—	—	—	—	—	—	—	
5	Foreign non-central government public sector entities (PSEs)	—	—	—	—	—	—	—	—	—	
6	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—	—	
7	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—	—	
8	Government-affiliated agencies of Japan	—	—	—	—	—	—	—	—	—	
9	The three local public corporations	—	—	—	—	—	—	—	—	—	
10	Financial institutions and type I financial instruments business operators	—	—	716,277	—	—	—	—	—	716,277	
11	Corporates, etc.	—	—	—	—	—	—	—	—	—	
12	SMEs, etc., and individuals	—	—	—	—	—	—	—	—	—	
13	Other than the above	—	—	—	—	—	1,494	—	—	1,494	
14	Total	¥ —	¥ —	¥ 716,277	¥ —	¥ —	¥ 1,494	¥ —	¥ —	¥ 717,772	

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

CCR4: IRB – CCR exposures by portfolio and PD scale

Item No.	CCR4 PD scale	Millions of Yen, %, 1,000 cases, Year							
		September 30, 2024							
		a	b	c	d	e	f	g	
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density	
Sovereign exposures									
1	0.00 to < 0.15	¥ 35,367	0.00%	0.0	45.00%	2.0	¥ 893	2.52%	
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	¥ 35,367	0.00%	0.0	45.00%	2.0	¥ 893	2.52%	
Financial Institution exposures									
1	0.00 to < 0.15	¥ 427,454	0.05%	0.1	45.70%	2.2	¥ 113,757	26.61%	
2	0.15 to < 0.25	1,309	0.23	0.0	45.00	1.2	603	46.10	
3	0.25 to < 0.50	6,653	0.28	0.0	45.00	4.9	6,915	103.94	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	335	1.09	0.0	45.00	1.0	254	76.09	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	¥ 435,751	0.06%	0.1	45.69%	2.2	¥ 121,532	27.89%	
Corporate exposures									
1	0.00 to < 0.15	¥ 253,554	0.06%	0.3	47.67%	2.5	¥ 69,370	27.35%	
2	0.15 to < 0.25	27,121	0.20	0.0	40.26	2.9	12,045	44.41	
3	0.25 to < 0.50	15,679	0.36	0.1	40.05	3.0	9,172	58.49	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	10,046	1.65	0.0	40.06	3.1	10,351	103.02	
6	2.50 to < 10.00	383	4.49	0.0	40.00	3.5	532	139.04	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	58	100.00	0.0	40.00	1.0	0	0.00	
9	Sub-total	¥ 306,844	0.16%	0.5	46.37%	2.6	¥ 101,472	33.06%	
SME exposures									
1	0.00 to < 0.15	¥ 766	0.12%	0.0	40.00%	3.4	¥ 274	35.77%	
2	0.15 to < 0.25	2,250	0.20	0.0	40.00	4.3	997	44.30	
3	0.25 to < 0.50	605	0.44	0.0	40.00	3.4	382	63.24	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	322	1.87	0.0	40.00	1.3	266	82.63	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	¥ 3,945	0.36%	0.0	40.00%	3.7	¥ 1,921	48.69%	
Specialised lending									
1	0.00 to < 0.15	¥ 72,178	0.08%	0.1	40.05%	4.5	¥ 26,204	36.30%	
2	0.15 to < 0.25	44,654	0.24	0.0	40.00	4.9	28,881	64.67	
3	0.25 to < 0.50	29,186	0.30	0.0	40.00	4.7	20,341	69.69	
4	0.50 to < 0.75	10,177	0.58	0.0	40.00	4.9	9,365	92.02	
5	0.75 to < 2.50	7,605	1.23	0.0	40.00	4.9	8,711	114.53	
6	2.50 to < 10.00	28,449	2.98	0.0	40.00	4.9	40,133	141.06	
7	10.00 to < 100.00	1,957	12.85	0.0	40.00	4.6	4,088	208.92	
8	100.00 (Default)	2,116	100.00	0.0	40.00	1.0	0	0.00	
9	Sub-total	¥ 196,326	1.84%	0.3	40.02%	4.7	¥ 137,727	70.15%	
Total (all portfolios)		¥ 978,236	0.45%	1.1	44.71%	2.8	¥ 363,546	37.16%	

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

CCR4		Millions of Yen, %, 1,000 cases, Year								
Item No.	PD scale	September 30, 2023								
		a	b	c	d	e	f	g		
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density		
Sovereign exposures										
1	0.00 to < 0.15	¥ 17,382	0.01%	0.0	26.20%	2.4	¥ 1,671	9.61%		
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	¥ 17,382	0.01%	0.0	26.20%	2.4	¥ 1,671	9.61%		
Financial Institution exposures										
1	0.00 to < 0.15	¥ 739,064	0.04%	0.1	24.10%	2.5	¥ 143,779	19.45%		
2	0.15 to < 0.25	92	0.20	0.0	21.32	3.4	60	64.65		
3	0.25 to < 0.50	29,274	0.28	0.0	10.24	3.5	24,119	82.39		
4	0.50 to < 0.75	—	—	—	—	—	—	—		
5	0.75 to < 2.50	768	2.03	0.0	45.00	3.5	987	128.50		
6	2.50 to < 10.00	—	—	—	—	—	—	—		
7	10.00 to < 100.00	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Sub-total	¥ 769,200	0.05%	0.1	22.93%	2.5	¥ 168,946	21.96%		
Corporate exposures										
1	0.00 to < 0.15	¥ 712,660	0.03%	0.3	23.11%	1.4	¥ 98,687	13.84%		
2	0.15 to < 0.25	16,334	0.20	0.0	44.02	2.5	7,290	44.63		
3	0.25 to < 0.50	27,156	0.35	0.1	45.00	1.7	13,497	49.70		
4	0.50 to < 0.75	—	—	—	—	—	—	—		
5	0.75 to < 2.50	3,674	1.39	0.0	45.00	3.0	3,886	105.78		
6	2.50 to < 10.00	598	5.12	0.0	45.00	1.1	807	134.85		
7	10.00 to < 100.00	—	—	—	—	—	—	—		
8	100.00 (Default)	7	100.00	0.0	45.00	1.0	—	0.00		
9	Sub-total	¥ 760,432	0.06%	0.6	23.83%	1.4	¥ 124,169	16.32%		
Specialised lending										
1	0.00 to < 0.15	¥ 28,154	0.10%	0.1	45.00%	3.9	¥ 11,911	42.30%		
2	0.15 to < 0.25	961	0.20	0.0	45.00	4.6	621	64.67		
3	0.25 to < 0.50	22,035	0.30	0.1	45.00	4.8	17,428	79.09		
4	0.50 to < 0.75	18,272	0.65	0.0	45.00	4.7	19,242	105.31		
5	0.75 to < 2.50	34,218	1.16	0.0	45.00	4.6	42,443	124.03		
6	2.50 to < 10.00	31,145	3.11	0.0	45.00	4.7	49,205	157.98		
7	10.00 to < 100.00	19,033	30.79	0.0	45.00	4.6	48,605	255.37		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Sub-total	¥ 153,821	4.84%	0.3	45.00%	4.6	¥ 189,460	123.16%		
Total (all portfolios)		¥ 1,700,837	0.49%	1.0	24.46%	2.2	¥ 484,248	28.47%		

