



SUMITOMO MITSUI TRUST HOLDINGS

SuMi TRUST
SUMITOMO MITSUI TRUST HOLDINGS

2020 INTERIM REPORT

Six months ended September 30, 2020



SuMi TRUST



Symbol Mark

The symbol mark features “Future Bloom” representing the vision of the Sumitomo Mitsui Trust Group, which is “to generate new value through the combination of significant expertise and comprehensive capabilities, and to help the future of our clients and society bloom.”

The four translucent petals represent our mission to our stakeholders; namely, clients, society, shareholders, and employees. The four different colors symbolize the values that make up our Codes of Conduct—natural green for “truthfulness and loyalty,” golden orange for “dedication and development,” blue-green for “trust and creativity,” and sky blue for “selfhelp and self-discipline.”



Corporate Color

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

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Financial Data:

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
As of September 30, 2020 and March 31, 2020

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2020	As of Mar. 31, 2020	As of Sep. 30, 2020
Assets:			
Cash and Due from Banks	¥ 17,498,102	¥ 13,141,192	\$ 165,373
Call Loans and Bills Bought	21,818	71,236	206
Receivables under Resale Agreements	145,010	1,220,761	1,370
Receivables under Securities Borrowing Transactions	779,616	740,658	7,368
Monetary Claims Bought	760,573	999,705	7,188
Trading Assets (Note 1)	462,094	507,646	4,367
Money Held in Trust	9,438	7,230	89
Securities (Notes 1, 7, and 13)	6,739,324	6,437,599	63,693
Loans and Bills Discounted (Notes 2, 3, 4, 5, 6, 7, and 8)	30,140,335	29,703,375	284,853
Foreign Exchanges	46,173	36,952	436
Lease Receivables and Investment Assets (Note 7)	666,424	673,880	6,298
Other Assets (Note 7)	1,726,180	2,124,043	16,314
Tangible Fixed Assets (Notes 9 and 10)	212,718	213,547	2,010
Intangible Fixed Assets	127,622	129,455	1,206
Assets for Retirement Benefits	98,613	87,096	932
Deferred Tax Assets	13,705	14,564	130
Customers' Liabilities for Acceptances and Guarantees	520,768	518,811	4,922
Allowance for Loan Losses	(124,896)	(127,205)	(1,180)
Total Assets	¥ 59,843,624	¥ 56,500,552	\$ 565,576
Liabilities:			
Deposits (Note 7)	¥ 34,071,925	¥ 30,688,920	\$ 322,010
Negotiable Certificates of Deposit	6,970,204	5,860,292	65,875
Call Money and Bills Sold	24,348	142,974	230
Payables under Repurchase Agreements (Note 7)	1,379,058	1,558,919	13,033
Trading Liabilities	325,463	371,950	3,076
Borrowed Money (Notes 7 and 11)	5,551,590	5,856,384	52,468
Foreign Exchanges	1,866	3,213	18
Short-Term Bonds Payable	2,532,452	1,707,097	23,934
Bonds Payable (Note 12)	1,277,082	1,125,731	12,070
Borrowed Money from Trust Account	3,517,414	4,750,289	33,243
Other Liabilities	926,421	1,215,433	8,756
Provision for Bonuses	14,305	18,619	135
Provision for Directors' Bonuses	27	172	0
Provision for Stocks Payment	386	279	4
Liabilities for Retirement Benefits	14,146	14,044	134
Provision for Reward Points Program	16,707	16,889	158
Provision for Reimbursement of Deposits	4,415	4,867	42
Provision for Contingent Losses	1,455	1,440	14
Deferred Tax Liabilities	53,295	50,875	504
Deferred Tax Liabilities for Land Revaluation (Note 9)	2,439	2,439	23
Acceptances and Guarantees	520,768	518,811	4,922
Total Liabilities	¥ 57,205,777	¥ 53,909,645	\$ 540,646
Net Assets:			
Total Shareholders' Equity:	¥ 2,385,947	¥ 2,334,377	\$ 22,549
Capital Stock	261,608	261,608	2,472
Capital Surplus	580,160	580,595	5,483
Retained Earnings	1,546,998	1,495,029	14,621
Treasury Stock	(2,820)	(2,855)	(27)
Total Accumulated Other Comprehensive Income:	216,430	220,889	2,045
Valuation Differences on Available-for-Sale Securities	345,021	351,459	3,261
Deferred Gains (Losses) on Hedges	(57,826)	(56,765)	(547)
Revaluation Reserve for Land (Note 9)	(6,623)	(6,623)	(63)
Foreign Currency Translation Adjustments	334	1,332	3
Remeasurements of Defined Benefit Plans	(64,475)	(68,513)	(609)
Subscription Rights to Shares	1,041	1,057	10
Non-Controlling Interests	34,427	34,583	325
Total Net Assets	¥ 2,637,847	¥ 2,590,907	\$ 24,930
Total Liabilities and Net Assets	¥ 59,843,624	¥ 56,500,552	\$ 565,576
	Yen		U.S. Dollars
Net Assets per Share of Common Stock	¥ 6,948.09	¥ 6,822.48	\$ 65.67

See accompanying notes.

The figures in U.S. Dollars are converted from yen for convenience of readers outside Japan at the rate of ¥105.81 to U.S.\$1.00, the exchange rate as of September 30, 2020.

Financial Data:

Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2020 and 2019

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2020
Income:			
Trust Fees	¥ 50,272	¥ 49,094	\$ 475
Interest Income:	184,022	252,739	1,739
Interest on Loans and Discounts	140,867	179,960	1,331
Interest and Dividends on Securities	33,838	45,631	320
Fees and Commissions	178,320	200,855	1,685
Trading Income	17,562	42,831	166
Other Ordinary Income	172,288	182,836	1,628
Other Income (Note 1)	25,375	22,615	240
Total Income	¥ 627,842	¥ 750,973	\$ 5,934
Expenses:			
Interest Expenses:	¥ 80,624	¥ 193,906	\$ 762
Interest on Deposits	27,062	65,698	256
Fees and Commissions Payments	55,761	54,171	527
Trading Expenses	—	110	—
Other Ordinary Expenses	135,075	127,239	1,277
General and Administrative Expenses (Note 2)	211,125	213,110	1,995
Other Expenses (Note 3)	32,316	11,169	305
Total Expenses	¥ 514,904	¥ 599,708	\$ 4,866
Income before Income Taxes	¥ 112,938	¥ 151,264	\$ 1,067
Income Taxes:	31,850	43,427	301
Current	29,457	26,630	278
Deferred	2,392	16,796	23
Net Income	81,087	107,837	766
Net Income Attributable to Non-Controlling Interests	996	1,797	9
Net Income Attributable to Owners of the Parent	¥ 80,091	¥ 106,039	\$ 757
	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 213.83	¥ 281.86	\$ 2.02
Diluted Net Income per Share of Common Stock	¥ 213.70	¥ 281.68	\$ 2.02

See accompanying notes.

Financial Data:

Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2020 and 2019

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2020
Net Income	¥ 81,087	¥ 107,837	\$ 766
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	(6,100)	(30,198)	(58)
Deferred Gains (Losses) on Hedges	(1,606)	(11,177)	(15)
Foreign Currency Translation Adjustments	(308)	(1,835)	(3)
Remeasurements of Defined Benefit Plans	4,027	716	38
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	(487)	(807)	(5)
Total Other Comprehensive Income (Loss)	¥ (4,476)	¥ (43,301)	\$ (42)
Comprehensive Income:	¥ 76,611	¥ 64,535	\$ 724
Comprehensive Income Attributable to Owners of the Parent	¥ 75,632	¥ 62,849	\$ 715
Comprehensive Income Attributable to Non-Controlling Interests	978	1,686	9

Financial Data:

Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2020 and 2019

For the Six Months Ended September 30, 2020

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

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

See accompanying notes.

For the Six Months Ended September 30, 2019

	Millions of Yen				
	Shareholders' Equity				Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	
Balance at the Beginning of the Period	¥ 261,608	¥ 645,003	¥ 1,387,592	¥ (51,222)	¥ 2,242,982
Changes during the Period					
Cash Dividends			(28,394)		(28,394)
Net Income Attributable to Owners of the Parent			106,039		106,039
Purchase of Treasury Stock				(17,479)	(17,479)
Disposal of Treasury Stock		(354)		1,827	1,472
Retirement of Treasury Stock		(64,024)		64,024	—
Purchase of Shares of Consolidated Subsidiaries		(29)			(29)
Reversal of Revaluation Reserve for Land			889		889
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(64,408)	78,534	48,371	62,498
Balance at the End of the Period	¥ 261,608	¥ 580,595	¥ 1,466,126	¥ (2,850)	¥ 2,305,480

	Millions of Yen								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	¥ 467,448	¥ (36,764)	¥ (5,698)	¥ 4,702	¥ (19,209)	¥ 410,478	¥ 1,062	¥ 75,832	¥ 2,730,356
Changes during the Period									
Cash Dividends									(28,394)
Net Income Attributable to Owners of the Parent									106,039
Purchase of Treasury Stock									(17,479)
Disposal of Treasury Stock									1,472
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									(29)
Reversal of Revaluation Reserve for Land									889
Net Changes of Items Other Than Shareholders' Equity	(28,701)	(11,888)	(889)	(3,322)	721	(44,079)	(2)	(41,051)	(85,133)
Total Changes during the Period	(28,701)	(11,888)	(889)	(3,322)	721	(44,079)	(2)	(41,051)	(22,635)
Balance at the End of the Period	¥ 438,747	¥ (48,652)	¥ (6,587)	¥ 1,380	¥ (18,488)	¥ 366,399	¥ 1,060	¥ 34,781	¥ 2,707,721

See accompanying notes.

For the Six Months Ended September 30, 2020

	Millions of U.S. Dollars				
	Shareholders' Equity				Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	
Balance at the Beginning of the Period	\$ 2,472	\$ 5,487	\$ 14,129	\$ (27)	\$ 22,062
Changes during the Period					
Cash Dividends			(266)		(266)
Net Income Attributable to Owners of the Parent			757		757
Purchase of Treasury Stock				(0)	(0)
Disposal of Treasury Stock		(0)		0	0
Retirement of Treasury Stock					—
Purchase of Shares of Consolidated Subsidiaries		(4)			(4)
Reversal of Revaluation Reserve for Land					—
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(4)	491	0	487
Balance at the End of the Period	\$ 2,472	\$ 5,483	\$ 14,621	\$ (27)	\$ 22,549

	Millions of U.S. Dollars								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	\$ 3,322	\$ (536)	\$ (63)	\$ 13	\$ (648)	\$ 2,088	\$ 10	\$ 327	\$ 24,486
Changes during the Period									
Cash Dividends									(266)
Net Income Attributable to Owners of the Parent									757
Purchase of Treasury Stock									(0)
Disposal of Treasury Stock									0
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									(4)
Reversal of Revaluation Reserve for Land									—
Net Changes of Items Other Than Shareholders' Equity	(61)	(10)	—	(9)	38	(42)	(0)	(1)	(44)
Total Changes during the Period	(61)	(10)	—	(9)	38	(42)	(0)	(1)	444
Balance at the End of the Period	\$ 3,261	\$ (547)	\$ (63)	\$ 3	\$ (609)	\$ 2,045	\$ 10	\$ 325	\$ 24,930

See accompanying notes.

Financial Data:

Consolidated Statements of Cash Flows (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2020 and 2019

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2020
Cash Flows from Operating Activities:			
Income before Income Taxes	¥ 112,938	¥ 151,264	\$ 1,067
Depreciation and Amortization	17,215	16,970	163
Impairment Losses	164	124	2
Amortization of Goodwill	3,936	4,506	37
Equity in Losses (Earnings) of Affiliated Companies	(5,196)	(4,408)	(49)
Increase (Decrease) in Allowance for Loan Losses	(2,309)	(10,501)	(22)
Increase (Decrease) in Provision for Bonuses	(4,313)	(3,227)	(41)
Increase (Decrease) in Provision for Directors' Bonuses	(144)	(316)	(1)
Increase (Decrease) in Provision for Stocks Payment	107	139	1
Decrease (Increase) in Assets for Retirement Benefits	(5,687)	(10,305)	(54)
Increase (Decrease) in Liabilities for Retirement Benefits	32	36	0
Increase (Decrease) in Provision for Reward Points Program	(181)	(785)	(2)
Increase (Decrease) in Provision for Reimbursement of Deposits	(451)	(975)	(4)
Increase (Decrease) in Provision for Contingent Losses	15	(2,080)	0
Interest Income	(184,022)	(252,739)	(1,739)
Interest Expenses	80,624	193,906	762
Loss (Gain) Related to Securities	(24,841)	(26,415)	(235)
Loss (Gain) on Money Held in Trust	(1,773)	(95)	(17)
Foreign Exchange Losses (Gains)	18,417	49,823	174
Loss (Gain) on Disposal of Fixed Assets	332	(286)	3
Net Decrease (Increase) in Trading Assets	45,552	25,448	431
Net Increase (Decrease) in Trading Liabilities	(46,486)	45,610	(439)
Net Decrease (Increase) in Loans and Bills Discounted	(436,959)	(60,864)	(4,130)
Net Increase (Decrease) in Deposit	3,383,005	(1,179,801)	31,972
Net Increase (Decrease) in Negotiable Certificates of Deposit	1,109,912	577,993	10,490
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	(304,794)	47,089	(2,881)
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	631,829	223,342	5,971
Net Decrease (Increase) in Call Loans	1,364,313	237,483	12,894
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	(38,957)	18,462	(368)
Net Increase (Decrease) in Call Money	(298,486)	1,817,958	(2,821)
Net Increase (Decrease) in Payables under Securities Lending Transactions	—	36,388	—
Net Decrease (Increase) in Foreign Exchange-Assets	(9,220)	4,781	(87)
Net Increase (Decrease) in Foreign Exchange-Liabilities	(1,347)	(109)	(13)
Net Decrease (Increase) in Lease Receivables and Investment Assets	7,455	(14,594)	70
Net Increase (Decrease) in Short-Term Bonds Payable	825,354	405,276	7,800
Increase (Decrease) in Straight Bonds-Issuance and Redemption	161,713	(175,152)	1,528
Net Increase (Decrease) in Borrowed Money from Trust Account	(1,232,875)	(1,442,748)	(11,652)
Proceeds from Fund Management	206,017	265,808	1,947
Payments for Finance	(95,312)	(201,931)	(901)
Other, Net	24,761	(153,157)	234
Subtotal	¥ 5,300,338	¥ 581,917	\$ 50,093
Income Taxes (Paid) Refunded	(28,812)	(16,908)	(272)
Net Cash Provided by (Used in) Operating Activities	¥ 5,271,525	¥ 565,009	\$ 49,821

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2020
Cash Flows from Investing Activities:			
Purchase of Securities	¥ (2,582,758)	¥ (2,802,707)	\$ (24,409)
Proceeds from Sales of Securities	1,014,153	1,875,351	9,585
Proceeds from Redemption of Securities	1,351,758	785,198	12,775
Increase in Money Held in Trust	(500)	(3,300)	(5)
Purchase of Tangible Fixed Assets	(4,251)	(10,617)	(40)
Proceeds from Sales of Tangible Fixed Assets	46	2,217	0
Purchase of Intangible Fixed Assets	(14,850)	(16,153)	(140)
Purchase of Shares of Subsidiaries			
Resulting in Change in the Scope of Consolidation	—	(400)	—
Purchase of Shares of Affiliated Companies Accounted for Using the Equity Method	(22)	(5)	(0)
Net Cash Provided by (Used in) Investing Activities	¥ (236,424)	¥ (170,415)	\$ (2,234)
Cash Flows from Financing Activities:			
Proceeds from Issuance of Subordinated Bonds and Bonds with Subscription Rights to Shares	39,784	39,785	376
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	(50,000)	(10,000)	(473)
Purchase of Shares of Subsidiaries without Change in the Scope of Consolidation	(1,161)	(71)	(11)
Repayments to Non-Controlling Interests	—	(41,000)	—
Cash Dividends Paid	(28,117)	(28,388)	(266)
Cash Dividends Paid to Non-Controlling Interests	(259)	(1,512)	(2)
Purchase of Treasury Stock	(6)	(17,479)	(0)
Proceeds from Sales of Treasury Stock	0	1,472	0
Net Cash Provided by (Used in) Financing Activities	¥ (39,759)	¥ (57,193)	\$ (376)
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ (6,603)	¥ (9,774)	\$ (62)
Net Increase (Decrease) in Cash and Cash Equivalents	¥ 4,988,739	¥ 327,624	\$ 47,148
Cash and Cash Equivalents at the Beginning of the Period	¥ 10,960,024	¥ 14,079,768	\$ 103,582
Cash and Cash Equivalents at the End of the Period (Note 1)	¥ 15,948,763	¥ 14,407,393	\$ 150,730

See accompanying notes.