Note: 1. The SuMi TRUST Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.
2. Corporate exposures include SME exposures.

CCR5: Composition of collateral for CCR exposure

CCR5		Millions of Yen						
		September 30, 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)	¥ 85,613	¥ 523,102	¥ 6,950	¥ 492,038	¥ 139,623	¥ 812,402	
2	Cash (other currency)	—	254,953	—	212,810	2,503,866	—	
3	Domestic sovereign debt	5,199	63,439	7,415	88,616	285,904	308,874	
4	Other sovereign debt	4,599	—	—	—	1,283,318	4,679,171	
5	Government agency debt	—	—	—	—	—	—	
6	Corporate bonds	—	—	—	—	172,462	480	
7	Equity securities	—	—	—	12,385	1,587,689	651,913	
8	Other collateral	—	—	—	—	—	—	
9	Total	¥ 95,412	¥ 841,495	¥ 14,365	¥ 805,851	¥ 5,972,865	¥ 6,452,843	

CCR5		Millions of Yen						
		September 30, 2023						
		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)	¥ —	¥ 511,379	¥ —	¥ 762,901	¥ 110,028	¥ 472,875	
2	Cash (other currency)	—	1,083,716	—	588,873	1,378,219	1,846	
3	Domestic sovereign debt	6,250	39,211	15,485	59,610	190,148	326,117	
4	Other sovereign debt	6,296	—	—	—	895,144	3,581,359	
5	Government agency debt	—	—	—	—	221,738	72,543	
6	Corporate bonds	—	—	—	—	183,499	—	
7	Equity securities	—	—	—	8,346	1,600,291	723,889	
8	Other collateral	—	—	—	—	—	—	
9	Total	¥12,546	¥1,634,307	¥ 15,485	¥ 1,419,731	¥ 4,579,068	¥ 5,178,630	

CCR6: Credit derivatives exposures

Item No.	CCR6	Millions of Yen	
		September 30, 2024	
		a	b
		Protection bought	Protection sold
	Notionals		
1	Single-name credit default swaps	¥ 19,600	¥ 19,600
2	Index credit default swaps	1,588	—
3	Total return swaps	16,938	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 38,126	¥ 19,600
	Fair values		
7	Positive fair value (asset)	¥ 344	¥ 436
8	Negative fair value (liability)	(1,843)	—

Item No.	CCR6	Millions of Yen	
		September 30, 2023	
		a	b
		Protection bought	Protection sold
	Notionals		
1	Single-name credit default swaps	¥ 21,600	¥ 21,600
2	Index credit default swaps	53,988	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 75,588	¥ 21,600
	Fair values		
7	Positive fair value (asset)	¥ 10	¥ 541
8	Negative fair value (liability)	(1,269)	(10)

CCR8: Exposures to central counterparties (CCP)

Item No.	CCR8	Millions of Yen	
		September 30, 2024	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 21,985
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 126,208	2,524
3	(i) OTC derivatives	54,730	1,094
4	(ii) Exchange-traded derivatives	36,370	727
5	(iii) Repo transactions	35,107	702
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	195,309	3,906
9	Pre-funded default fund contributions	49,790	15,555
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	¥ —	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	—
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

Item No.	CCR8	Millions of Yen	
		September 30, 2023	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 70,897
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 1,854,273	37,085
3	(i) OTC derivatives	1,666,304	33,326
4	(ii) Exchange-traded derivatives	84,863	1,697
5	(iii) Repo transactions	103,105	2,062
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	288,085	5,761
9	Pre-funded default fund contributions	41,653	28,049
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	¥ —	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	—
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

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

SEC1		Millions of Yen								
		September 30, 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	¥ 85,410	¥ —	¥ 85,410	¥ 320,776	¥ —	¥ 320,776	¥ 303,148	¥ —	¥ 303,148
2	Residential mortgage	85,410	—	85,410	16,730	—	16,730	127,533	—	127,533
3	Credit card	—	—	—	40,885	—	40,885	53,506	—	53,506
4	Other retail exposures	—	—	—	263,161	—	263,161	122,108	—	122,108
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	—	—	—	184	—	184	2,051,324	—	2,051,324
7	Loans to corporates	—	—	—	—	—	—	2,051,324	—	2,051,324
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	184	—	184	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		September 30, 2023								
		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	¥ 85,268	¥ —	¥ 85,268	¥ 309,078	¥ —	¥ 309,078	¥ 182,015	¥ —	¥ 182,015
2	Residential mortgage	85,268	—	85,268	18,000	—	18,000	143,435	—	143,435
3	Credit card	—	—	—	41,433	—	41,433	26,530	—	26,530
4	Other retail exposures	—	—	—	249,644	—	249,644	12,048	—	12,048
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	8,175	—	8,175	3,598	—	3,598	1,276,757	—	1,276,757
7	Loans to corporates	—	—	—	—	—	—	1,276,757	—	1,276,757
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	8,175	—	8,175	3,598	—	3,598	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

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

As of September 30, 2024

Not applicable.

As of September 30, 2023

Not applicable.

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

SEC3		Millions of Yen														
		September 30, 2024														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
Item No.		Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)								
		Securitisation			Re-securitisation			Securitisation			Re-securitisation					
			Retail underlying	Wholesale		Senior	Non-senior		Retail underlying	Wholesale		Senior	Non-senior			
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 148,553	¥ 148,553	¥ 148,553	¥ 148,369	¥ 184	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
2	> 20% to 50% risk weight	239,729	239,729	239,729	239,729	—	—	—	—	—	—	—	—	—	—	
3	> 50% to 100% risk weight	15,231	15,231	15,231	15,231	—	—	—	—	—	—	—	—	—	—	
4	> 100% to < 1,250% risk weight	2,855	2,855	2,855	2,855	—	—	—	—	—	—	—	—	—	—	
5	1,250% risk weight	1	1	1	1	—	—	—	—	—	—	—	—	—	—	
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 405,485	¥ 405,485	¥ 405,485	¥ 405,301	¥ 184	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	885	885	885	885	—	—	—	—	—	—	—	—	—	—	
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Subject to 1,250% risk weight	1	1	1	1	—	—	—	—	—	—	—	—	—	—	
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 102,357	¥ 102,357	¥ 102,357	¥ 102,357	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	137	137	137	137	—	—	—	—	—	—	—	—	—	—	
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Subject to 1,250% risk weight	13	13	13	13	—	—	—	—	—	—	—	—	—	—	
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 8,188	¥ 8,188	¥ 8,188	¥ 8,188	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	11	11	11	11	—	—	—	—	—	—	—	—	—	—	
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Subject to 1,250% risk weight	1	1	1	1	—	—	—	—	—	—	—	—	—	—	

SEC3	Millions of Yen														
	September 30, 2023														
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Total	Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)							
Item No.		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	¥ 192,504	¥ 192,504	¥ 192,504	¥ 188,906	¥ 3,598	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	171,768	171,768	171,768	171,768	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	28,762	28,762	28,762	28,762	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	13,077	13,077	13,077	4,902	8,175	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—
Exposure values (by regulatory approach)															
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	¥ 404,264	¥ 404,264	¥ 404,264	¥ 392,490	¥ 11,773	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,849	1,849	1,849	1,849	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)															
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	¥ 143,349	¥ 143,349	¥ 143,349	¥ 113,287	¥ 30,062	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	448	448	448	448	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	83	83	83	83	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)															
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	¥ 11,467	¥ 11,467	¥ 11,467	¥ 9,062	¥ 2,404	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	35	35	35	35	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—

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

SEC4		Millions of Yen														
		September 30, 2024														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
Item No.		Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)								
		Securitisation			Re-securitisation			Securitisation			Re-securitisation					
			Retail underlying	Wholesale		Senior	Non-senior		Retail underlying	Wholesale		Senior	Non-senior			
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥2,167,619	¥2,167,619	¥2,167,619	¥235,438	¥1,932,181	¥-	¥-	¥-	¥-	¥-	¥-	¥-	¥-	¥-	¥-
2	> 20% to 50% risk weight	56,578	56,578	56,578	49,437	7,140	-	-	-	-	-	-	-	-	-	-
3	> 50% to 100% risk weight	84,314	84,314	84,314	7,372	76,942	-	-	-	-	-	-	-	-	-	-
4	> 100% to < 1,250% risk weight	45,960	45,960	45,960	10,900	35,060	-	-	-	-	-	-	-	-	-	-
5	1,250% risk weight	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥2,300,669	¥2,300,669	¥2,300,669	¥249,345	¥2,051,324	¥-	¥-	¥-	¥-	¥-	¥-	¥-	¥-	¥-	¥-
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	53,803	53,803	53,803	53,803	-	-	-	-	-	-	-	-	-	-	-
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)	¥329,919	¥329,919	¥329,919	¥42,529	¥287,390	¥-	¥-	¥-	¥-	¥-	¥-	¥-	¥-	¥-	¥-
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	25,624	25,624	25,624	25,624	-	-	-	-	-	-	-	-	-	-	-
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)	¥26,393	¥26,393	¥26,393	¥3,402	¥22,991	¥-	¥-	¥-	¥-	¥-	¥-	¥-	¥-	¥-	¥-
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,049	2,049	2,049	2,049	-	-	-	-	-	-	-	-	-	-	-
16	Subject to the Standardised Approach (SEC-SA)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Subject to 1,250% risk weight	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-

SEC4		Millions of Yen														
		September 30, 2023														
		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	¥1,411,699	¥1,411,699	¥1,411,699	¥150,085	¥1,261,613	¥	¥	¥	¥	¥	¥	¥	¥	¥	¥
2	> 20% to 50% risk weight	20,464	20,464	20,464	5,320	15,143	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	23,108	23,108	23,108	23,108	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	3,500	3,500	3,500	3,500	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Exposure values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	¥1,432,242	¥1,432,242	¥1,432,242	¥155,484	¥1,276,757	¥	¥	¥	¥	¥	¥	¥	¥	¥	¥
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	26,530	26,530	26,530	26,530	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	¥ 212,438	¥ 212,438	¥ 212,438	¥ 28,840	¥183,598	¥	¥	¥	¥	¥	¥	¥	¥	¥	¥
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	15,003	15,003	15,003	15,003	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	¥ 16,995	¥ 16,995	¥ 16,995	¥ 2,307	¥ 14,687	¥	¥	¥	¥	¥	¥	¥	¥	¥	¥
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,200	1,200	1,200	1,200	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