Financial Data:

Notes to the Interim Consolidated Financial Statements (Unaudited)

Basis of Presentation of Financial Statements

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

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

The interim consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMi TRUST Holdings is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥105.81 to U.S. \$1, the approximate rate of exchange as of September 30, 2020. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

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

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

(1) Consolidated Subsidiaries as of September 30, 2020:

62 companies

Principal Company:

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

Sumitomo Mitsui Trust Asset Management Co., Ltd.

Nikko Asset management Co., Ltd.

Sumitomo Mitsui Trust Loan & Finance Co., Ltd.

Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.

There are no changes in the consolidated subsidiaries during the interim period ended September 30, 2020.

(2) Unconsolidated Subsidiaries

Principal Companies:

Hummingbird Co., Ltd.

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 21 other companies are excluded from the scope of consolidation in accordance with Article 5, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements and their assets and profits/losses do not belong to the subsidiaries.

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

2. Application of the Equity Method

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

None

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

32 companies

Principal Companies:

Custody Bank of Japan, Ltd.

SBI Sumishin Net Bank, Ltd.

Changes in the affiliated companies accounted for by the equity method during the interim period ended September 30, 2020, are as follows:

JTC Holdings, Ltd. and Trust & Custody Services Bank, Ltd. were absorbed and merged into Japan Trustee Services Bank, Ltd. ("JTSB") and therefore, excluded from the scope of the application of the equity method effective from the interim period ended September 30, 2020. JTSB was subsequently renamed as Custody Bank of Japan, Ltd.

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

Principal Companies:

Hummingbird Co., Ltd.

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 21 other companies are excluded from the scope of the application of the equity method in accordance with Article 7, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/losses do not belong to the subsidiaries.

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

3. Interim Balance Sheet Dates of the Consolidated Subsidiaries

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

October 31:	2 companies
November 30:	1 company
February 29:	1 company
March 31:	5 companies
May 31:	1 company
June 30:	6 companies
September 30:	46 companies

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

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

November 30: Provisionally prepared interim financial statements as of August 31

- A subsidiary with an interim balance sheet date of February 29: Provisionally prepared interim financial statements as of August 31
- Subsidiaries with an interim balance sheet date of March 31: Provisionally prepared interim financial statements as of September 30
- A subsidiary with an interim balance sheet date of May 31: Provisionally prepared interim financial statements as of August 31
- Other subsidiaries: Interim financial statements as of their respective interim balance sheet dates.

Material transactions arising between the interim consolidated balance sheet date, September 30, 2020, and the above interim balance sheet dates of consolidated subsidiaries have been reflected in the interim consolidated financial statements.

4. Significant Accounting Policies

(1) Trading Assets/Liabilities and Income/Expenses

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

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

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the interim period and differences in resulting gains or losses from the settlement of financial derivatives assuming that the settlement was made as of September 30, 2020.

(2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMi TRUST Holdings is required to determine the purposes for holding each security and classify such security into (i) securities held for trading purposes ("Trading Securities"), (ii) debt securities intended to be held to maturity ("Held-to-Maturity Debt Securities"), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories ("Available-for-Sale Securities"). "Held-to-Maturity Debt Securities" are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. "Available-for-Sale Securities" are, in principle, valued at the market price at the interim balance sheet date (cost of securities sold is calculated using primarily the moving-average method). "Available-for-Sale Securities" for which their fair values are extremely difficult to be determined are carried at cost using the moving-average method.

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

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

(3) Financial Derivatives

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

(4) Depreciation and Amortization Methods

(a) Tangible fixed assets other than lease assets

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

Useful lives of major asset categories:

Buildings: 3 to 60 years

Others: 2 to 20 years

(b) Intangible fixed assets other than lease assets

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

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

(c) Lease assets

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

(5) Allowance for Loan Losses

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

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

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

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

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

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

For claims against borrowers who are legally bankrupt or virtually bankrupt with collateral or guarantees, claims against borrowers in legal or virtual bankruptcy, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the original amount of claims. The deducted amount was ¥24,123 million (U.S. \$228 million) for the six months ended September 30, 2020.

(Additional Information)

For the fiscal year ended March 31, 2020, some of the consolidated subsidiaries made necessary modifications to their historical loan-loss ratios, to incorporate the impact of the spread of COVID-19 on borrowers.

In particular, some of the consolidated subsidiaries identified industries and products ("the Industries and Others") that may be affected by a downturn in business performance due to the spread of COVID-19. Therefore, they recorded an additional allowance for loan losses for anticipated future credit losses, assuming that internal ratings of certain credits of the Industries and Others will be downgraded to some extent.

There is no significant change to this assumption for the six-month period ended September 30, 2020.

(6) Provision for Bonuses

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

(7) Provision for Directors' Bonuses

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

(8) Provision for Stocks Payment

A provision for stocks payment is provided for estimated stock-based payments to directors of SuMi TRUST Holdings and some consolidated subsidiaries under a stock-based compensation scheme that have been earned by September 30, 2020.

(9) Provision for Reward Points Program

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

(10) Provision for Reimbursement of Deposits in Dormant Accounts

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

(11) Provision for Contingent Losses

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

(12) Accounting for Retirement Benefits

In determining the retirement benefit obligations, projected benefits to the periods up to the interim period ended September 30, 2020, are attributed based on the plan's benefit formula. Past service cost and actuarial gains or losses are expensed using the following methods:

Past service cost: Past service cost is recognized using the straight-line method, primarily over 10 years, within the employees' average remaining service period at incurrence.

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

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

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

(13) Foreign Currency Translation

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

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

(14) Accounting for Leases

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

(15) Hedge Accounting

(a) Interest-related risk hedge

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Auditing Committee Report No. 24 of February 13, 2002, "Report No. 24"). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits, loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest volatility factors for the hedged items and those for the hedging instruments.

In accordance with "Temporary Treatment for Accounting and Auditing concerning Application of Accounting Standard for Financial Instruments in Banking Industry"

(JICPA Industry Auditing Committee Report No. 15), SuMi TRUST Bank has adopted "Macro Hedge Accounting" to account for certain interest-related derivatives, which are utilized to manage interest rate risk arising from transactions, such as loans and bills discounted, and deposits. Deferred gains (losses) on hedges in the interim consolidated balance sheet as of the end of the current interim period that have resulted from existing "Macro Hedge Accounting" are amortized over the remaining period designated under "Macro Hedge Accounting" for each hedging transaction.

Deferred losses on hedges associated with "Macro Hedge Accounting" during the current interim period ended September 30, 2020, totaled ¥25 million (U.S. \$0.2 million) (before tax effect).

(b) Currency-related risk hedge

SuMi TRUST Bank manages the foreign exchange risk arising from various assets and liabilities denominated in foreign currencies using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Foreign Currency Transactions in Banking Industry" (JICPA Industry Auditing Committee Report No. 25 of July 29, 2002, "Report No. 25"). The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

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

The foreign exchange risk associated with investment in the shares of stocks in foreign subsidiaries and affiliated

companies is individually hedged using forward exchange contracts denominated in the same currency, and foreign currency translation adjustments arising from the hedging instruments are included in "Foreign Currency Translation Adjustments."

(c) Internal hedge transactions and others

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

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

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

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

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

(17) National and Local Consumption Taxes

National and local consumption taxes ("consumption taxes") payable by SuMi TRUST Holdings and its consolidated subsidiaries in Japan are accounted for by the tax-excluded method. However, any nondeductible consumption taxes associated with asset purchases are recorded as expenses in the current interim period.

(18) Adoption of Consolidated Tax Return System

SuMi TRUST Holdings adopts the consolidated tax return system.

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

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

Additional Information

Share Delivery Trust for the Directors

1. Overview

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

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

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

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

Notes to the Interim Consolidated Balance Sheets

1. Securities

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Stocks	¥ 155,625	\$ 1,471
Equity Investments	27,796	263

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Securities that are Further Collateralized	¥ 134,648	\$ 1,273
Securities that are Further Loaned	1,017,883	9,620
Securities Held without Selling or Repledging as of the End of the Current Period	10,071	95

2. Loans and Bills Discounted

Loans and bills discounted as of September 30, 2020, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Loans in Bankruptcy Proceedings	¥ 2,468	\$ 23
Delinquent Loans	74,611	705

Loans in bankruptcy proceedings are loans whose interest receivable is not recorded due to delinquency in principal or interest payments for a significant period or other reasons excluding loans that have been written off

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

The carrying amount and the number of shares of SuMi TRUST Holdings held by the Trust as of September 30, 2020, was ¥1,446 million (U.S. \$14 million) and 422 thousand shares (carrying amount and the number of shares as of September 30, 2019, was ¥1,469 million and 429 thousand shares). The shares are recorded as treasury stock in the net assets section of the interim consolidated balance sheet.

("nonaccrual loans") and due to the reasons as prescribed in Paragraph 1, Items 3 and 4 of Article 96 of "Enforcement Ordinance for the Corporation Tax Act" (Cabinet Order No. 97 of 1965).

Delinquent loans are nonaccrual loans other than (i) loans in bankruptcy proceedings and (ii) loans for which the terms of interest payments have been extended in

connection with the borrower's business restructuring or to otherwise provide support.

3. Loans Past Due Three Months or More

Loans past due three months or more as of September 30, 2020, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Loans Past Due Three Months or More	¥ 6,531	\$ 62

Loans past due three months or more are those loans for which principal or interest payments are more than three months past due (calculated from the day following the

contractual payment date), excluding loans classified as loans in bankruptcy proceedings or delinquent loans.

4. Restructured Loans

Restructured loans as of September 30, 2020, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Restructured Loans	¥ 42,022	\$ 397

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

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

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

Total of loans in bankruptcy proceedings, delinquent loans, loans past due three months or more, and restructured loans as of September 30, 2020, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Total of Loans in Bankruptcy Proceedings, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans	¥ 125,634	\$ 1,187

The amounts presented in Notes 2 through 5 are before deducting allowances for loan losses.

6. Bills Discounted

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Bills Discounted	¥ 746	\$ 7

7. Assets Pledged as Collateral

Assets pledged as collateral as of September 30, 2020, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Assets Pledged as Collateral:		
Securities	¥ 2,092,410	\$ 19,775
Loans and Bills Discounted	5,019,313	47,437
Lease Receivables and Investment Assets	54,196	512
Other Assets	6,242	59
Total	¥ 7,172,163	\$ 67,783
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 27,683	\$ 262
Payables under Repurchase Agreements	392,903	3,713
Borrowed Money	4,330,880	40,931

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Securities	¥ 122,351	\$ 1,156

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Initial Margins of Futures Markets	¥ 40,432	\$ 382
Security Deposits	24,087	228
Cash Collateral Pledged for Financial Instruments-Assets	802,430	7,584

8. Overdraft Facility Agreements and Commitment Lines of Credit

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Amount of Unused Credit under Agreements	¥ 13,399,348	\$ 126,636
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Canceled at Any Time	8,475,524	80,101

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

allowing the consolidated subsidiaries to reject requests for credit outright or reduce the credit limits due to changes in financial circumstances, the need to preserve claims, or other reasonable causes. Besides requesting collateral,

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

9. Revaluation Reserve for Land

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

Land Revaluation" in liabilities, and the amount net of such differences was recorded as a "Revaluation Reserve for Land" in net assets.

Revaluation date: March 31, 1999

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

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

10. Accumulated Depreciation of Tangible Fixed Assets

Accumulated depreciation of tangible fixed assets as of September 30, 2020, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Accumulated Depreciation of Tangible Fixed Assets	¥ 174,475	\$ 1,649

11. Borrowed Money

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Subordinated Borrowings	¥ 60,000	\$ 567
Subordinated Borrowings with a Debt Relief Clause at the Contractual Point of Non-Viability	10,000	95

12. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Subordinated Bonds	¥ 920,595	\$ 8,700
Subordinated Bonds with a Debt Relief Clause at the Contractual Point of Non-Viability	680,000	6,427

13. Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 80,800	\$ 764

14. Principal of Guaranteed Trust Accounts

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Money Trusts	¥ 3,309,878	\$ 31,281

Notes to the Interim Consolidated Statements of Income

1. Other Income

Other income for the six months ended September 30, 2020, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Gains on Sales of Stocks and Other Securities	¥ 15,362	\$ 145
Equity in Earnings of Affiliated Companies	5,196	49

2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2020, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Salaries and Allowances	¥ 82,483	\$ 780

3. Other Expenses

Other expenses for the six months ended September 30, 2020, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Losses on Sales of Stocks and Other Securities	¥ 3,954	\$ 37
Losses on Devaluation of Stocks and Other Securities	585	6
Expenses on Stock-Related Derivatives	11,591	110

Notes to the Interim Consolidated Statements of Changes in Net Assets

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

The class and number of issued shares of common stock and treasury stock for the six months ended September 30, 2020, consist of the following:

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Current Period	Increase	Decrease	Number of Shares Outstanding at the End of the Current Period
For the Six Months Ended September 30, 2020					
Number of Issued Shares:					
Common Share	850,000	375,291	—	—	375,291
Treasury Stock:					
Common Share		755	2 ¹⁾	11 ²⁾	746 ³⁾

(Notes)

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

2) The number of shares of common stock held as treasury stock decreased by 0 thousand shares due to purchase requests from odd-lot or less than one thousand shareholders, by 4 thousand shares due to the transfer of shares upon exercise of stock option rights, and by 6 thousand shares

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

3) The number of shares of common stock held as treasury stock as of September 30, 2020, includes 422 thousand shares of SuMi TRUST Holdings held by the share delivery trust for the Directors. The number of shares held by the share delivery trust for the Directors decreased by 6 thousand shares during the six months ended September 30, 2020.

2. Subscription Rights to Shares

Subscription rights to shares for the six months ended September 30, 2020, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
SuMi TRUST Holdings		
Subscription Rights to Shares as Stock Options	¥ 1,041	\$ 10

3. Dividends

(1) Dividends paid for the six months ended September 30, 2020, consist of the following:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
June 26, 2020						
Ordinary General Meeting of Shareholders	Common Share	¥ 28,122 (\$266)	Retained Earnings	¥ 75.00 (\$0.71)	March 31, 2020	June 29, 2020

(Note)

Cash dividends declared at the Ordinary General Meeting of Shareholders held on June 26, 2020 include ¥32 million (U.S. \$0.3 million) of dividends for treasury stock held by the share delivery trust for the Directors.

(2) Dividends with a record date during the current interim period ended September 30, 2020, but whose effective date is after September 30, 2020, are as follows:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
November 12, 2020						
Board of Directors' Meeting	Common Share	¥ 28,122 (\$266)	Retained Earnings	¥ 75.00 (\$0.71)	September 30, 2020	December 2, 2020

(Note)

Cash dividends declared at the Board of Directors' Meeting held on November 12, 2020 include ¥31 million (U.S. \$0.3 million) of dividends for treasury stock held by the share delivery trust for the Directors.