MR1: Market risk under standardised approach

MR1		Millions of Yen	
		September 30, 2024	
Item No.		Market risk capital requirement	
1	General interest rate risk	¥	53,717
2	Equity risk		574
3	Commodity risk		3
4	Foreign exchange risk		20,997
5	Credit spread risk - non-securitisations		1,442
6	Credit spread risk - securitisations (non-correlation trading portfolio)		—
7	Credit spread risk - securitisation (correlation trading portfolio)		—
8	Default risk - non-securitisations		2,678
9	Default risk - securitisations (non-correlation trading portfolio)		—
10	Default risk - securitisations (correlation trading portfolio)		—
11	Residual risk add-on		3,178
	Others		—
12	Total	¥	82,592

Note: The template has been changed, as indicated above, as of the end of March 2024.

MR1: Market risk under the standardised approach

MR1		Millions of Yen	
		September 30, 2023	
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1	Interest rate risk (general and specific)	¥	39,521
2	Equity risk (general and specific)		—
3	Foreign exchange risk		76,859
4	Commodity risk		11
	Options transactions		
5	Simplified approach		—
6	Delta-plus method		—
7	Scenario approach		—
8	Specific risk related to securitisation exposures		—
9	Total	¥	116,391

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

Not applicable.

MR3: Market risk under the simplified standardised approach

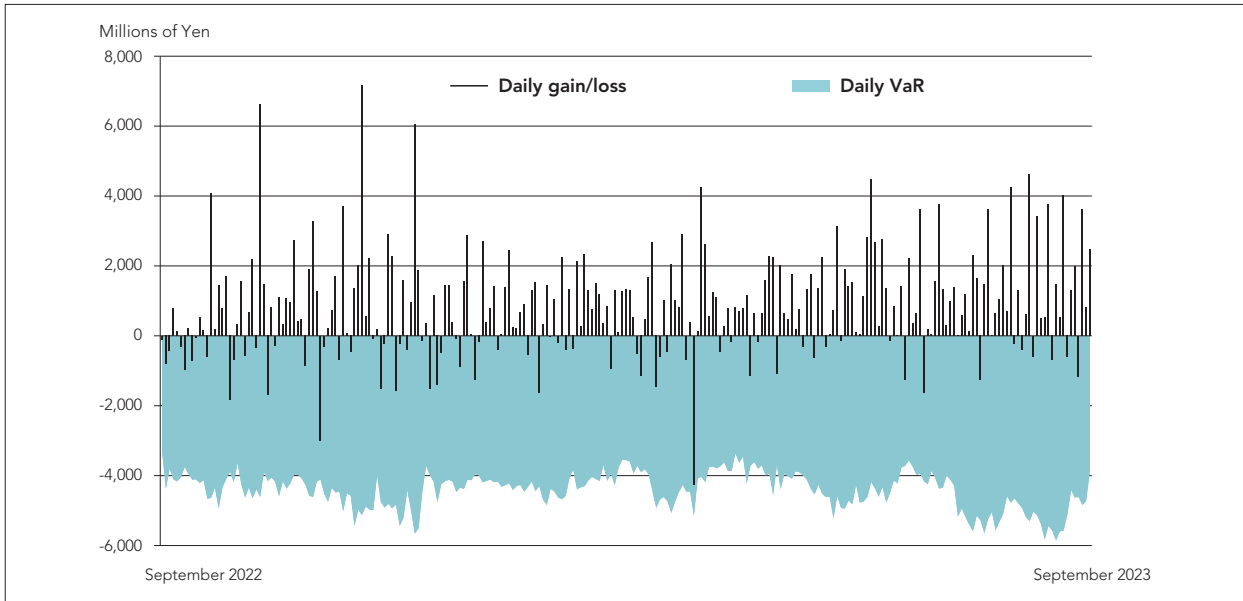
Not applicable.

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

MR3 Item No.	Millions of Yen	
	September 30, 2023	
VaR (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value	¥ 17,530
2	Average value	12,426
3	Minimum value	8,753
4	Period end	10,020
Stressed VaR (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value	39,040
6	Average value	30,286
7	Minimum value	23,065
8	Period end	37,854
Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (modified standardised measurement method)	—

MR4: Backtesting results by Internal Model Approaches (IMA)

MR4 September 30, 2023



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

IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
Item No.		ΔEVE		ΔNII	
		September 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023
1	Parallel up	¥ 125,746	¥ 72,606	¥ (93,292)	¥ (84,363)
2	Parallel down	—	105	87,912	80,768
3	Steeper	57,561	48,341	/	/
4	Flattener	5,934	1,572	/	/
5	Short rate up	37,463	10,147	/	/
6	Short rate down	7,575	3,595	/	/
7	Maximum	125,746	72,606	87,912	80,768
		e		f	
		September 30, 2024		September 30, 2023	
8	Tier 1 Capital	¥ 3,006,825		¥ 2,894,472	

CCyB1: Countercyclical buffer requirement: Status by Country or Region

CCyB1	Millions of Yen, %			
	September 30, 2024			
	a	b	c	d
Country or region	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Countercyclical buffer requirement amount
Australia	1.00%	¥ 158,867		
Belgium	0.50%	12,956		
France	1.00%	44,544		
Germany	0.75%	27,089		
Hong Kong	1.00%	13,652		
Korea	1.00%	6,709		
Luxembourg	0.50%	98,079		
The Netherlands	2.00%	78,454		
Sweden	2.00%	3,289		
United Kingdom	2.00%	287,806		
Subtotal		731,449		
Total		¥ 17,657,015	0.05%	¥ 11,433

Notes: 1. The amount of credit RWA by country or region is, in principle, calculated on the basis of where the ultimate risk of the exposure resides (based on the country or region where the borrower resides). However, with respect to securitisation exposures and equity investments in funds whose country or region are difficult to identify, calculations are made according to the country or region in which the exposure is booked.

2. The ratio of the SuMi TRUST Group's exposures in the eight countries or regions in which the countercyclical buffer requirement set by regulatory authorities exceeded 0 to the SuMi TRUST Group's total exposures was limited.

CCyB1	Millions of Yen, %			
	September 30, 2023			
	a	b	c	d
Country or region	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Countercyclical buffer requirement amount
Australia	1.00%	¥ 175,977		
France	0.50%	95,529		
Germany	0.75%	33,871		
Hong Kong	1.00%	24,199		
Luxembourg	0.50%	143,321		
The Netherlands	1.00%	102,813		
Sweden	2.00%	3,344		
United Kingdom	2.00%	412,728		
Subtotal		991,786		
Total		¥ 19,530,946	0.06%	¥ 14,585

Notes: 1. The amount of credit RWA by country or region is, in principle, calculated on the basis of where the ultimate risk of the exposure resides (based on the country or region where the borrower resides). However, with respect to securitisation exposures and equity investments in funds whose country or region are difficult to identify, calculations are made according to the country or region in which the exposure is booked.

2. The ratio of the SuMi TRUST Group's exposures in the three countries or regions in which the countercyclical buffer requirement set by regulatory authorities exceeded 0 to the SuMi TRUST Group's total exposures was limited.

OR1: Historical operational risk losses

OR1 Item No.	Millions of Yen, cases											
	a	b	c	d	e	f	g	h	i	j	l	
	September 30, 2024	September 30, 2023	September 30, 2022	September 30, 2021	September 30, 2020	September 30, 2019	September 30, 2018	September 30, 2017	September 30, 2016	September 30, 2015	Ten-year average	
Using ¥ 2 Million threshold												
1	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 1,669	¥ 5,457	¥ 3,460	¥ 116	¥ 266	¥ 84	¥ 590	¥ 801	¥ 259	¥ 570	¥ 1,327
2	Total number of operational risk losses	27	21	20	17	25	17	15	15	18	14	18
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	1,669	5,457	3,460	116	266	84	590	801	259	570	1,327
Using ¥ 10 Million threshold												
6	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 1,617	¥ 5,403	¥ 3,383	¥ 71	¥ 188	¥ 12	¥ 557	¥ 762	¥ 209	¥ 521	¥ 1,272
7	Total number of operational risk losses	17	7	5	4	6	1	7	5	5	5	6
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	1,617	5,403	3,383	71	188	12	557	762	209	521	1,272
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)	—	—	—	—	—	—	—	—	—	—	—

Notes: 1. The new template has been introduced, as indicated above, as of the end of March 2024.

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

OR2: Business indicator and subcomponents

OR2 Item No.	Millions of Yen			
	a	b	c	
	September 30, 2024	September 30, 2023	September 30, 2022	
1	ILDC (Interest, Lease, and Divided Component)	¥ 247,707		
2	Interest and lease income	1,356,386	¥ 1,104,443	¥ 681,134
3	Interest and lease expense	1,518,748	1,137,046	464,210
4	Interest earning assets	69,114,033	64,536,878	59,864,784
5	Divided income	29,522	17,039	30,441
6	SC (Service Component)	616,818		
7	Fee and commission income	626,199	578,642	573,950
8	Fee and commission expense	112,655	103,982	108,559
9	Other operating income	8,435	8,628	11,444
10	Other operating expense	19,459	22,919	20,721
11	FC (Financial Component)	291,967		
12	Net Profit / Losses on the trading book	144,645	33,525	(56,390)
13	Net Profit / Losses on the banking book	293,227	224,329	105,897
14	BI (Business Indicator)	1,156,494		
15	BIC (Business Indicator Component)	167,474		
16	BI gross of excluded divested activities	1,156,494		
17	Reduction in BI due to excluded divested activities	—		

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

OR3: Operational risk capital requirement

OR3 Item No.	Millions of Yen	
	September 30, 2024	
1	Business indicator component (BIC)	¥ 167,474
2	Internal loss multiplier (ILM)	0.72
3	Minimum required operational risk capital	120,922
4	Operational risk risk-weighted assets	1,511,525

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

ENC1: Asset Encumbrance

ENC1		Millions of Yen			
		September 30, 2024			
		a	b	c	d
Item No.	Encumbered assets	Unencumbered assets	Total	Of which : securitisation exposures	
1	Cash and Due from Banks	¥ —	¥ 25,372,039	¥ 25,372,039	¥ —
2	Call Loans and Bills Bought	—	36,000	36,000	—
3	Receivables under Resale Agreements	—	288,417	288,417	—
4	Receivables under Securities Borrowing Transactions	—	523,985	523,985	—
5	Monetary Claims Bought	—	921,186	921,186	337,529
6	Tradeling Assets	—	1,667,643	1,667,643	—
7	Money Held in Trust	—	32,187	32,187	—
8	Securities	5,740,628	4,579,280	10,319,908	780,303
9	Loans and Bills Discounted	4,503,693	27,463,901	31,967,594	818,148
10	Foregin Exchanges	—	45,217	45,217	—
11	Lease Receivables and Investment Assets	20,173	699,803	719,976	—
12	Other Assets	1,115,700	1,949,947	3,065,647	14,150
13	Trangible Fixed Assets	—	222,150	222,150	—
14	Intangible Fixed Assets	—	46,220	46,220	—
15	Assets for Retirement Benefits	—	106,220	106,220	—
16	Deferred Tax Assets	—	6,768	6,768	—
17	Customeres' Liabilities for Acceptances and Guarantees	—	582,211	582,211	—
18	Allowance for Loan Losses	—	(118,295)	(118,295)	—
19	Total Assets	¥ 11,380,195	¥ 64,424,885	¥ 75,805,080	¥ 1,950,130

Note: The new template has been introduced, as indicated above, as of the end of March 2024.