Note to the Interim Consolidated Statements of Cash Flows

Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the interim consolidated statements of cash flows and cash and due from banks in the interim consolidated balance sheets as of September 30, 2020.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Cash and Due from Banks	¥ 17,498,102	\$ 165,373
Due from Banks Held by SuMi TRUST Bank (Excluding Due from the Bank of Japan)	1,549,338	14,643
Cash and Cash Equivalents	¥ 15,948,763	\$ 150,730

Leases

1. Finance Leases

As a lessee:

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

1) Description of lease assets

i) Tangible fixed assets

Mainly store buildings and office equipment

ii) Intangible fixed assets

Software

2) Method for depreciating and amortizing lease assets

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

2. Operating Leases

As a lessee:

Total future lease payments under non-cancelable operating leases as of September 30, 2020, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Due in One Year or Less	¥ 3,942	\$ 37
Due in More than One Year	19,747	187
Total	¥ 23,690	\$ 224

As a lessor:

Total future lease payments under non-cancelable operating leases as of September 30, 2020, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Due in One Year or Less	¥ 4,777	\$ 45
Due in More than One Year	23,028	218
Total	¥ 27,805	\$ 263

Financial Instruments

Fair Values of Financial Instruments

The carrying amounts on the interim consolidated balance sheets and fair values of financial instruments as of September 30, 2020, as well as the differences between these values are presented below. The fair values of unlisted shares are excluded from the following table, because such fair values are extremely difficult to be determined (See Note 2).

	Millions of Yen			Millions of U.S. Dollars		
	Sep. 30, 2020			Sep. 30, 2020		
	Carrying Amount	Fair Value	Difference	Carrying Amount	Fair Value	Difference
(1) Cash and Due from Banks (*1)	¥ 17,497,940	¥ 17,497,940	¥ —	\$ 165,371	\$ 165,371	\$ —
(2) Call Loans and Bills Bought	21,818	21,818	—	206	206	—
(3) Receivables under Resale Agreements	145,010	145,010	—	1,370	1,370	—
(4) Receivables under Securities Borrowing Transactions	779,616	779,616	—	7,368	7,368	—
(5) Monetary Claims Bought (*1)	753,330	754,035	705	7,120	7,126	7
(6) Trading Assets						
Trading Securities	34,716	34,716	—	328	328	—
(7) Money Held in Trust	9,338	9,338	—	88	88	—
(8) Securities						
Held-to-Maturity Securities	259,514	276,454	16,939	2,453	2,613	160
Available-for-Sale Securities	6,082,009	6,082,009	—	57,480	57,480	—
(9) Loans and Bills Discounted	30,140,335			284,853		
Allowance for Loan Losses (*2)	(110,829)			(1,047)		
	30,029,506	30,346,598	317,092	283,806	286,803	2,997
(10) Foreign Exchanges	46,173	46,173	—	436	436	—
(11) Lease Receivables and Investment Assets (*1)	660,060	674,624	14,563	6,238	6,376	138
Total Assets	¥ 56,319,036	¥ 56,668,337	¥ 349,300	\$ 532,266	\$ 535,567	\$ 3,301
(1) Deposits	¥ 34,071,925	¥ 34,093,279	¥ 21,353	\$ 322,010	\$ 322,212	\$ 202
(2) Negotiable Certificates of Deposit	6,970,204	6,970,204	—	65,875	65,875	—
(3) Call Money and Bills Sold	24,348	24,348	—	230	230	—
(4) Payables under Repurchase Agreements	1,379,058	1,379,058	—	13,033	13,033	—
(5) Borrowed Money	5,551,590	5,550,480	(1,109)	52,468	52,457	(10)
(6) Foreign Exchanges	1,866	1,866	—	18	18	—
(7) Short-Term Bonds Payable	2,532,452	2,532,452	—	23,934	23,934	—
(8) Bonds Payable	1,277,082	1,295,501	18,418	12,070	12,244	174
(9) Borrowed Money from Trust Account	3,517,414	3,517,414	—	33,243	33,243	—
Total Liabilities	¥ 55,325,943	¥ 55,364,605	¥ 38,661	\$ 522,880	\$ 523,245	\$ 365
Derivative Transactions (*3)						
Derivative Transactions Not Qualifying for Hedge Accounting	¥ (17,196)	¥ (17,196)	¥ —	\$ (163)	\$ (163)	\$ —
Derivative Transactions Qualifying for Hedge Accounting	(26,064)	(26,064)	—	(246)	(246)	—
Total Derivative Transactions	¥ (43,260)	¥ (43,260)	¥ —	\$ (409)	\$ (409)	\$ —

(*1) The allowance for credit losses corresponding to "Cash and Due from Banks," "Monetary Claims Bought," and "Lease Receivables and Investment Assets" is directly deducted from the carrying amounts on the interim consolidated balance sheets, because the balance of the allowance is immaterial.

(*2) A general allowance for loan losses and specific allowances for loan losses are deducted from "Loans and Bills Discounted."

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

(Note 1) Method for Calculating Fair Values of Financial Instruments

Assets

(1) Cash and Due from Banks, (2) Call Loans and Bills Bought, (3) Receivables under Resale Agreements, (4) Receivables under Securities Borrowing Transactions, and (10) Foreign Exchanges

These instruments with transactions without stated maturities are stated at their carrying amounts because the carrying amounts approximate fair value. For transactions with stated maturities, corresponding instruments are stated at their carrying amounts because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

(5) Monetary Claims Bought

Fair values of monetary claims bought for which counterparties' quoted prices or dealer/broker-quoted prices are available are stated at such prices. Fair values for all other claims are calculated by classifying them according to their internal ratings and maturities, and discounting future cash flows to their present values.

(6) Trading Assets

Bonds and other securities held for trading purposes are stated at dealer association prices or counterparties' quoted prices. For short-term corporate bonds, their fair values are calculated by discounting future cash flows to their present values.

(7) Money Held in Trust

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

(8) Securities

Stocks are stated at quoted market prices. Bonds are stated at quoted market prices, dealer association prices, counterparties' quoted prices, or dealer/broker-quoted

prices. Investment trusts are stated at published reference prices.

Fair values of privately placed bonds guaranteed by SuMi TRUST Bank are calculated by classifying them according to their internal ratings and maturities, and discounting future cash flows to their present value.

Notes regarding securities by holding purposes are presented under the "Securities" section.

(9) Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities; and discounting the aggregate principal and interest by the assumed interest rate for similar new loans. However, floating-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower's credit situation subsequent to the execution of the loans, are stated at their carrying amounts.

For claims executed to borrowers who went into legal bankruptcy, virtual bankruptcy, and possible bankruptcy, estimated loan losses are calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts by deducting the allowance for loan losses from the amounts in the interim consolidated balance sheets at the interim consolidated balance sheet date, because such deducted amounts approximate fair value.

Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate fair value because of the expected repayment periods and the interest terms.

(11) Lease Receivables and Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to their internal ratings and maturities, and discounting the aggregate principal and interest by the assumed interest rate for similar new agreements.

Liabilities**(1) Deposits and (2) Negotiable Certificates of Deposit**

Demand deposits are stated at the amount that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount).

Yen fixed-rate time deposits are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be paid on new deposits. Fixed-rate time deposits with short maturities (one year or less) and floating-rate time deposits are generally stated at their carrying amounts because the carrying amounts approximate fair value.

(3) Call Money and Bills Sold, (4) Payables under Repurchase Agreements, (6) Foreign Exchanges, (7) Short-Term Bonds Payable, and (9) Borrowed Money from Trust Account

The obligations without stated maturities are stated at the amounts that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount). Obligations with stated maturities are stated at their carrying amounts, because most of the obligations have short contractual terms (one year or less) and the carrying amounts approximate the fair values.

(5) Borrowed Money

Borrowed money at floating rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money.

Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the assumed interest rate on similar borrowings. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value.

(8) Bonds Payable

Bonds issued by SuMi TRUST Holdings and its consolidated subsidiaries are stated at market prices, if such prices are available. Fair values for other bonds are calculated by discounting future cash flows to their present values by the assumed interest rate on issuance of similar bonds.

Derivatives

Notes regarding fair values of derivatives are presented under the "Derivatives" section.

(Note 2) The amounts of financial instruments on the interim consolidated balance sheets whose fair values are extremely difficult to be determined are as stated below, and such amounts are not included in the fair values information for financial instruments presented under the "Assets, (5) Monetary Claims Bought" or "Assets, (8) Available-for-Sale Securities" section.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
	Carrying Amount	Carrying Amount
Monetary Claims Bought	¥ 6,635	\$ 63
Securities	214,382	2,026
Unlisted Stocks (*3)	73,537	695
Investments in Associations	105,988	1,002
Others (*3)	34,856	329
Total	¥ 221,017	\$ 2,089

(*1) The above financial instruments are excluded from the fair value disclosure because there are no quoted market prices, and therefore, there is no reliable measure of fair value.

(*2) Stocks of subsidiaries and affiliated companies are not included in the above table.

(*3) During the current interim period ended September 30, 2020, impairment losses of ¥309 million (U.S. \$3 million) are recognized against "Unlisted Stocks."

Securities

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

1. Held-to-Maturity Securities with Fair Value

Held-to-maturity securities with fair value as of September 30, 2020, consist of the following:

September 30, 2020	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 118,218	¥ 135,439	¥ 17,220
Corporate Bonds	33,200	33,610	410
Other Securities	77,089	77,219	130
Foreign Bonds	21,162	21,174	12
Others	55,927	56,045	117
Subtotal	228,508	246,269	17,760
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Corporate Bonds	—	—	—
Other Securities	86,934	86,229	(704)
Foreign Bonds	86,934	86,229	(704)
Others	—	—	—
Subtotal	86,934	86,229	(704)
Total	¥ 315,442	¥ 332,499	¥ 17,056

September 30, 2020	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 1,117	\$ 1,280	\$ 163
Corporate Bonds	314	318	4
Other Securities	729	730	1
Foreign Bonds	200	200	0
Others	529	530	1
Subtotal	2,160	2,327	168
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Corporate Bonds	—	—	—
Other Securities	822	815	(7)
Foreign Bonds	822	815	(7)
Others	—	—	—
Subtotal	822	815	(7)
Total	\$ 2,981	\$ 3,142	\$ 161

2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2020, consist of the following:

September 30, 2020	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 1,159,031	¥ 420,700	¥ 738,331
Bonds	1,734,329	1,730,239	4,090
Government Bonds	1,249,360	1,248,840	519
Local Government Bonds	8,131	8,095	36
Corporate Bonds	476,837	473,303	3,534
Other Securities	786,888	758,880	28,008
Foreign Stocks	2,878	185	2,692
Foreign Bonds	637,042	623,059	13,983
Others	146,967	135,634	11,332
Subtotal	3,680,249	2,909,820	770,429
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 101,477	¥ 137,749	¥ (36,272)
Bonds	607,014	608,749	(1,734)
Government Bonds	392,460	393,408	(948)
Local Government Bonds	11,144	11,168	(23)
Corporate Bonds	203,410	204,172	(761)
Other Securities	1,733,217	1,976,253	(243,036)
Foreign Stocks	787	1,285	(498)
Foreign Bonds	655,775	659,188	(3,412)
Others	1,076,654	1,315,779	(239,125)
Subtotal	2,441,709	2,722,752	(281,043)
Total	¥ 6,121,959	¥ 5,632,572	¥ 489,386

September 30, 2020	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 10,954	\$ 3,976	\$ 6,978
Bonds	16,391	16,352	39
Government Bonds	11,808	11,803	5
Local Government Bonds	77	77	0
Corporate Bonds	4,507	4,473	33
Other Securities	7,437	7,172	265
Foreign Stocks	27	2	25
Foreign Bonds	6,021	5,888	132
Others	1,389	1,282	107
Subtotal	34,782	27,500	7,281
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 959	\$ 1,302	\$ (343)
Bonds	5,737	5,753	(16)
Government Bonds	3,709	3,718	(9)
Local Government Bonds	105	106	(0)
Corporate Bonds	1,922	1,930	(7)
Other Securities	16,380	18,677	(2,297)
Foreign Stocks	7	12	(5)
Foreign Bonds	6,198	6,230	(32)
Others	10,175	12,435	(2,260)
Subtotal	23,076	25,732	(2,656)
Total	\$ 57,858	\$ 53,233	\$ 4,625

3. Impairment of Securities

Securities other than securities whose fair values are extremely difficult to be determined, or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the interim consolidated balance sheets. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

Impairment losses of ¥275 million (U.S. \$3 million) on stocks were recognized during the current interim period.

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

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

Money Held in Trust

1. Held-to-Maturity Money Held in Trust

There is no held-to-maturity money held in trust as of September 30, 2020.

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

Other money held in trust (other than those held for trading purposes or held-to-maturity) as of September 30, 2020, consists of the following:

September 30, 2020	Millions of Yen				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 1,343	¥ 983	¥ 360	¥ 360	¥ —

September 30, 2020	Millions of U.S. Dollars				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	\$ 13	\$ 9	\$ 3	\$ 3	\$ —

(Note) The amount of “Difference” is net of “Positive Difference” and “Negative Difference.”

Valuation Differences on Available-for-Sale Securities

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Valuation Differences		
Available-for-Sale Securities	¥ 490,607	\$ 4,637
Other Money Held in Trust	360	3
Total Valuation Differences	490,967	4,640
Amount Equivalent to Deferred Tax Assets (Liabilities)	(148,978)	(1,408)
Total (Before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	341,989	3,232
Non-Controlling Interests	(72)	(1)
Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies	3,103	29
Valuation Differences on Available-for-Sale Securities	¥ 345,021	\$ 3,261

(Notes)

1) Foreign currency translation adjustments on available-for-sale securities, for which fair values are extremely difficult to be determined, are included in the "Available-for-Sale Securities" under "Valuation Differences."

2) The valuation difference of ¥1,286 million (U.S. \$12 million) on available-for-sale securities composing assets held by associated companies is included in "Available-for-Sale Securities" under "Valuation Differences."

Derivatives

1. Derivative Transactions Not Qualifying for Hedge Accounting

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

(1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of September 30, 2020, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2020				Sep. 30, 2020			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
Total	Over One Year	Total			Over One Year			
Listed								
Interest Futures								
Sold	¥ 14,722,272	¥ 4,685,668	¥ (33,585)	¥ (33,585)	\$ 139,139	\$ 44,284	\$ (317)	\$ (317)
Purchased	14,794,708	4,596,540	33,444	33,444	139,823	43,441	316	316
Interest Options								
Sold	2,494,548	—	(647)	(347)	23,576	—	(6)	(3)
Purchased	2,440,767	—	679	289	23,067	—	6	3
OTC								
Forward Rate Agreements								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	47,248,260	35,511,841	2,026,388	2,026,388	446,539	335,619	19,151	19,151
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	39,958,821	31,628,243	(1,996,161)	(1,996,161)	377,647	298,915	(18,866)	(18,866)
Floating Interest Rate Receivable/ Floating Interest Rate Payable	22,419,954	18,047,194	70	70	211,889	170,562	1	1
Interest Options								
Sold	9,500,003	9,488,477	(850)	8,276	89,784	89,675	(8)	78
Purchased	6,752,922	6,731,049	7,407	2,890	63,821	63,614	70	27
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 36,744	¥ 41,265			\$ 347	\$ 390

(Notes)

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

2) The fair values of listed derivative transactions are based on the closing prices on the Tokyo Financial Exchange and other exchanges. The fair values of over-the-counter (OTC) derivative transactions are calculated using the net present value method or option-pricing models.

(2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of September 30, 2020, consist of the following:

	Millions of Yen								Millions of U.S. Dollars							
	Sep. 30, 2020								Sep. 30, 2020							
	Notional Amount				Fair Value	Valuation Difference	Notional Amount				Fair Value	Valuation Difference				
	Total	Over One Year					Total	Over One Year								
Listed																
Currency Futures																
Sold	¥	—	¥	—	¥	—	¥	—	\$	—	\$	—	\$	—		
Purchased		—		—		—		—		—		—		—		
Currency Options																
Sold		—		—		—		—		—		—		—		
Purchased		—		—		—		—		—		—		—		
OTC																
Currency Swaps	5,776,803		4,958,684		24,170		24,170		54,596		46,864		228			
Forward Exchange Contracts																
Sold	11,186,921		809,548		(34,432)		(34,432)		105,727		7,651		(325)			
Purchased	16,663,092		236,891		(36,319)		(36,319)		157,481		2,239		(343)			
Currency Options																
Sold	1,156,527		654,385		(42,597)		11,774		10,930		6,185		(403)			
Purchased	883,885		446,929		37,907		(7,626)		8,354		4,224		358			
Others																
Sold		—		—		—		—		—		—		—		
Purchased		—		—		—		—		—		—		—		
Total					¥ (51,270)					¥ (42,432)					\$ (485)	\$ (401)

(Notes)

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

2) The fair values are calculated using the net present value method or option-pricing models.