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

CMS2		Millions of Yen			
		September 30, 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	¥ 88,294	¥ 31,247	¥ 111,673	¥ 54,626
	Of which: Local governments of Japan	5,609	—	5,609	—
	Of which: Foreign non-central government public sector entities (PSE)	8,888	11,598	18,948	21,658
	Of which: Multilateral development banks (MDBs)	—	—	—	—
	Of which: Japan Finance Organization for Municipalities (JFM)	12,270	4,206	12,270	4,206
	Of which: Government-affiliated agencies of Japan	10,811	12,483	10,811	12,483
	Of which: The three local public corporations	88	14	88	14
2	Financial institutions exposures	289,802	495,285	395,786	601,269
3	Equity exposures	1,392,236	1,149,126	1,415,963	1,172,853
4	Purchased Receivables	402,563	645,575	402,563	645,575
5	Corporate exposures (excluding SME exposures and Specialised lending)	6,964,521	12,395,762	7,358,447	12,789,688
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	6,405,515	11,383,928	6,799,441	11,777,854
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	559,005	1,011,834	559,005	1,011,834
6	SME exposures	462,877	661,489	466,285	664,897
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	335,492	450,514	338,900	453,922
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	127,384	210,974	127,384	210,974
7	Residential mortgage exposures	783,260	3,880,351	783,260	3,880,351
8	Qualifying Revolving retail exposures	81,770	158,703	81,770	158,703
9	Other retail exposures	396,535	723,334	396,535	723,334
10	Specialised lending	2,398,829	3,827,739	2,427,623	3,856,532
	Of which: Income-producing real estate (IPRE) and High-volatility commercial real estate (HVCRE)	1,204,441	1,354,158	1,204,441	1,354,158
11	Total	¥ 13,260,691	¥ 23,968,614	¥ 13,839,909	¥ 24,547,832

Note: 1. The new template has been introduced, as indicated above, as of the end of March 2024.

2. This table is prepared by classifying exposures based on the Standardised Approach into the IRB portfolio. An overview of the classification criteria is shown in the below.

IRB Portfolio	Exposures based on the Standardised Approach
Sovereign exposures	Government of Japan and Bank of Japan (BOJ), foreign central governments and foreign central banks, foreign non-central government public sector entities (PSEs) and government-affiliated agencies of Japan
Financial institution exposures	Financial institutions, type I financial instruments business operators and insurance companies
Equity exposures	Equity, etc.
Purchased receivables	Not applicable
Corporate exposures (excluding SME exposures and specialised lending)	Corporates
SME exposures	SMEs
Residential mortgage exposures	Not applicable
Qualifying revolving retail exposures	Not applicable
Other retail exposures	Not applicable
Specialised lending	Specialised lending
Commercial real estate and high-volatility commercial real estate	Not applicable

Composition of Basel III Leverage Ratio

Consolidated

As of September 30 Corresponding line # on Basel III disclosure template (LR1)	Items	Millions of Yen	
		2024	2023
1	Total assets reported in the consolidated balance sheet	¥ 76,949,032	
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)	22,674,159	
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	—	
7	Adjustments for eligible cash pooling transactions	—	
8	The amount of adjustment related to derivative transactions	(1,456,421)	
8a	Total exposures related to derivative transactions	1,453,330	
8b	The amount of assets related to derivative transactions(deduction)	2,909,752	
9	The amount of adjustment related to repo transactions, etc.	183,224	
9a	The total exposures related to repo transactions, etc.	995,626	
9b	The total exposures related to repo transactions, etc.(deduction)	812,402	
10	Total exposures related to off-balance sheet transactions	3,491,447	
11	The amount of adjustment items pertaining to Tier1 capital(Allowance for loan losses) (deduction)	—	
12	Other adjustments	(1,160,771)	
12a	The amount of adjustment items pertaining to Tier1 capital(except Allowance for loan losses) (deduction)	379,856	
12b	The amount of customers' liabilities for acceptances and guarantees(deduction)	582,211	
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)	198,703	
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	¥ 55,332,351	