(3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of September 30, 2020, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2020				Sep. 30, 2020			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	¥ 56,774	¥ —	¥ (434)	¥ (434)	\$ 537	\$ —	\$ (4)	\$ (4)
Purchased	31,848	—	70	70	301	—	1	1
Stock Index Options								
Sold	99,967	—	(750)	223	945	—	(7)	2
Purchased	108,081	—	226	(1,178)	1,021	—	2	(11)
OTC								
OTC Stock Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	—	—	—	—	—	—	—	—
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (888)	¥ (1,319)			\$ (8)	\$ (12)

(Notes)

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

2) The fair values of listed derivative transactions are based on the closing prices on the Osaka Exchange and other exchanges. The fair values of OTC derivative transactions are calculated using the net present value method or option-pricing models.

(4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of September 30, 2020, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2020				Sep. 30, 2020			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 535,500	¥ —	¥ (1,696)	¥ (1,696)	\$ 5,061	\$ —	\$ (16)	\$ (16)
Purchased	560,239	—	133	133	5,295	—	1	1
Bond Future Options								
Sold	368,016	—	(673)	530	3,478	—	(6)	5
Purchased	142,996	—	148	(191)	1,351	—	1	(2)
OTC								
Bond Forward Contracts								
Sold	112,279	—	52	52	1,061	—	0	0
Purchased	113,956	—	251	251	1,077	—	2	2
Bond Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (1,782)	¥ (918)			\$ (17)	\$ (9)

(Notes)

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

2) The fair values of listed derivative transactions are based on the closing prices on the Osaka Exchange and other exchanges. The fair values of OTC derivative transactions are calculated using option-pricing models.

(5) Commodity-Related Transactions

There are no commodity-related transactions not qualifying for hedge accounting as of September 30, 2020.

(6) Credit Derivative Transactions

Credit derivative transactions not qualifying for hedge accounting as of September 30, 2020, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2020				Sep. 30, 2020			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	¥ 53,600	¥ 36,000	¥ 936	¥ 936	\$ 507	\$ 340	\$ 9	\$ 9
Purchased	53,600	36,000	(936)	(936)	507	340	(9)	(9)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (0)	¥ (0)			\$ (0)	\$ (0)

(Notes)

- 1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.
- 2) The fair values are calculated using the net present value method.

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

2. Derivative Transactions Qualifying for Hedge Accounting

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

(1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of September 30, 2020, consist of the following:

		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2020			Sep. 30, 2020		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Interest Rate Swaps							
Fixed Interest	Financial Assets/ Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable						
Rate Receivable/ Floating Interest							
Rate Payable		¥ 541,717	¥ 293,620	¥ 1,501	\$ 5,120	\$ 2,775	\$ 14
Floating Interest							
Rate Receivable/ Fixed Interest							
Rate Payable		1,484,562	1,307,571	(49,727)	14,030	12,358	(470)
Interest Futures							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Interest Options							
Sold	—	—	—	—	—	—	
Purchased	—	—	—	—	—	—	
Others							
Sold	—	—	—	—	—	—	
Purchased	—	—	—	—	—	—	
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps							
Fixed Interest							
Rate Receivable/ Floating Interest							
Rate Payable		—	—		—	—	
Floating Interest							
Rate Receivable/ Fixed Interest							
Rate Payable		—	—		—	—	
Total				¥ (48,226)			\$ (456)

(Notes)

1) Deferred hedge accounting stipulated in Report No. 24 is applied, in principle.

2) Fair values are calculated mainly using the net present value method or option-pricing models.

(2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of September 30, 2020, consist of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2020			Sep. 30, 2020		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 2,804,809	¥ 1,846,989	¥ 20,104	\$ 26,508	\$ 17,456	\$ 190
Forward Exchange Contracts							
Sold	Loans and Bills Discounted	15,074	—	(36)	142	—	(0)
Purchased	and Securities Denominated	76,981	—	902	728	—	9
Others							
Sold	in Foreign Currencies	—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in “Foreign Currency Translation Adjustments”							
Forward Exchange Contracts							
Sold	Investment in the Shares of Subsidiaries and Affiliated	¥ 91,846	¥ —	¥ 1,192	\$ 868	\$ —	\$ 11
Purchased	Companies	—	—	—	—	—	—
Total				¥ 22,162			\$ 209

(Notes)

1) Deferred hedge accounting stipulated in Report No. 25 is applied, in principle.

2) Fair values are calculated mainly using the net present value method.

(3) Stock-Related Transactions

There are no stock-related transactions qualifying for hedge accounting as of September 30, 2020.

(4) Bond-Related Transactions

There are no bond-related transactions qualifying for hedge accounting as of September 30, 2020.

Stock Option Plans

There are no corresponding items as of September 30, 2020.

Segment Information

1. Reportable Segment Information

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

The main activities of the reportable segment are presented below:

Retail Total Solution Services:

Provision of services to individual customers

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

Provision of services to corporate customers

Stock Transfer Agency Services:

Undertaking of stock-related services on behalf of customers

Real Estate:

Provision of services related to the real estate business

Fiduciary Services:

Operation of the pension business, the asset management business, and the asset administration business

Global Markets:

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

2. Method for Calculating Substantial Gross Business Profit and Net Business Profit

Segment information is prepared based on internal management reports and the accounting policies used for the reportable segments are generally the same as those presented under "Significant Accounting Policies and Practices"; however, the reportable segments are accounted for in accordance with the rules for internal management. Since each segment's information will not be used to make decisions about the allocation of resources or assess business performance at the management level, information about assets by reportable segment has not been generated.

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

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

3. Profit or Loss by Reportable Segment

The details and amounts of profit or loss by reportable segment for the six months ended September 30, 2020, are as follows:

Six Months Ended September 30, 2020	Millions of Yen								
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services		Global Markets	Others	Total
					Asset Management Business				
Substantial Gross Business Profit	¥ 85,244	¥ 96,581	¥ 21,425	¥ 16,618	¥ 83,087	¥ 40,087	¥ 36,094	¥ 19,740	¥ 358,791
General and Administrative Expenses	(79,127)	(37,129)	(10,101)	(11,730)	(53,312)	(26,204)	(7,574)	(18,720)	(217,696)
Net Business Profit	¥ 6,116	¥ 59,451	¥ 11,324	¥ 4,888	¥ 29,774	¥ 13,882	¥ 28,520	¥ 1,019	¥ 141,095

Six Months Ended September 30, 2020	Millions of U.S. Dollars								
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services		Global Markets	Others	Total
					Asset Management Business				
Substantial Gross Business Profit	\$ 806	\$ 913	\$ 202	\$ 157	\$ 785	\$ 379	\$ 341	\$ 187	\$ 3,391
General and Administrative Expenses	(748)	(351)	(95)	(111)	(504)	(248)	(72)	(177)	(2,057)
Net Business Profit	\$ 58	\$ 562	\$ 107	\$ 46	\$ 281	\$ 131	\$ 270	\$ 10	\$ 1,333

(Notes)

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

combined total of (the consolidated group of) SuMi TRUST AM, (the consolidated group of) Nikko Asset Management Co., Ltd., and two affiliated companies accounted for using the equity method which are involved in asset management operations.

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

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

The details of reconciliation between total profit or loss for reportable segments and income before income taxes in the consolidated statements of income for the six months ended September 30, 2020, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2020	2020
Net Business Profit	¥ 141,095	\$ 1,333
Other Income	25,375	240
Other Expenses	(32,316)	(305)
Other Adjustments	(21,217)	(201)
Income before Income Taxes	¥ 112,938	\$ 1,067

Related Information

1. Information by Services

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

2. Geographic Information

(1) Income

Income by geographical area for the six months ended September 30, 2020, consists of the following:

Millions of Yen					
Six Months Ended September 30, 2020	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 527,277	¥ 42,083	¥ 27,567	¥ 30,914	¥ 627,842

Millions of U.S. Dollars					
Six Months Ended September 30, 2020	Japan	Americas	Europe	Asia and Oceania	Total
	\$ 4,983	\$ 398	\$ 261	\$ 292	\$ 5,934

(Notes)

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

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

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

(2) Tangible Fixed Assets

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

3. Information by Major Customer

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

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

Losses on impairment of fixed assets are not allocated to reportable segments. Losses on impairment of fixed assets recognized during the six months ended September 30, 2020, are ¥164 million (U.S. \$2 million).

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

Amortization of goodwill and unamortized balance of goodwill are not allocated to reportable segments. Amortization of goodwill recognized during the six months ended September 30, 2020 is ¥3,936 million (U.S. \$37 million). Unamortized balance of goodwill as of September 30, 2020, is ¥41,165 million (U.S. \$389 million).

Information Related to Gain on Negative Goodwill by Reportable Segment

There is no gain on negative goodwill by reportable segment during the six months ended September 30, 2020.

Per Share of Common Stock Information

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

The details of net assets per share of common stock and the basis for calculation for the six months ended September 30, 2020, are as follows:

	Net Assets [Millions of Yen] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Six Months Ended September 30, 2020			
Net Assets as Reported	¥ 2,637,847		
Less:	35,468		
Subscription Rights to Shares	1,041		
Non-Controlling Interests	34,427		
Net Assets Attributable to Common Shareholders	¥ 2,602,378	374,545	¥ 6,948.09

	Net Assets [Millions of U.S. Dollars] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Six Months Ended September 30, 2020			
Net Assets as Reported	\$ 24,930		
Less:	335		
Subscription Rights to Shares	10		
Non-Controlling Interests	325		
Net Assets Attributable to Common Shareholders	\$ 24,595	374,545	\$ 65.67

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

The details of net income per share of common stock, fully diluted net income per share of common stock, and the basis for calculation for the six months ended September 30, 2020, are as follows:

Six Months Ended September 30, 2020	Net Income (Loss) [Millions of Yen] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 80,091		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that Is Attributable to Owners of the Parent	¥ 80,091	374,539	¥ 213.83

Six Months Ended September 30, 2020	Net Income (Loss) [Millions of U.S. Dollars] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	\$ 757		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that Is Attributable to Owners of the Parent	\$ 757	374,539	\$ 2.02

Six Months Ended September 30, 2020	Adjustments to Net Income [Millions of Yen]	Effect of Dilutive Securities [Thousands of Shares]	Fully Diluted Amount per Share of Common Stock [Yen]
Fully Diluted Net Income per Share of Common Stock			
Adjustments to Net Income Attributable to Owners of the Parent	¥ —		
Effect of Dilutive Securities:			
Subscription Rights to Shares		237	¥ 213.70

Six Months Ended September 30, 2020	Adjustments to Net Income [Millions of U.S. Dollars]	Effect of Dilutive Securities [Thousands of Shares]	Fully Diluted Amount per Share of Common Stock [U.S. Dollars]
Fully Diluted Net Income per Share of Common Stock			
Adjustments to Net Income Attributable to Owners of the Parent	\$ —		
Effect of Dilutive Securities:			
Subscription Rights to Shares		237	\$ 2.02

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

1) SuMi TRUST Holdings

Series 1 Subscription Rights to Shares (Stock Options)	SuMi TRUST Holdings Common Stock	20,000 shares
Series 2 Subscription Rights to Shares (Stock Options)	SuMi TRUST Holdings Common Stock	19,300 shares
Series 3 Subscription Rights to Shares (Stock Options)	SuMi TRUST Holdings Common Stock	39,300 shares

2) Consolidated Subsidiaries (Nikko Asset Management Co., Ltd.)

Subscription Rights to Shares (Stock Options)	Nikko Asset Management Common Stock	6,872,100 shares
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In the calculation of net income per share of common stock, shares of SuMi TRUST Holdings remaining in the share delivery trust for the Directors, which have been recorded as treasury stock in shareholder's equity, are included in treasury stock. Treasury stock is excluded from the calculation of the average number of shares of common stock outstanding for the interim period ended September 30, 2020. In addition, in the calculation of net assets per share of common stock, such shares are included in treasury stock, which is also excluded from the number of shares of

common stock outstanding as of September 30, 2020.

The average number of shares of treasury stock, which is excluded from the calculation of net income per share of common stock, is 427 thousand for the interim period ended September 30, 2020 (30 thousand for the interim period ended September 30, 2019). The number of shares of treasury stock, which is also excluded from the calculation of net assets per share of common stock, is 422 thousand as of September 30, 2020 (429 thousand for the interim period ended September 30, 2019).

Significant Subsequent Event

Not applicable.

Financial Data:

Non-Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.
As of September 30, 2020 and March 31, 2020

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2020	As of Mar. 31, 2020	As of Sep. 30, 2020
Assets:			
Current Assets:			
Cash and Due from Banks	¥ 3,300	¥ 2,349	\$ 31
Securities	147,000	129,000	1,389
Prepaid Expenses	103	201	1
Income Tax Refunds Receivable	15,387	15,588	145
Other Current Assets	17,250	28,330	163
Total Current Assets	183,041	175,470	1,730
Non-Current Assets:			
Tangible Fixed Assets	0	0	0
Intangible Fixed Assets	1	1	0
Investments and Other Assets:	2,089,283	2,049,281	19,746
Investment Securities	652	652	6
Investments in Subsidiaries and Affiliated Companies (Stocks)	1,398,398	1,398,398	13,216
Long-Term Loans Receivable from Subsidiaries and Affiliated Companies	690,000	650,000	6,521
Deferred Tax Assets	138	136	1
Other Investments	94	94	1
Total Non-Current Assets	2,089,285	2,049,283	19,746
Total Assets	¥ 2,272,326	¥ 2,224,754	\$ 21,476
Liabilities:			
Current Liabilities:			
Accrued Expenses	¥ 2,464	¥ 2,457	\$ 23
Income Taxes Payable	8,869	969	84
Provision for Bonuses	189	187	2
Provision for Directors' Bonuses	—	42	—
Other Current Liabilities	497	959	5
Total Current Liabilities	12,020	4,616	114
Non-Current Liabilities:			
Bonds Payable	680,000	640,000	6,427
Long-Term Loans Payable	10,000	10,000	95
Provision for Share-Based Remuneration	78	52	1
Other Non-Current Liabilities	71	40	1
Total Non-Current Liabilities	690,150	650,093	6,523
Total Liabilities	¥ 702,170	¥ 654,709	\$ 6,636
Net Assets:			
Total Shareholders' Equity:	¥ 1,569,114	¥ 1,568,986	\$ 14,830
Capital Stock	261,608	261,608	2,472
Capital Surplus:	977,093	977,094	9,234
Legal Capital Surplus	702,933	702,933	6,643
Other Capital Surplus	274,159	274,160	2,591
Retained Earnings:	333,233	333,139	3,149
Other Retained Earnings:			
Retained Earnings Brought Forward	333,233	333,139	3,149
Treasury Stock-At Cost	(2,820)	(2,855)	(27)
Subscription Rights to Shares	1,041	1,057	10
Total Net Assets	¥ 1,570,155	¥ 1,570,044	\$ 14,839
Total Liabilities and Net Assets	¥ 2,272,326	¥ 2,224,754	\$ 21,476

Financial Data:

Non-Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.

For the Six Months Ended September 30, 2020 and 2019

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2020
Operating Income:			
Dividends Received from Subsidiaries	¥ 28,124	¥ 38,582	\$ 266
Fees and Commissions Received from Subsidiaries	2,457	874	23
Total Operating Income	30,582	39,456	289
Operating Expenses:			
General and Administrative Expenses	1,878	1,801	18
Total Operating Expenses	1,878	1,801	18
Operating Profit	28,703	37,654	271
Non-Operating Income	4,103	4,068	39
Non-Operating Expenses	4,445	5,130	42
Income before Income Taxes	28,361	36,592	268
Income Taxes:			
Current	147	(12,331)	1
Deferred	(1)	11,480	(0)
Net Income	¥ 28,216	¥ 37,443	\$ 267
	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 75.33	¥ 99.52	\$ 0.71

Financial Data:

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

Sumitomo Mitsui Trust Holdings, Inc.