As of September 30 Corresponding line # on Basel III disclosure template (LR2)	Items	Millions of Yen, %	
		2024	2023
On-balance sheet exposures (1)			
1	On-balance sheet exposures before adjusting for items	¥ 49,970,506	
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)	198,703	
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)	—	
6	The amount of adjustment items pertaining to Tier1 capital (except Allowance for loan losses) (deduction)	379,856	
7	Total on-balance sheet exposures (A)	49,391,946	
Exposures related to derivative transactions (2)			
8	The amount equivalent to replacement cost associated with derivatives transactions, etc. multiplied by 1.4	¥ 185,503	
9	The amount equivalent to potential future exposure associated with derivatives transactions, etc. multiplied by 1.4	1,267,826	
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (deduction)	—	
11	Adjusted effective notional amount of written credit derivatives, etc.	19,600	
12	The amount of deductions from effective notional amount of written credit derivatives, etc. (deduction)	19,600	
13	Total exposures related to derivative transactions (B)	1,453,330	
Exposures related to repo transactions (3)			
14	The amount of assets related to repo transactions, etc.	¥ 812,402	
15	The amount of deductions from the assets above (Line14) (deduction)	—	
16	The exposures for counterparty credit risk for repo transactions, etc.	183,224	
17	The exposures for agent repo transactions	—	
18	The total exposures related to repo transactions, etc. (C)	995,626	
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet transactions	¥ 8,922,990	
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)	5,431,542	
22	Total exposures related to off-balance sheet transactions (D)	3,491,447	
Basel III leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier1 capital)	(E) ¥ 3,006,825	
24	Total exposures ((A)+(B)+(C)+(D))	(F) 55,332,351	
25	Basel III leverage ratio on a consolidated basis (E)/(F)	5.43%	
26	Minimum leverage ratio requirement	3.15%	
27	Leverage ratio buffer requirement	—%	
Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) (6)			
	Total exposures	(F) ¥ 55,332,351	
	The Bank of Japan deposit	22,674,159	
	Total exposures (Including due from the Bank of Japan)	(F') 78,006,510	
	Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) ((E)/(F'))	3.85%	
Disclosure of mean values (7)			
28	Mean value of the amount of assets related to repo transactions, etc. (after deduction) ((G)+(H))	¥ 833,462	
	Mean value of the amount of assets related to repo transactions, etc.	(G) 833,462	
	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))	812,402	
14	Quarter-end value of the amount of assets related to repo transactions, etc.	(I) 812,402	
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) 55,353,410	
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) 78,027,570	
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))	5.43%	
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))	3.85%	

Notes: 1. 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.

2. The new template has been introduced, as indicated above, as of the end of March 2024.

As of September 30			Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2024	2023
On-Balance Sheet Exposures				
1		On-Balance Sheet Exposures before Deducting Adjustment Items		¥ 47,354,996
1a	1	Total Assets Reported in the Consolidated Balance Sheet		53,646,199
1b	2	The Amount of Assets of Subsidiaries that are not Included in the Scope of the Basel III Leverage Ratio on a Consolidated Basis (Deduction)		—
1c	7	The Amount of Assets of Subsidiaries that are Included in the Scope of the Basel III Leverage Ratio on a Consolidated Basis(except Those Included in the Total Assets Reported in the Consolidated Balance Sheet)		—
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Consolidated Balance Sheet (except Adjustment Items) (Deduction)		6,291,203
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)		300,487
3		Total On-Balance Sheet Exposures	(A)	47,054,508
Exposures Related to Derivative Transactions				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4 Replacement Cost Associated with Derivatives Transactions, etc.		¥ 1,368,060
5		The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4 Add-On Amount Associated with Derivatives Transactions, etc.		1,264,665
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.		1,260,774
6		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework		—
		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework		—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)		25,020
8		The Amount of Client-Cleared Trade Exposures for which a Bank or Bank Holding Company Acting as Clearing Member is not Obligated to Make Any Indemnification (Deduction)		—
9		Adjusted Effective Notional Amount of Written Credit Derivatives		21,600
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)		21,600
11	4	Total Exposures Related to Derivative Transactions	(B)	3,868,479
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.		¥ 582,904
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)		—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.		253,618
15		The Exposures for Agent Repo Transaction		—
16	5	The Total Exposures Related to Repo Transactions, etc.	(C)	836,522
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions		¥ 9,193,279
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)		5,486,376
19	6	Total Exposures Related to Off-Balance Sheet Transactions	(D)	3,706,903
Basel III Leverage Ratio on a Consolidated Basis				
20		The Amount of Capital (Tier 1 Capital)	(E)	¥ 2,894,472
21	8	Total Exposures	(F) = (A)+(B)+(C)+(D)	55,466,415
22		Basel III Leverage Ratio on a Consolidated Basis	(G) = (E)/(F)	5.21%
		Minimum leverage ratio requirement		3.00%
		Leverage ratio buffer requirement		—%
Basel III Leverage Ratio If Including Deposits Held with the Bank of Japan				
		Total Exposures	(F)	¥ 55,466,415
		Deposits Held with the Bank of Japan		19,498,955
		Total Exposures If Including Deposits Held with the Bank of Japan	(F')	74,965,370
		Basel III Leverage Ratio If Including Deposits Held with the Bank of Japan	(H) = (E)/(F')	3.86%

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 2nd Quarter		Fiscal Year 2024 1st Quarter	
High-Quality Liquid Assets (1)				
1 Total high-quality liquid assets (HQLA)	¥ 23,940,580		¥ 21,543,720	
Cash Outflows (2)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash outflows related to unsecured retail funding	¥ 19,019,421	¥ 1,748,909	¥ 19,055,559	¥ 908,953
3 of which: Stable deposits	2,190,617	65,718	1,767,155	53,014
4 of which: Less stable deposits	16,828,804	1,683,191	8,555,991	855,938
5 Cash outflows related to unsecured wholesale funding	15,813,666	12,331,155	15,614,898	12,072,378
6 of which: Qualifying operational deposits	—	—	—	—
7 of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,414,145	7,931,634	11,477,225	7,934,705
8 of which: Debt securities	4,399,521	4,399,521	4,137,672	4,137,672
9 Cash outflows related to secured funding, etc.	3,388		3,464	
10 Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	7,409,561	2,659,295	7,355,879	2,449,020
11 of which: Cash outflows related to derivative transactions, etc.	902,508	902,508	736,314	736,314
12 of which: Cash outflows related to funding programs	—	—	—	—
13 of which: Cash outflows related to credit and liquidity facilities	6,507,052	1,756,786	6,619,565	1,712,706
14 Cash outflows related to contractual funding obligations, etc.	407,987	219,136	525,519	433,835
15 Cash outflows related to contingencies	923,077	22,962	842,754	21,366
16 Total cash outflows	16,984,848		15,889,019	
Cash Inflows (3)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash inflows related to secured lending, etc.	¥ 256,568	¥ —	¥ 173,575	¥ —
18 Cash inflows related to collection of loans, etc.	2,498,239	1,640,580	2,684,144	1,811,407
19 Other cash inflows	796,406	552,238	714,473	476,791
20 Total cash inflows	3,551,214	2,192,819	3,572,192	2,288,199
Consolidated Liquidity Coverage Ratio (4)				
21 Total HQLA allowed to be included in the calculation	¥ 23,940,580		¥ 21,543,720	
22 Net cash outflows	14,792,029		13,600,820	
23 Consolidated Liquidity Coverage Ratio (LCR)	161.8		158.4	
24 The number of data used to calculate the average value	62		62	

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 consolidated subsidiaries that are immaterial and have practical limitations.