For the Six Months Ended September 30, 2020 and 2019

For the Six Months Ended September 30, 2020

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

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

For the Six Months Ended September 30, 2019

	Millions of Yen					
	Shareholders' Equity					
	Capital Surplus				Retained Earnings	
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	¥ 261,608	¥ 702,933	¥ 338,540	¥ 1,041,473	¥ 295,798	¥ 295,798
Changes during the Period						
Cash Dividends					(28,394)	(28,394)
Net Income					37,443	37,443
Purchase of Treasury Stock						
Disposal of Treasury Stock			(354)	(354)		
Retirement of Treasury Stock			(64,024)	(64,024)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(64,378)	(64,378)	9,048	9,048
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 274,161	¥ 977,094	¥ 304,846	¥ 304,846

	Millions of Yen			
	Shareholders' Equity			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Subscription Rights to Shares	
Balance at the Beginning of the Period	¥ (51,222)	¥ 1,547,658	¥ 1,062	¥ 1,548,721
Changes during the Period				
Cash Dividends		(28,394)		(28,394)
Net Income		37,443		37,443
Purchase of Treasury Stock	(17,479)	(17,479)		(17,479)
Disposal of Treasury Stock	1,827	1,472		1,472
Retirement of Treasury Stock	64,024	—		—
Net Changes of Items Other Than Shareholders' Equity			(2)	(2)
Total Changes during the Period	48,371	(6,958)	(2)	(6,961)
Balance at the End of the Period	¥ (2,850)	¥ 1,540,700	¥ 1,060	¥ 1,541,760

For the Six Months Ended September 30, 2020

	Millions of U.S. Dollars					
	Shareholders' Equity					
	Capital Stock	Capital Surplus			Retained Earnings	
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	\$ 2,472	\$ 6,643	\$ 2,591	\$ 9,234	\$ 3,148	\$ 3,148
Changes during the Period						
Cash Dividends					(266)	(266)
Net Income					267	267
Purchase of Treasury Stock						
Disposal of Treasury Stock			(0)	(0)		
Retirement of Treasury Stock						
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(0)	(0)	1	1
Balance at the End of the Period	\$ 2,472	\$ 6,643	\$ 2,591	\$ 9,234	\$ 3,149	\$ 3,149

	Millions of U.S. Dollars			
	Shareholders' Equity			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Subscription Rights to Shares	
Balance at the Beginning of the Period	\$ (27)	\$ 14,828	\$ 10	\$ 14,838
Changes during the Period				
Cash Dividends		(266)		(266)
Net Income		267		267
Purchase of Treasury Stock	(0)	(0)		(0)
Disposal of Treasury Stock	0	0		0
Retirement of Treasury Stock		—		—
Net Changes of Items Other Than Shareholders' Equity			(0)	(0)
Total Changes during the Period	0	1	(0)	1
Balance at the End of the Period	\$ (27)	\$ 14,830	\$ 10	\$ 14,839

Financial Data:

Statement of Trust Account (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.
As of September 30, 2020 and March 31, 2020

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2020	As of Mar. 31, 2020	As of Sep. 30, 2020
Assets:			
Loans and Bills Discounted (Note 2)	¥ 1,498,293	¥ 1,543,160	\$ 14,160
Securities	984,205	1,075,184	9,302
Beneficiary Rights	180,267,917	172,441,244	1,703,695
Securities Held in Custody Accounts	22,694	22,849	214
Monetary Claims	22,489,651	19,271,003	212,548
Tangible Fixed Assets	18,102,951	17,315,570	171,089
Intangible Fixed Assets	195,377	194,224	1,846
Other Claims	7,241,801	7,273,403	68,442
Loans to Banking Account	3,517,414	4,750,289	33,243
Cash and Due from Banks	549,906	538,396	5,197
Total Assets	¥ 234,870,214	¥ 224,425,327	\$ 2,219,736
Liabilities:			
Money Trusts (Note 3)	¥ 32,736,105	¥ 33,415,451	\$ 309,386
Pension Trusts	12,560,673	13,023,778	118,710
Property Formation Benefit Trusts	18,729	19,060	177
Securities Investment Trusts	81,136,214	79,777,245	766,810
Money in Trust Other Than Money Trusts	37,001,915	32,458,304	349,701
Securities in Trust	22,713,010	20,975,736	214,658
Money Claims in Trust	22,591,388	19,383,820	213,509
Real Estate in Trust	976	78,450	9
Composite Trusts	26,111,201	25,293,482	246,774
Total Liabilities	¥ 234,870,214	¥ 224,425,327	\$ 2,219,736

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

Financial Data:

Notes to the Interim Statements of Trust Account (Unaudited)

1. Trust Accounts

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

Under certain trust agreements, repayments of the principal of the customers' trust assets are guaranteed by SuMi TRUST Bank, and such guaranteed principal as of September 30, 2020, is ¥3,309,878 million (U.S. \$31,281 million).

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

outside Japan. The translation has been made at the rate of ¥105.81 to U.S. \$1, the approximate rate of exchange as of September 30, 2020. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

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

Each amount presented in the interim statements of trust account as of March 31 and September 30, 2020, is equal to the trust account in SuMi TRUST Bank. Entrusted amounts between these consolidated subsidiaries for asset management are excluded from the amounts presented in the statements of trust account.

2. Loans and Bills Discounted

Under certain trust agreements, repayments of the principal of customers' trust assets are guaranteed by SuMi TRUST Bank, and loans on such guaranteed trust assets as of September 30, 2020, include the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Other Delinquent Loans	¥ 172	\$ 2
Restructured Loans	33	0
Total	¥ 205	\$ 2

3. Balance of Money Trusts

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Assets:		
Loans and Bills Discounted	¥ 17,525	\$ 166
Other	3,292,592	31,118
Total	¥ 3,310,117	\$ 31,284
Liabilities:		
Principal	¥ 3,309,878	\$ 31,281
Allowance for Impairment of Guaranteed Trust Principal	21	0
Other	218	2
Total	¥ 3,310,117	\$ 31,284

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

Financial Data:

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

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Financial Data:

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
As of September 30, 2020 and March 31, 2020

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2020	As of Mar. 31, 2020	As of Sep. 30, 2020
Assets:			
Cash and Due from Banks	¥ 17,445,206	¥ 13,087,816	\$ 164,873
Call Loans and Bills Bought	21,818	71,236	206
Receivables under Resale Agreements	145,010	1,220,761	1,370
Receivables under Securities Borrowing Transactions	779,616	740,658	7,368
Monetary Claims Bought	760,573	999,705	7,188
Trading Assets (Note 1)	462,094	507,646	4,367
Money Held in Trust	1,343	1,406	13
Securities (Notes 1, 7, and 13)	6,641,471	6,343,103	62,768
Loans and Bills Discounted (Notes 2, 3, 4, 5, 6, 7, and 8)	30,140,335	29,703,375	284,853
Foreign Exchanges	46,173	36,952	436
Lease Receivables and Investment Assets (Note 7)	666,424	673,880	6,298
Other Assets (Note 7)	1,679,190	2,072,673	15,870
Tangible Fixed Assets (Notes 9 and 10)	220,156	220,936	2,081
Intangible Fixed Assets	100,545	100,915	950
Assets for Retirement Benefits	98,594	87,075	932
Deferred Tax Assets	28,304	29,142	268
Customers' Liabilities for Acceptances and Guarantees	520,768	518,811	4,922
Allowance for Loan Losses	(124,896)	(127,205)	(1,180)
Total Assets	¥ 59,632,732	¥ 56,288,892	\$ 563,583
Liabilities:			
Deposits (Note 7)	¥ 34,100,465	¥ 30,717,040	\$ 322,280
Negotiable Certificates of Deposit	7,117,204	5,989,292	67,264
Call Money and Bills Sold	24,348	142,974	230
Payables under Repurchase Agreements (Note 7)	1,379,058	1,558,919	13,033
Trading Liabilities	325,463	371,950	3,076
Borrowed Money (Notes 7 and 11)	6,231,590	6,496,384	58,894
Foreign Exchanges	1,866	3,213	18
Short-Term Bonds Payable	2,532,452	1,707,097	23,934
Bonds Payable (Note 12)	597,082	485,368	5,643
Borrowed Money from Trust Account	3,517,414	4,750,289	33,243
Other Liabilities	914,733	1,221,403	8,645
Provision for Bonuses	11,031	12,881	104
Provision for Directors' Bonuses	—	74	—
Provision for Stocks Payment	302	219	3
Liabilities for Retirement Benefits	12,116	12,079	115
Provision for Reward Points Program	16,707	16,889	158
Provision for Reimbursement of Deposits	4,415	4,867	42
Provision for Contingent Losses	1,455	1,440	14
Deferred Tax Liabilities	64,293	62,767	608
Deferred Tax Liabilities for Land Revaluation (Note 9)	2,439	2,439	23
Acceptances and Guarantees	520,768	518,811	4,922
Total Liabilities	¥ 57,375,211	¥ 54,076,402	\$ 542,248
Net Assets:			
Total Shareholders' Equity:	¥ 2,000,539	¥ 1,948,981	\$ 18,907
Capital Stock	342,037	342,037	3,233
Capital Surplus	342,853	342,853	3,240
Retained Earnings	1,315,648	1,264,091	12,434
Total Accumulated Other Comprehensive Income:	229,860	236,738	2,172
Valuation Differences on Available-for-Sale Securities	360,751	369,924	3,409
Deferred Gains (Losses) on Hedges	(58,318)	(57,389)	(551)
Revaluation Reserve for Land (Note 9)	(3,901)	(3,901)	(37)
Foreign Currency Translation Adjustments	(3,527)	(2,493)	(33)
Remeasurements of Defined Benefit Plans	(65,143)	(69,401)	(616)
Non-Controlling Interests	27,120	26,769	256
Total Net Assets	¥ 2,257,520	¥ 2,212,489	\$ 21,336
Total Liabilities and Net Assets	¥ 59,632,732	¥ 56,288,892	\$ 563,583
	Yen		U.S. Dollars
Net Assets per Share of Common Stock	¥ 1,331.94	¥ 1,305.26	\$ 12.59

See accompanying notes.

The figures in U.S. dollars are converted from yen for the convenience of readers outside Japan at the rate of ¥105.81 to U.S. \$1.00, the exchange rate as of September 30, 2020.

Sumitomo Mitsui Trust Holdings, Inc. 2020 Interim Report

Financial Data:

Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2020 and 2019

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2020
Income:			
Trust Fees	¥ 50,272	¥ 49,094	\$ 475
Interest Income:	183,732	253,976	1,736
Interest on Loans and Discounts	140,867	181,424	1,331
Interest and Dividends on Securities	33,599	45,495	318
Fees and Commissions	124,107	168,137	1,173
Trading Income	17,562	42,831	166
Other Ordinary Income	173,480	181,784	1,640
Other Income (Note 1)	23,896	21,275	226
Total Income	¥ 573,052	¥ 717,100	\$ 5,416
Expenses:			
Interest Expenses:	¥ 80,988	¥ 193,982	\$ 765
Interest on Deposits	27,062	65,698	256
Fees and Commissions Payments	42,165	48,457	399
Trading Expenses	—	110	—
Other Ordinary Expenses	134,984	126,718	1,276
General and Administrative Expenses (Note 2)	181,078	195,794	1,711
Other Expenses (Note 3)	31,979	14,462	302
Total Expenses	¥ 471,196	¥ 579,527	\$ 4,453
Income before Income Taxes	¥ 101,856	¥ 137,573	\$ 963
Income Taxes:	28,130	39,643	266
Current	25,509	35,602	241
Deferred	2,621	4,041	25
Net Income	73,726	97,929	697
Net Income Attributable to Non-Controlling Interests	433	768	4
Net Income Attributable to Owners of the Parent	¥ 73,292	¥ 97,161	\$ 693
	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 43.76	¥ 58.02	\$ 0.41

See accompanying notes.

Financial Data:

Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2020 and 2019

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2020
Net Income	¥ 73,726	¥ 97,929	\$ 697
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	(8,892)	(27,121)	(84)
Deferred Gains (Losses) on Hedges	(1,476)	(11,355)	(14)
Foreign Currency Translation Adjustments	(433)	(1,437)	(4)
Remeasurements of Defined Benefit Plans	4,253	1,993	40
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	(381)	(357)	(4)
Total Other Comprehensive Income (Loss)	¥ (6,930)	¥ (38,277)	\$ (65)
Comprehensive Income:	¥ 66,795	¥ 59,652	\$ 631
Comprehensive Income Attributable to Owners of the Parent	¥ 66,414	¥ 58,929	\$ 628
Comprehensive Income Attributable to Non-Controlling Interests	381	722	4

Financial Data:

Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2020 and 2019

For the Six Months Ended September 30, 2020

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

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

See accompanying notes.

For the Six Months Ended September 30, 2019

	Millions of Yen			
	Shareholders' Equity			Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	
Balance at the Beginning of the Period	¥ 342,037	¥ 391,397	¥ 1,307,578	¥ 2,041,013
Changes during the Period				
Cash Dividends		(48,544)	(144,192)	(192,737)
Net Income Attributable to Owners of the Parent			97,161	97,161
Change in the Scope of Consolidation			9,228	9,228
Reversal of Revaluation Reserve for Land			1,063	1,063
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	(48,544)	(36,739)	(85,284)
Balance at the End of the Period	¥ 342,037	¥ 342,853	¥ 1,270,838	¥ 1,955,728

	Millions of Yen							
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income		
Balance at the Beginning of the Period	¥ 481,923	¥ (36,833)	¥ (2,345)	¥ 4,394	¥ (22,665)	¥ 424,472	¥ 34,393	¥ 2,499,879
Changes during the Period								
Cash Dividends								(192,737)
Net Income Attributable to Owners of the Parent								97,161
Change in the Scope of Consolidation								9,228
Reversal of Revaluation Reserve for Land								1,063
Net Changes of Items Other Than Shareholders' Equity	(26,384)	(12,365)	(1,063)	(6,787)	2,005	(44,594)	(7,099)	(51,693)
Total Changes during the Period	(26,384)	(12,365)	(1,063)	(6,787)	2,005	(44,594)	(7,099)	(136,978)
Balance at the End of the Period	¥ 455,538	¥ (49,198)	¥ (3,409)	¥ (2,393)	¥ (20,659)	¥ 379,878	¥ 27,294	¥ 2,362,901

See accompanying notes.

For the Six Months Ended September 30, 2020

	Millions of U.S. Dollars			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	\$ 3,233	\$ 3,240	\$ 11,947	\$ 18,420
Changes during the Period				
Cash Dividends			(205)	(205)
Net Income Attributable to Owners of the Parent			693	693
Change in the Scope of Consolidation				—
Reversal of Revaluation Reserve for Land				—
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	—	487	487
Balance at the End of the Period	\$ 3,233	\$ 3,240	\$ 12,434	\$ 18,907

	Millions of U.S. Dollars							
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income		
Balance at the Beginning of the Period	\$ 3,496	\$ (542)	\$ (37)	\$ (24)	\$ (656)	\$ 2,237	\$ 253	\$ 20,910
Changes during the Period								
Cash Dividends								(205)
Net Income Attributable to Owners of the Parent								693
Change in the Scope of Consolidation								—
Reversal of Revaluation Reserve for Land								—
Net Changes of Items Other Than Shareholders' Equity	(87)	(9)	—	(10)	40	(65)	3	(62)
Total Changes during the Period	(87)	(9)	—	(10)	40	(65)	3	426
Balance at the End of the Period	\$ 3,409	\$ (551)	\$ (37)	\$ (33)	\$ (616)	\$ 2,172	\$ 256	\$ 21,336

See accompanying notes.

Financial Data:

Consolidated Statements of Cash Flows (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2020 and 2019

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2020
Cash Flows from Operating Activities:			
Income before Income Taxes	¥ 101,856	¥ 137,573	\$ 963
Depreciation and Amortization	16,667	16,734	158
Impairment Losses	164	124	2
Amortization of Goodwill	2,199	3,762	21
Equity in Losses (Earnings) of Affiliated Companies	(3,830)	(3,751)	(36)
Increase (Decrease) in Allowance for Loan Losses	(2,309)	(10,501)	(22)
Increase (Decrease) in Provision for Bonuses	(1,849)	(4,550)	(17)
Increase (Decrease) in Provision for Directors' Bonuses	(74)	(280)	(1)
Increase (Decrease) in Provision for Stocks Payment	82	109	1
Decrease (Increase) in Assets for Retirement Benefits	(5,356)	(8,464)	(51)
Increase (Decrease) in Liabilities for Retirement Benefits	(39)	(3)	(0)
Increase (Decrease) in Provision for Reward Points Program	(181)	(785)	(2)
Increase (Decrease) in Provision for Reimbursement of Deposits	(451)	(975)	(4)
Increase (Decrease) in Provision for Contingent Losses	15	(2,080)	0
Interest Income	(183,732)	(253,976)	(1,736)
Interest Expenses	80,988	193,982	765
Loss (Gain) Related to Securities	(26,105)	(21,760)	(247)
Loss (Gain) on Money Held in Trust	(34)	(34)	(0)
Foreign Exchange Losses (Gains)	18,401	49,178	174
Loss (Gain) on Disposal of Fixed Assets	331	(288)	3
Net Decrease (Increase) in Trading Assets	45,552	25,448	431
Net Increase (Decrease) in Trading Liabilities	(46,486)	45,610	(439)
Net Decrease (Increase) in Loans and Bills Discounted	(436,959)	(60,864)	(4,130)
Net Increase (Decrease) in Deposit	3,383,425	(1,179,124)	31,976
Net Increase (Decrease) in Negotiable Certificates of Deposit	1,127,912	589,993	10,660
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	(304,794)	47,089	(2,881)
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	631,829	223,342	5,971
Net Decrease (Increase) in Call Loans	1,364,313	237,483	12,894
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	(38,957)	18,462	(368)
Net Increase (Decrease) in Call Money	(298,486)	1,817,958	(2,821)
Net Increase (Decrease) in Payables under Securities Lending Transactions	—	36,388	—
Net Decrease (Increase) in Foreign Exchange-Assets	(9,220)	4,781	(87)
Net Increase (Decrease) in Foreign Exchange-Liabilities	(1,347)	(109)	(13)
Net Decrease (Increase) in Lease Receivables and Investment Assets	7,455	(14,594)	70
Net Increase (Decrease) in Short-Term Bonds Payable	825,354	405,276	7,800
Increase (Decrease) in Straight Bonds-Issuance and Redemption	161,713	(175,152)	1,528
Net Increase (Decrease) in Borrowed Money from Trust Account	(1,232,875)	(1,442,748)	(11,652)
Proceeds from Fund Management	205,692	265,147	1,944
Payment for Finance	(95,302)	(201,522)	(901)
Other, Net	18,754	(158,250)	177
Subtotal	¥ 5,304,316	¥ 578,625	\$ 50,131
Income Taxes (Paid) Refunded	(42,372)	(28,175)	(400)
Net Cash Provided by (Used in) Operating Activities	¥ 5,261,944	¥ 550,449	\$ 49,730

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2020
Cash Flows from Investing Activities:			
Purchase of Securities	¥ (2,578,366)	¥ (2,800,812)	\$ (24,368)
Proceeds from Sales of Securities	1,010,884	1,872,171	9,554
Proceeds from Redemption of Securities	1,351,201	783,887	12,770
Purchase of Tangible Fixed Assets	(4,059)	(10,524)	(38)
Proceeds from Sales of Tangible Fixed Assets	46	2,217	0
Purchase of Intangible Fixed Assets	(14,243)	(15,050)	(135)
Purchase of Shares of Subsidiaries			
Resulting in Change in the Scope of Consolidation	—	(400)	—
Purchase of Shares of Affiliated Companies Accounted for using the Equity Method	(22)	—	(0)
Net Cash Provided by (Used in) Investing Activities	¥ (234,558)	¥ (168,510)	\$ (2,217)
Cash Flows from Financing Activities:			
Increase in Subordinated Borrowings	¥ 40,000	¥ 40,000	\$ 378
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	(50,000)	(10,000)	(473)
Cash Dividends Paid	(21,735)	(84,815)	(205)
Cash Dividends Paid to Non-Controlling Interests	(29)	(391)	(0)
Net Cash Provided by (Used in) Financing Activities	¥ (31,765)	¥ (55,206)	\$ (300)
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ (6,401)	¥ (9,714)	\$ (61)
Net Increase (Decrease) in Cash and Cash Equivalents	¥ 4,989,219	¥ 317,018	\$ 47,153
Cash and Cash Equivalents at the Beginning of the Period	¥10,906,648	¥ 14,076,767	\$ 103,078
Net Increase (Decrease) in Cash and Cash Equivalents with Change in the Scope of Consolidation	¥ —	¥ (36,598)	\$ —
Cash and Cash Equivalents at the End of the Period (Note 1)	¥15,895,867	¥ 14,357,187	\$ 150,230

See accompanying notes.

Financial Data:

Notes to the Interim Consolidated Financial Statements (Unaudited)

Basis of Presentation of Financial Statements

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

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

The interim consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMi TRUST Bank is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥105.81 to U.S. \$1, the approximate rate of exchange as of September 30, 2020. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

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

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

(1) Consolidated Subsidiaries as of September 30, 2020:

39 companies

Principal Companies:

Sumitomo Mitsui Trust Loan & Finance Co., Ltd.

Sumitomo Mitsui Trust Realty Co., Ltd.

Sumitomo Mitsui Trust Club Co., Ltd.

Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.

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

There are no changes in the consolidated subsidiaries during the interim period ended September 30, 2020.

(2) Unconsolidated Subsidiaries

Principal Companies:

Hummingbird Co., Ltd

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 21 other companies are excluded from the scope of consolidation in accordance with Article 5, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements and their assets and profits/losses do not belong to the subsidiaries.

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

2. Application of the Equity Method

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

None

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

23 companies

Principal Company:

SBI Sumishin Net Bank, Ltd.

There are no changes to the affiliated companies accounted for by the equity method during the interim period ended September 30, 2020.

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

Principal Companies:

Hummingbird Co., Ltd.

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 21 other companies are excluded from the scope of the application of the equity method in accordance with Article 7, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/losses do not belong to the subsidiaries.

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

3. Interim Balance Sheet Dates of the Consolidated Subsidiaries

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

October 31:	2 companies
November 30:	1 company
February 29:	1 company
March 31:	5 companies
May 31:	1 company
June 30:	4 companies
September 30:	25 companies

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

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

- A subsidiary with an interim balance sheet date of November 30: Provisionally prepared interim financial statements as of August 31
- A subsidiary with an interim balance sheet date of February 29: Provisionally prepared interim financial statements as of August 31
- Subsidiaries with an interim balance sheet date of March 31: Provisionally prepared interim financial statements as of September 30
- A subsidiary with an interim balance sheet date of May 31: Provisionally prepared interim financial statements as of August 31
- Other subsidiaries: Interim financial statements as of their respective interim balance sheet dates.

Material transactions arising between the interim consolidated balance sheet date, September 30, 2020, and the above interim balance sheet dates of consolidated subsidiaries have been reflected in the interim consolidated financial statements.

4. Significant Accounting Policies

(1) Trading Assets/Liabilities and Income/Expenses

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

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

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the interim period and differences in resulting gains or losses from the

settlement of financial derivatives assuming that the settlement was made as of September 30, 2020.

(2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMi TRUST Bank is required to determine the purposes for holding each security and classify such security into (i) securities held for trading purposes ("Trading Securities"), (ii) debt securities intended to be held to maturity ("Held-to-Maturity Debt Securities"), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories ("Available-for-Sale Securities"). "Held-to-Maturity Debt Securities" are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. "Available-for-Sale Securities" are, in principle, valued at the market price at the interim balance sheet date (cost of securities sold is calculated using primarily the moving-average method). "Available-for-Sale Securities" for which their fair values are extremely difficult to be determined are carried at cost using the moving-average method.

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

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

(3) Financial Derivatives

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

(4) Depreciation and Amortization Methods

(a) Tangible fixed assets other than lease assets

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

Useful lives of major asset categories:

Buildings:	3 to 60 years
Others:	2 to 20 years

(b) Intangible fixed assets other than lease assets

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

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

(c) Lease assets

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

(5) Allowance for Loan Losses

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

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

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

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

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

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

For claims against borrowers who are legally bankrupt or virtually bankrupt with collateral or guarantees, claims against borrowers in legal or virtual bankruptcy, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the original amount of claims. The deducted amount was ¥24,123 million (U.S. \$228 million) for the six months ended September 30, 2020.

(Additional Information)

For the fiscal year ended March 31, 2020, SuMi TRUST Bank and some of its consolidated subsidiaries made necessary modifications to their historical loan-loss ratios, to incorporate the impact of the spread of COVID-19 on borrowers.

In particular, SuMi TRUST Bank and some of its consolidated subsidiaries identified industries and products (collectively the "Industries and Others") that may be affected by a downturn in business performance due to the spread of COVID-19. Therefore, they recorded an additional allowance for loan losses for anticipated future credit losses, assuming that internal ratings of certain credits of the Industries and Others will be downgraded to some extent.

There is no significant change to this assumption for the six-month period ended September 30, 2020.

(6) Provision for Bonuses

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

(7) Provision for Directors' Bonuses

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

(8) Provision for Stocks Payment

A provision for stocks payment is provided for estimated stock-based payments to directors of SuMi TRUST Bank under a stock-based compensation scheme that have been earned by September 30, 2020.

(9) Provision for Reward Points Program

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

(10) Provision for Reimbursement of Deposits in Dormant Accounts

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

(11) Provision for Contingent Losses

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

(12) Accounting for Retirement Benefits

In determining the retirement benefit obligations, projected benefits to the periods up to the interim period ended September 30, 2020, are attributed based on the plan's benefit formula. Past service cost and actuarial gains or losses are expensed using the following methods:

Past service cost:

Past service cost is recognized using the straight-line method, primarily over 10 years, within the employees' average remaining service period at incurrence.

Actuarial gains or losses:

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

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

(13) Foreign Currency Translation

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

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

(14) Accounting for Leases

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

(15) Hedge Accounting

(a) Interest-related risk hedge

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Auditing Committee Report No. 24 of February 13, 2002, "Report No. 24"). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits, loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest volatility factors for the hedged items and those for the hedging instruments.

In accordance with "Temporary Treatment for Accounting and Auditing concerning Application of Accounting Standard for Financial Instruments in Banking Industry" (JICPA Industry Auditing Committee Report No. 15), SuMi TRUST Bank has adopted "Macro Hedge Accounting" to account for certain interest-related derivatives, which are utilized to manage interest rate risk arising from transactions, such as loans and bills discounted, and deposits. Deferred gains (losses) on hedges in the interim consolidated balance sheet as of the end of the current interim period that have resulted from existing "Macro Hedge Accounting" are amortized over the remaining period designated under "Macro Hedge Accounting" for each hedging transaction.

Deferred losses on hedges associated with "Macro Hedge Accounting" during the interim period ended September 30, 2020, totaled ¥25 million (U.S. \$0.2 million) (before tax effect).

(b) Currency-related risk hedge

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

Committee Report No. 25 of July 29, 2002, "Report No. 25").

The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

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

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

(c) Internal hedge transactions and others

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

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

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

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

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

(17) National and Local Consumption Taxes

National and local consumption taxes ("consumption taxes") payable by SuMi TRUST Bank and its consolidated subsidiaries in Japan are accounted for by the tax-excluded method. However, any nondeductible consumption taxes associated with asset purchases are recorded as expenses in the current interim period.

(18) Adoption of Consolidated Tax Return System

SuMi TRUST Bank adopts the consolidated tax return system.

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

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

Notes to the Interim Consolidated Balance Sheets

1. Securities

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Stocks	¥ 106,014	\$ 1,002
Equity Investments	27,796	263

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Securities that are Further Collateralized	¥ 134,648	\$ 1,273
Securities that are Further Loaned	1,017,883	9,620
Securities Held without Selling or Repledging as of the End of the Current Period	10,071	95

2. Loans and Bills Discounted

Loans and bills discounted as of September 30, 2020, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Loans in Bankruptcy Proceedings	¥ 2,468	\$ 23
Delinquent Loans	74,611	705

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

No. 97 of 1965).

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

3. Loans Past Due Three Months or More

Loans past due three months or more as of September 30, 2020, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Loans Past Due Three Months or More	¥ 6,531	\$ 62

Loans past due three months or more are those loans for which principal or interest payments are more than three months past due (calculated from the day following the

contractual payment date), excluding loans classified as loans in bankruptcy proceedings or delinquent loans.

4. Restructured Loans

Restructured loans as of September 30, 2020, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Restructured Loans	¥ 42,022	\$ 397

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

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

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

Total of loans in bankruptcy proceedings, delinquent loans, loans past due three months or more, and restructured loans as of September 30, 2020, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Total of Loans in Bankruptcy Proceedings, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans	¥ 125,634	\$ 1,187

The amounts presented in Notes 2 through 5 are before deducting allowances for loan losses.

6. Bills Discounted

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Bills Discounted	¥ 746	\$ 7

7. Assets Pledged as Collateral

Assets pledged as collateral as of September 30, 2020, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Assets Pledged as Collateral:		
Securities	¥ 2,092,410	\$ 19,775
Loans and Bills Discounted	5,019,313	47,437
Lease Receivables and Investment Assets	54,196	512
Other Assets	6,242	59
Total	¥ 7,172,163	\$ 67,783
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 27,683	\$ 262
Payables under Repurchase Agreements	392,903	3,713
Borrowed Money	4,330,880	40,931

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Securities	¥ 122,351	\$ 1,156

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Initial Margins of Futures Markets	¥ 38,916	\$ 368
Security Deposits	23,763	225
Cash Collateral Pledged for Financial Instruments-Assets	802,430	7,584

8. Overdraft Facility Agreements and Commitment Lines of Credit

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Amount of Unused Credit under Agreements	¥ 13,404,348	\$ 126,683
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Canceled at Any Time	8,480,524	80,149

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

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

9. Revaluation Reserve for Land

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

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

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

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

10. Accumulated Depreciation of Tangible Fixed Assets

Accumulated depreciation of tangible fixed assets as of September 30, 2020, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Accumulated Depreciation of Tangible Fixed Assets	¥ 175,341	\$ 1,657

11. Borrowed Money

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Subordinated Borrowings	¥ 740,000	\$ 6,994
Subordinated Borrowings with a Debt Relief Clause at the Contractual Point of Non-Viability	690,000	6,521

12. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Subordinated Bonds	¥ 240,595	\$ 2,274

13. Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 80,800	\$ 764

14. Principal of Guaranteed Trust Accounts

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Money Trusts	¥ 3,309,878	\$ 31,281

Notes to the Interim Consolidated Statements of Income

1. Other Income

Other income for the six months ended September 30, 2020, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Gains on Sales of Stocks and Other Securities	¥ 17,018	\$ 161
Equity in Earnings of Affiliated Companies	3,830	36

2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2020, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Salaries and Allowances	¥ 69,428	\$ 656

3. Other Expenses

Other expenses for the six months ended September 30, 2020, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Losses on Sales of Stocks and Other Securities	¥ 3,883	\$ 37
Losses on Devaluation of Stocks and Other Securities	585	6
Expenses on Stock-Related Derivatives	11,591	110

Notes to the Interim Consolidated Statements of Changes in Net Assets

1. Class and Number of Issued Shares of Common Stock

The class and number of issued shares of common stock for the six months ended September 30, 2020, consist of the following:

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Current Period	Increase	Decrease	Number of Shares Outstanding at the End of the Current Period
For the Six Months Ended September 30, 2020					
Number of Issued Shares:					
Common Share	3,000,000	1,674,537	—	—	1,674,537

2. Subscription Rights to Shares

There were no subscription rights to shares for the six months ended September 30, 2020.