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 2nd Quarter					
		Unweighted value by residual maturity					
No maturity	< 6 months	6 months to < 1yr	≥ 1yr				
Available stable funding (ASF) items (1)							
1	Capital	¥ 3,421,332	¥ —	¥ —	¥ 311,000	¥ 3,732,332	
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	3,421,332	—	—	252,684	3,674,016	
3	of which: Other capital instruments that are not included in the above category	—	—	—	58,315	58,315	
4	Funding from retail and small business customers	18,884,904	—	—	—	17,104,626	
5	of which: Stable deposits	2,164,253	—	—	—	2,056,040	
6	of which: Less stable deposits	16,720,651	—	—	—	15,048,586	
7	Wholesale funding	4,668,030	27,257,208	6,417,042	9,820,230	18,508,781	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	4,668,030	27,257,208	6,417,042	9,820,230	18,508,781	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	644,875	1,234,342	49,054	644,700	42,911	
12	of which: Derivative liabilities	—	—	—	637,796	—	
13	of which: All other liabilities and equity not included in the above categories	644,875	1,234,342	49,054	6,904	42,911	
14	Total available stable funding					¥ 39,388,653	
Required stable funding (RSF) items (2)							
15	HQLA					¥ 1,364,109	
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—	
17	Loans, repo transactions-related assets, securities and other similar assets	266,140	5,775,001	2,556,260	28,241,301	27,027,644	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	812,402	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	115,212	1,508,042	657,485	2,758,835	3,416,982	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	14,219	3,031,646	1,642,530	13,106,894	13,490,386	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	346,218	139,113	103,265	316,935	
22	of which: Residential mortgages	—	219,422	219,710	9,789,190	7,679,409	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	145,281	145,282	5,316,671	3,721,968	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	136,707	203,487	36,535	2,586,381	2,440,866	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,815,109	146,104	6,869	2,813,252	4,378,084	
27	of which: Physical traded commodities, including gold	—	—	—	—	—	
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	—	—	—	421,927	358,638	
29	of which: Derivative assets	—	—	—	—	—	
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	56,281	56,281	
31	of which: All other assets not included in the above categories	1,815,109	146,104	6,869	2,335,042	3,963,163	
32	Off-balance sheet items	—	—	—	7,384,539	574,333	
33	Total required stable funding					¥ 33,344,172	
34	Consolidated net stable funding ratio (NSFR)					118.1%	

Item No.	Millions of Yen, %					Weighted value
	Fiscal Year 2024 1st Quarter					
	Unweighted value by residual maturity					
No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
Available stable funding (ASF) items (1)						
1	Capital	¥ 3,418,754	¥ —	¥ —	¥ 251,000	¥ 3,669,754
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	3,418,754	—	—	198,225	3,616,980
3	of which: Other capital instruments that are not included in the above category	—	—	—	52,774	52,774
4	Funding from retail and small business customers	13,281,975	—	—	5,798,754	17,850,948
5	of which: Stable deposits	1,968,314	—	—	239,181	2,109,080
6	of which: Less stable deposits	11,313,661	—	—	5,559,573	15,741,868
7	Wholesale funding	5,313,747	26,810,062	4,577,512	10,204,728	16,988,627
8	of which: Operational deposits	—	—	—	—	—
9	of which: Other wholesale funding	5,313,747	26,810,062	4,577,512	10,204,728	16,988,627
10	Liabilities with matching interdependent assets	—	—	—	—	—
11	Other liabilities	877,346	1,341,377	9,717	8,653	25,840
12	of which: Derivative liabilities	—	—	—	—	—
13	of which: All other liabilities and equity not included in the above categories	877,346	1,341,377	9,717	8,653	25,840
14	Total available stable funding					¥ 38,535,170
Required stable funding (RSF) items (2)						
15	HQLA					¥ 1,251,697
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—
17	Loans, repo transactions-related assets, securities and other similar assets	310,973	6,434,175	2,250,453	29,001,349	27,991,839
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	557,789	—	—	0
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	143,050	1,611,560	654,908	2,876,238	3,568,240
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	14,434	3,719,165	1,343,846	13,600,115	14,104,961
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	604,698	134,687	97,224	439,940
22	of which: Residential mortgages	—	219,634	219,293	9,824,726	7,708,361
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	144,962	144,502	5,324,272	3,723,364
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	153,488	326,025	32,404	2,700,267	2,610,275
25	Assets with matching interdependent liabilities	—	—	—	—	—
26	Other assets	1,866,484	274,577	8,583	3,020,023	4,872,532
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)				389,769	331,304
29	of which: Derivative assets				6,865	6,865
30	of which: Derivative liabilities (before deduction of variation margin posted)				80,782	80,782
31	of which: All other assets not included in the above categories	1,866,484	274,577	8,583	2,542,606	4,453,580
32	Off-balance sheet items				7,679,972	615,124
33	Total required stable funding					¥ 34,731,194
34	Consolidated net stable funding ratio (NSFR)					110.9%

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 99 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 future NSFR forecast, we do not expect significant deviations from the current level.