3. Dividends

(1) Dividends paid for the six months ended September 30, 2020, consist of the following:

Resolution	Type of Shares	Cash Dividends Declared Millions of Yen (Millions of U.S. Dollars)	Dividend Resources	Cash Dividends per Share Yen (U.S. Dollars)	Record Date	Effective Date
June 26, 2020						
Ordinary General Meeting of Shareholders	Common Share	¥ 21,735 (\$205)	Retained Earnings	¥ 12.98 (\$0.12)	March 31, 2020	June 29, 2020

(2) Dividends with a record date during the current interim period ended September 30, 2020, but whose effective date is after September 30, 2020, are as follows:

Resolution	Type of Shares	Cash Dividends Declared Millions of Yen (Millions of U.S. Dollars)	Dividend Resources	Cash Dividends per Share Yen (U.S. Dollars)	Record Date	Effective Date
November 12, 2020						
Board of Directors' Meeting	Common Share	¥ 28,132 (\$266)	Retained Earnings	¥ 16.80 (\$0.16)	September 30, 2020	December 1, 2020

Note to the Interim Consolidated Statements of Cash Flows

Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the interim consolidated statements of cash flows and cash and due from banks in the interim consolidated balance sheets as of September 30, 2020.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Cash and Due from Banks	¥ 17,445,206	\$ 164,873
Due from Banks (excluding Due from the Bank of Japan)	1,549,338	14,643
Cash and Cash Equivalents	¥ 15,895,867	\$ 150,230

Leases

1. Finance Leases

As a lessee:

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

1) Description of lease assets

i) Tangible fixed assets

Mainly store buildings and office equipment

ii) Intangible fixed assets

Software

2) Method for depreciating and amortizing lease assets

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

2. Operating Leases

As a lessee:

Total future lease payments under non-cancelable operating leases as of September 30, 2020, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Due in One Year or Less	¥ 2,578	\$ 24
Due in More than One Year	12,572	119
Total	¥ 15,151	\$ 143

As a lessor:

Total future lease payments under non-cancelable operating leases as of September 30, 2020, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Due in One Year or Less	¥ 4,777	\$ 45
Due in More than One Year	23,028	218
Total	¥ 27,805	\$ 263

Financial Instruments

Fair Values of Financial Instruments

The carrying amounts on the interim consolidated balance sheets and fair values of financial instruments as of September 30, 2020, as well as the differences between these values are presented below. The fair values of unlisted shares are excluded from the following table because such fair values are extremely difficult to be determined (See Note 2).

	Millions of Yen			Millions of U.S. Dollars		
	Sep. 30, 2020			Sep. 30, 2020		
	Carrying Amount	Fair Value	Difference	Carrying Amount	Fair Value	Difference
(1) Cash and Due from Banks (*1)	¥ 17,445,044	¥ 17,445,044	¥ —	\$ 164,871	\$ 164,871	\$ —
(2) Call Loans and Bills Bought	21,818	21,818	—	206	206	—
(3) Receivables under Resale Agreements	145,010	145,010	—	1,370	1,370	—
(4) Receivables under Securities Borrowing Transactions	779,616	779,616	—	7,368	7,368	—
(5) Monetary Claims Bought (*1)	753,330	754,035	705	7,120	7,126	7
(6) Trading Assets						
Trading Securities	34,716	34,716	—	328	328	—
(7) Money Held in Trust	1,243	1,243	—	12	12	—
(8) Securities						
Held-to-Maturity Securities	259,514	276,454	16,939	2,453	2,613	160
Available-for-Sale Securities	6,048,029	6,048,029	—	57,159	57,159	—
(9) Loans and Bills Discounted	30,140,335			284,853		
Allowance for Loan Losses (*2)	(110,829)			(1,047)		
	30,029,506	30,346,598	317,092	283,806	286,803	2,997
(10) Foreign Exchanges	46,173	46,173	—	436	436	—
(11) Lease Receivables and Investment Assets (*1)	660,060	674,624	14,563	6,238	6,376	138
Total Assets	¥ 56,224,066	¥ 56,573,366	¥ 349,300	\$ 531,368	\$ 534,669	\$ 3,301
(1) Deposits	¥ 34,100,465	¥ 34,121,819	¥ 21,353	\$ 322,280	\$ 322,482	\$ 202
(2) Negotiable Certificates of Deposit	7,117,204	7,117,204	—	67,264	67,264	—
(3) Call Money and Bills Sold	24,348	24,348	—	230	230	—
(4) Payables under Repurchase Agreements	1,379,058	1,379,058	—	13,033	13,033	—
(5) Borrowed Money	6,231,590	6,239,571	7,980	58,894	58,970	75
(6) Foreign Exchanges	1,866	1,866	—	18	18	—
(7) Short-Term Bonds Payable	2,532,452	2,532,452	—	23,934	23,934	—
(8) Bonds Payable	597,082	606,754	9,671	5,643	5,734	91
(9) Borrowed Money from Trust Account	3,517,414	3,517,414	—	33,243	33,243	—
Total Liabilities	¥ 55,501,483	¥ 55,540,488	¥ 39,005	\$ 524,539	\$ 524,908	\$ 369
Derivative Transactions (*3)						
Derivative Transactions Not Qualifying for Hedge Accounting	¥ (17,310)	¥ (17,310)	¥ —	\$ (164)	\$ (164)	\$ —
Derivative Transactions Qualifying for Hedge Accounting	(26,070)	(26,070)	—	(246)	(246)	—
Total Derivative Transactions	¥ (43,380)	¥ (43,380)	¥ —	\$ (410)	\$ (410)	\$ —

(*1) The allowance for credit losses corresponding to "Cash and Due from Banks," "Monetary Claims Bought," and "Lease Receivables and Investment Assets" is directly deducted from the carrying amounts on the interim consolidated balance sheets because the balance of the allowance is immaterial.

(*2) A general allowance for loan losses and specific allowances for loan losses are deducted from "Loans and Bills Discounted."

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

(Note 1) Method for Calculating Fair Values of Financial Instruments

Assets

(1) Cash and Due from Banks, (2) Call Loans and Bills Bought, (3) Receivables under Resale Agreements, (4) Receivables under Securities Borrowing Transactions, and (10) Foreign Exchanges

These instruments with transactions without stated maturities are stated at their carrying amounts because the carrying amounts approximate fair value. For transactions with stated maturities, corresponding instruments are stated at their carrying amounts because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

(5) Monetary Claims Bought

Fair values of monetary claims bought for which counterparties' quoted prices or dealer/broker-quoted prices are available are stated at such prices. Fair values for all other such claims are calculated by classifying them according to their internal ratings and maturities, and discounting future cash flows to their present values.

(6) Trading Assets

Bonds and other securities held for trading purposes are stated at dealer association prices or counterparties' quoted prices. For short-term corporate bonds, their fair values are calculated by discounting future cash flows to their present values.

(7) Money Held in Trust

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

(8) Securities

Stocks are stated at quoted market prices. Bonds are stated at quoted market prices, dealer association prices, counterparties' quoted prices, or dealer/broker-quoted prices. Investment trusts are stated at published reference prices.

Fair values of privately placed bonds guaranteed by SuMi TRUST Bank are calculated by classifying them according to their internal ratings and maturities, and discounting future cash flows to their present value.

Notes regarding securities by holding purposes are presented under the "Securities" section.

(9) Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities and discounting the aggregate principal and interest by the assumed interest rate for similar new loans. However, floating-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower's credit situation subsequent to the execution of the loans, are stated at their carrying amounts.

For claims executed to borrowers who went into legal bankruptcy, virtual bankruptcy, and possible bankruptcy, estimated loan losses are calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts by deducting the allowance for loan losses from the amounts in the interim consolidated balance sheets at the interim consolidated balance sheet date, because such deducted amounts approximate fair value.

Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate the fair value because of the expected repayment periods and the interest terms.

(11) Lease Receivables and Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to their internal ratings and maturities, and discounting the aggregate principal and interest by the assumed interest rate for similar new agreements.

Liabilities

(1) Deposits and (2) Negotiable Certificates of Deposit

Demand deposits are stated at the amount that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount).

Yen fixed-rate time deposits are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be paid on new deposits. Fixed-rate time deposits with short maturities (one year or less) and floating-rate time deposits are generally stated at their carrying amounts because the carrying amounts approximate the fair value.

(3) Call Money and Bills Sold, (4) Payables under Repurchase Agreements, (6) Foreign Exchanges, (7) Short-Term Bonds Payable, and (9) Borrowed Money from Trust Account

The obligations without stated maturities are stated at the amounts that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount). Obligations with stated maturities are stated at their carrying amounts because most of the obligations have short contractual terms (one year or less) and the carrying amounts approximate the fair values.

(5) Borrowed Money

Borrowed money at floating rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money.

Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the assumed interest rate on similar borrowings. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value.

(8) Bonds Payable

Bonds issued by SuMi TRUST Bank and its consolidated subsidiaries are stated at market prices, if such prices are available. Fair values for other bonds are calculated by discounting future cash flows to their present values by the assumed interest rate on issuance of similar bonds.

Derivatives

Notes regarding fair values of derivatives are presented under the "Derivatives" section.

(Note 2) The amounts of financial instruments on the interim consolidated balance sheets whose fair values are extremely difficult to be determined are as stated below, and such amounts are not included in the fair values information for financial instruments presented under the "Assets, (5) Monetary Claims Bought" or "Assets, (8) Available-for-Sale Securities" section.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
	Carrying Amount	Carrying Amount
Monetary Claims Bought	¥ 6,635	\$ 63
Securities	200,120	1,891
Unlisted Stocks (*3)	59,676	564
Investments in Associations	105,988	1,002
Others (*3)	34,455	326
Total	¥ 206,755	\$ 1,954

(*1) The above financial instruments are excluded from the fair value disclosure because there are no quoted market prices, and therefore, there is no reliable measure of fair value.

(*2) Stocks of subsidiaries and affiliated companies are not included in the above table.

(*3) During the current interim period ended September 30, 2020, impairment losses of ¥309 million (U.S. \$3 million) are recognized against Unlisted Stocks.

Securities

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

1. Held-to-Maturity Securities with Fair Value

Held-to-maturity securities with fair value as of September 30, 2020, consist of the following:

September 30, 2020	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 118,218	¥ 135,439	¥ 17,220
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	33,200	33,610	410
Other Securities	77,089	77,219	130
Foreign Bonds	21,162	21,174	12
Others	55,927	56,045	117
Subtotal	228,508	246,269	17,760
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	86,934	86,229	(704)
Foreign Bonds	86,934	86,229	(704)
Others	—	—	—
Subtotal	86,934	86,229	(704)
Total	¥ 315,442	¥ 332,499	¥ 17,056

September 30, 2020	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 1,117	\$ 1,280	\$ 163
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	314	318	4
Other Securities	729	730	1
Foreign Bonds	200	200	0
Others	529	530	1
Subtotal	2,160	2,327	168
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	822	815	(7)
Foreign Bonds	822	815	(7)
Others	—	—	—
Subtotal	822	815	(7)
Total	\$ 2,981	\$ 3,142	\$ 161

2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2020, consist of the following:

September 30, 2020	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 1,183,481	¥ 426,488	¥ 756,993
Bonds	1,734,329	1,730,239	4,090
Government Bonds	1,249,360	1,248,840	519
Local Government Bonds	8,131	8,095	36
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	476,837	473,303	3,534
Other Securities	760,151	735,679	24,471
Foreign Stocks	2,878	185	2,692
Foreign Bonds	637,042	623,059	13,983
Others	120,229	112,434	7,795
Subtotal	3,677,962	2,892,408	785,554
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 77,026	¥ 105,149	¥ (28,122)
Bonds	607,014	608,749	(1,734)
Government Bonds	392,460	393,408	(948)
Local Government Bonds	11,144	11,168	(23)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	203,410	204,172	(761)
Other Securities	1,725,974	1,969,597	(243,622)
Foreign Stocks	787	1,285	(498)
Foreign Bonds	655,775	659,188	(3,412)
Others	1,069,411	1,309,123	(239,712)
Subtotal	2,410,016	2,683,496	(273,480)
Total	¥ 6,087,979	¥ 5,575,904	¥ 512,074

September 30, 2020	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 11,185	\$ 4,031	\$ 7,154
Bonds	16,391	16,352	39
Government Bonds	11,808	11,803	5
Local Government Bonds	77	77	0
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	4,507	4,473	33
Other Securities	7,184	6,953	231
Foreign Stocks	27	2	25
Foreign Bonds	6,021	5,888	132
Others	1,136	1,063	74
Subtotal	34,760	27,336	7,424
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 728	\$ 994	\$ (266)
Bonds	5,737	5,753	(16)
Government Bonds	3,709	3,718	(9)
Local Government Bonds	105	106	(0)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	1,922	1,930	(7)
Other Securities	16,312	18,614	(2,302)
Foreign Stocks	7	12	(5)
Foreign Bonds	6,198	6,230	(32)
Others	10,107	12,372	(2,265)
Subtotal	22,777	25,361	(2,585)
Total	\$ 57,537	\$ 52,697	\$ 4,840

3. Impairment of Securities

Securities other than securities whose fair values are extremely difficult to be determined, or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the interim consolidated balance sheets. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

Impairment losses of ¥ 275 million (U.S. \$3 million) on stocks were recognized during the current interim period.

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

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

Money Held in Trust

1. Held-to-Maturity Money Held in Trust

There is no held-to-maturity money held in trust as of September 30, 2020.

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

Other money held in trust (other than those held for trading purposes or held-to-maturity) as of September 30, 2020, consists of the following:

September 30, 2020	Millions of Yen				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 1,343	¥ 983	¥ 360	¥ 360	¥ —

September 30, 2020	Millions of U.S. Dollars				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	\$ 13	\$ 9	\$ 3	\$ 3	\$ —

(Note) The amount of “Difference” is net of “Positive Difference” and “Negative Difference.”

Valuation Differences on Available-for-Sale Securities

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2020	Sep. 30, 2020
Valuation Differences		
Available-for-Sale Securities	¥ 513,361	\$ 4,852
Other Money Held in Trust	360	3
Total Valuation Differences	513,721	4,855
Amount Equivalent to Deferred Tax Assets (Liabilities)	(156,070)	(1,475)
Total (Before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	357,651	3,380
Non-Controlling Interests	(72)	(1)
Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies	3,172	30
Valuation Differences on Available-for-Sale Securities	¥ 360,751	\$ 3,409

(Notes)

1) Foreign currency translation adjustments on available-for-sale securities, for which fair values are extremely difficult to be determined, are included in the "Available-for-Sale Securities" under "Valuation Differences."

2) The valuation difference of ¥ 1,286 million (U.S. \$12 million) on available-for-sale securities composing assets held by associated companies is included in "Available-for-Sale Securities" under "Valuation Differences."

Derivatives

1. Derivative Transactions Not Qualifying for Hedge Accounting

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

(1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of September 30, 2020, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2020				Sep. 30, 2020			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
Total	Over One Year	Total			Over One Year			
Listed								
Interest Futures								
Sold	¥ 14,722,272	¥ 4,685,668	¥ (33,585)	¥ (33,585)	\$ 139,139	\$ 44,284	\$ (317)	\$ (317)
Purchased	14,794,708	4,596,540	33,444	33,444	139,823	43,441	316	316
Interest Options								
Sold	2,494,548	—	(647)	(347)	23,576	—	(6)	(3)
Purchased	2,440,767	—	679	289	23,067	—	6	3
OTC								
Forward Rate Agreements								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	47,248,260	35,511,841	2,026,388	2,026,388	446,539	335,619	19,151	19,151
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	39,958,821	31,628,243	(1,996,161)	(1,996,161)	377,647	298,915	(18,866)	(18,866)
Floating Interest Rate Receivable/ Floating Interest Rate Payable	22,419,954	18,047,194	70	70	211,889	170,562	1	1
Interest Options								
Sold	9,500,003	9,488,477	(850)	8,276	89,784	89,675	(8)	78
Purchased	6,752,922	6,731,049	7,407	2,890	63,821	63,614	70	27
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 36,744	¥ 41,265			\$ 347	\$ 390

(Notes)

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

2) The fair values of listed derivative transactions are based on the closing prices on the Tokyo Financial Exchange and other exchanges. The fair values of over-the-counter (OTC) derivative transactions are calculated using the net present value method or option-pricing models.

(2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of September 30, 2020, consist of the following:

	Millions of Yen								Millions of U.S. Dollars							
	Sep. 30, 2020								Sep. 30, 2020							
	Notional Amount				Fair Value	Valuation Difference	Notional Amount				Fair Value	Valuation Difference				
	Total	Over One Year					Total	Over One Year								
Listed																
Currency Futures																
Sold	¥	—	¥	—	¥	—	¥	—	\$	—	\$	—	\$	—		
Purchased		—		—		—		—		—		—		—		
Currency Options																
Sold		—		—		—		—		—		—		—		
Purchased		—		—		—		—		—		—		—		
OTC																
Currency Swaps	5,776,803	4,958,684		24,170		24,170		54,596	46,864		228		228			
Forward Exchange Contracts																
Sold	11,184,900	809,548		(34,451)		(34,451)		105,707	7,651		(326)		(326)			
Purchased	16,663,092	236,891		(36,319)		(36,319)		157,481	2,239		(343)		(343)			
Currency Options																
Sold	1,156,527	654,385		(42,597)		11,774		10,930	6,185		(403)		111			
Purchased	883,885	446,929		37,907		(7,626)		8,354	4,224		358		(72)			
Others																
Sold		—		—		—		—		—		—		—		
Purchased		—		—		—		—		—		—		—		
Total					¥ (51,289)		¥ (42,451)						\$ (485)		\$ (401)	

(Notes)

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

2) The fair values are calculated using the net present value method or option-pricing models.

(3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of September 30, 2020, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2020				Sep. 30, 2020			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	¥ 43,576	¥ —	¥ (528)	¥ (528)	\$ 412	\$ —	\$ (5)	\$ (5)
Purchased	31,848	—	70	70	301	—	1	1
Stock Index Options								
Sold	99,967	—	(750)	223	945	—	(7)	2
Purchased	108,081	—	226	(1,178)	1,021	—	2	(11)
OTC								
OTC Stock Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	—	—	—	—	—	—	—	—
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (982)	¥ (1,413)			\$ (9)	\$ (13)

(Notes)

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

2) The fair values of listed derivative transactions are based on the closing prices on the Osaka Exchange and other exchanges. The fair values of OTC derivative transactions are calculated using the net present value method or option-pricing models.

(4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of September 30, 2020, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2020				Sep. 30, 2020			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 535,500	¥ —	¥ (1,696)	¥ (1,696)	\$ 5,061	\$ —	\$ (16)	\$ (16)
Purchased	560,239	—	133	133	5,295	—	1	1
Bond Future Options								
Sold	368,016	—	(673)	530	3,478	—	(6)	5
Purchased	142,996	—	148	(191)	1,351	—	1	(2)
OTC								
Bond Forward Contracts								
Sold	112,279	—	52	52	1,061	—	0	0
Purchased	113,956	—	251	251	1,077	—	2	2
Bond Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (1,782)	¥ (918)			\$ (17)	\$ (9)

(Notes)

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

2) The fair values of listed derivative transactions are based on the closing prices on the Osaka Exchange and other exchanges. The fair values of OTC derivative transactions are calculated using option-pricing models.

(5) Commodity-Related Transactions

There are no commodity-related transactions not qualifying for hedge accounting as of September 30, 2020.

(6) Credit Derivative Transactions

Credit derivative transactions not qualifying for hedge accounting as of September 30, 2020, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2020				Sep. 30, 2020			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	¥ 53,600	¥ 36,000	¥ 936	¥ 936	\$ 507	\$ 340	\$ 9	\$ 9
Purchased	53,600	36,000	(936)	(936)	507	340	(9)	(9)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (0)	¥ (0)			\$ (0)	\$ (0)

(Notes)

- 1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.
- 2) The fair values are calculated using the net present value method.

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

2. Derivative Transactions Qualifying for Hedge Accounting

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

(1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of September 30, 2020, consist of the following:

		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2020			Sep. 30, 2020		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Interest Rate Swaps							
Fixed Interest							
Rate Receivable/							
Floating Interest							
Rate Payable		¥ 541,717	¥ 293,620	¥ 1,501	\$ 5,120	\$ 2,775	\$ 14
Floating Interest							
Rate Receivable/	Financial Assets/ Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable						
Fixed Interest							
Rate Payable		1,484,562	1,307,571	(49,727)	14,030	12,358	(470)
Interest Futures							
Sold		—	—	—	—	—	—
Purchased	—	—	—	—	—	—	
Interest Options							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps							
Fixed Interest							
Rate Receivable/							
Floating Interest							
Rate Payable		—	—		—	—	
Floating Interest							
Rate Receivable/							
Fixed Interest							
Rate Payable		—	—		—	—	
Total		¥ (48,226)			\$ (456)		

(Notes)

1) Deferred hedge accounting stipulated in Report No. 24 is applied, in principle.

2) Fair values are calculated mainly using the net present value method or option-pricing models.

(2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of September 30, 2020, consist of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2020			Sep. 30, 2020		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 2,804,809	¥ 1,846,989	¥ 20,104	\$ 26,508	\$ 17,456	\$ 190
Forward Exchange Contracts							
Sold	Loans and Bills Discounted and Securities Denominated in Foreign Currencies	—	—	—	—	—	—
Purchased		76,183	—	900	720	—	9
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in “Foreign Currency Translation Adjustments”							
Forward Exchange Contracts	Investment in the Shares of Subsidiaries and Affiliated Companies						
Sold		¥ —	¥ —	¥ —	\$ —	\$ —	\$ —
Purchased		88,207	—	1,151	834	—	11
Total				¥ 22,156			\$ 209

(Notes)

1) Deferred hedge accounting stipulated in Report No. 25 is applied, in principle.

2) Fair values are calculated mainly using the net present value method.

(3) Stock-Related Transactions

There are no stock-related transactions qualifying for hedge accounting as of September 30, 2020.

(4) Bond-Related Transactions

There are no bond-related transactions qualifying for hedge accounting as of September 30, 2020.

Stock Option Plans

There are no corresponding items as of September 30, 2020.

Segment Information

1. Reportable Segment Information

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

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

Retail Total Solution Services:

Provision of services to individual customers

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

Provision of services to corporate customers

Stock Transfer Agency Services:

Undertaking of stock-related services on behalf of customers

Real Estate:

Provision of services related to the real estate business

Fiduciary Services:

Operation of the pension business, the asset management business, and the asset administration business

Global Markets:

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

2. Method for Calculating Gross Business Profit and Net Business Profit

Segment information is prepared based on internal management reports and the accounting policies used for the reportable segments are generally the same as those presented under "Significant Accounting Policies and Practices"; however, the reportable segments are accounted for in accordance with the rules for internal management. Since each segment's information will not be used to make decisions about the allocation of resources or assess business performance at the management level, information about assets by reportable segment has not been generated.

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

3. Profit or Loss by Reportable Segment

The details and amounts of profit or loss by reportable segment for the six months ended September 30, 2020, are as follows:

	Millions of Yen							
	SuMi TRUST Bank							
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Global Markets	Others	Total
Six Months Ended September 30, 2020								
Gross Business Profit	¥ 58,678	¥ 68,794	¥ 12,683	¥ 8,483	¥ 26,199	¥ 36,094	¥ 14,044	¥ 224,979
General and Administrative Expenses	(61,467)	(23,144)	(1,856)	(4,852)	(11,952)	(7,574)	(11,616)	(122,464)
Net Business Profit	¥ (2,789)	¥ 45,649	¥ 10,827	¥ 3,631	¥ 14,246	¥ 28,520	¥ 2,427	¥ 102,514

	Millions of U.S. Dollars							
	SuMi TRUST Bank							
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Global Markets	Others	Total
Six Months Ended September 30, 2020								
Gross Business Profit	\$ 555	\$ 650	\$ 120	\$ 80	\$ 248	\$ 341	\$ 133	\$ 2,126
General and Administrative Expenses	(581)	(219)	(18)	(46)	(113)	(72)	(110)	(1,157)
Net Business Profit	\$ (26)	\$ 431	\$ 102	\$ 34	\$ 135	\$ 270	\$ 23	\$ 969

(Notes)

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

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

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

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

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

The details of reconciliation between total profit or loss for reportable segments and income before income taxes in the consolidated statements of income for the six months ended September 30, 2020, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2020	2020
Total Profit or Loss for Reportable Segments (Net Business Profit)	¥ 102,514	\$ 969
Net Business Profit of Consolidated Subsidiaries that are Excluded from the Reportable Segments (Note)	23,644	223
Other Income	23,896	226
Other Expenses	(31,979)	(302)
Other Adjustments	(15,723)	(149)
Income before Income Taxes	¥ 102,352	\$ 967

Related Information

1. Information by Services

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

2. Geographic Information

(1) Income

Income by geographical area for the six months ended September 30, 2020, consists of the following:

Six Months Ended September 30, 2020	Millions of Yen				
	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 481,376	¥ 41,806	¥ 24,232	¥ 25,636	¥ 573,052

Six Months Ended September 30, 2020	Millions of U.S. Dollars				
	Japan	Americas	Europe	Asia and Oceania	Total
	\$ 4,549	\$ 395	\$ 229	\$ 242	\$ 5,416

(Notes)

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

2) Income related to transactions by SuMi TRUST Bank (excluding overseas branches) and other domestic consolidated subsidiaries are presented under "Japan." Income

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

(2) Tangible Fixed Assets

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

3. Information by Major Customer

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

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

Losses on impairment of fixed assets are not allocated to reportable segments. Losses on impairment of fixed assets recognized during the six months ended September 30, 2020, are ¥164 million (U.S. \$2 million).

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

Amortization of goodwill and unamortized balance of goodwill are not allocated to reportable segments. Amortization of goodwill recognized during the six months ended September 30, 2020 is ¥2,199 million (U.S. \$21 million). Unamortized balance of goodwill as of September 30, 2020, is ¥19,077 million (U.S. \$180 million).

Information Related to Gain on Negative Goodwill by Reportable Segment

There is no gain on negative goodwill by reportable segment during the six months ended September 30, 2020.

Per Share of Common Stock Information

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

The details of net assets per share of common stock and the basis for calculation for the six months ended September 30, 2020, are as follows:

Six Months Ended September 30, 2020	Net Assets [Millions of Yen] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Assets as Reported	¥ 2,257,520		
Less:	27,120		
Non-Controlling Interests	27,120		
Net Assets Attributable to Common Shareholders	¥ 2,230,399	1,674,537	¥ 1,331.94

Six Months Ended September 30, 2020	Net Assets [Millions of U.S. Dollars] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Assets as Reported	\$ 21,336		
Less:	256		
Non-Controlling Interests	256		
Net Assets Attributable to Common Shareholders	\$ 21,079	1,674,537	\$ 12.59

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

The details of net income per share of common stock and the basis for calculation for the six months ended September 30, 2020, are as follows:

Six Months Ended September 30, 2020	Net Income (Loss) [Millions of Yen] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 73,292		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	¥ 73,292	1,674,537	¥ 43.76

Six Months Ended September 30, 2020	Net Income (Loss) [Millions of U.S. Dollars] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	\$ 693		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	\$ 693	1,674,537	\$ 0.41

(Note) Fully diluted net income per share of common stock is not presented because there are no dilutive potential shares. There are no potential shares that are excluded from the calculation of fully diluted net income per share of common stock because they have no dilutive effect.

Significant Subsequent Event

Not applicable.

Financial Data:

Non-Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited
As of September 30, 2020 and March 31, 2020

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2020	As of Mar. 31, 2020	As of Sep. 30, 2020
Assets:			
Cash and Due from Banks	¥ 17,124,628	¥ 12,916,014	\$ 161,843
Call Loans	21,818	71,236	206
Receivables under Resale Agreements	145,010	1,220,761	1,370
Receivables under Securities Borrowing Transactions	779,616	740,658	7,368
Monetary Claims Bought	44,516	64,146	421
Trading Assets	554,402	609,158	5,240
Money Held in Trust	99	99	1
Securities	6,922,720	6,625,035	65,426
Loans and Bills Discounted	30,181,186	29,953,513	285,239
Foreign Exchanges	46,173	36,952	436
Other Assets:	1,290,029	1,650,474	12,192
Other Assets	1,290,029	1,650,474	12,192
Tangible Fixed Assets	189,617	189,926	1,792
Intangible Fixed Assets	73,108	70,937	691
Prepaid Pension Expenses	191,666	186,272	1,811
Customers' Liabilities for Acceptances and Guarantees	388,064	359,757	3,668
Allowance for Loan Losses	(96,448)	(98,191)	(912)
Total Assets	¥ 57,856,212	¥ 54,596,753	\$ 546,793
Liabilities:			
Deposits	¥ 33,777,147	¥ 30,537,466	\$ 319,225
Negotiable Certificates of Deposit	7,235,704	6,112,992	68,384
Call Money	86,327	201,249	816
Payables under Repurchase Agreements	1,379,058	1,558,919	13,033
Trading Liabilities	325,463	371,950	3,076
Borrowed Money	5,751,859	5,973,015	54,360
Foreign Exchanges	18,041	23,724	171
Short-Term Bonds Payable	1,947,194	1,136,819	18,403
Bonds Payable	527,082	415,368	4,981
Borrowed Money from Trust Account	3,517,414	4,750,289	33,243
Other Liabilities:	745,450	1,026,229	7,045
Income Taxes Payable	5,600	11,164	53
Lease Obligations	5,641	5,720	53
Asset Retirement Obligations	3,308	3,277	31
Other	730,899	1,006,066	6,908
Provision for Bonuses	8,166	9,909	77
Provision for Directors' Bonuses	—	74	—
Provision for Stocks Payment	302	219	3
Provision for Retirement Benefits	759	736	7
Provision for Reimbursement of Deposits	4,415	4,867	42
Provision for Contingent Losses	1,455	1,440	14
Deferred Tax Liabilities	91,443	91,860	864
Deferred Tax Liabilities for Land Revaluation	2,439	2,439	23
Acceptances and Guarantees	388,064	359,757	3,668
Total Liabilities	¥ 55,807,791	¥ 52,579,329	\$ 527,434
Net Assets:			
Total Shareholders' Equity:	¥ 1,746,872	¥ 1,705,866	\$ 16,510
Capital Stock	342,037	342,037	3,233
Capital Surplus:	343,066	343,066	3,242
Legal Capital Surplus	273,016	273,016	2,580
Other Capital Surplus	70,049	70,049	662
Retained Earnings:	1,061,769	1,020,763	10,035
Legal Retained Earnings	69,020	69,020	652
Other Retained Earnings:	992,748	951,742	9,382
Other Voluntary Reserves	371,870	371,870	3,515
Retained Earnings Brought Forward	620,878	579,872	5,868
Total Valuation and Translation Adjustments:	301,548	311,558	2,850
Valuation Differences on Available-for-Sale Securities	354,904	363,461	3,354
Deferred Gains (Losses) on Hedges	(49,454)	(48,002)	(467)
Revaluation Reserve for Land	(3,901)	(3,901)	(37)
Total Net Assets	¥ 2,048,420	¥ 2,017,424	\$ 19,359
Total Liabilities and Net Assets	¥ 57,856,212	¥ 54,596,753	\$ 546,793

Financial Data:

Non-Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited
For the Six Months Ended September 30, 2020 and 2019

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2020	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2020
Income:			
Trust Fees	¥ 50,272	¥ 49,094	\$ 475
Interest Income:	178,789	248,023	1,690
Interest on Loans and Discounts	131,093	172,336	1,239
Interest and Dividends on Securities	41,769	53,468	395
Fees and Commissions	79,181	92,681	748
Trading Income	17,562	42,831	166
Other Ordinary Income	27,580	65,373	261
Other Income	18,953	16,155	179
Total Income	¥ 372,340	¥ 514,160	\$ 3,519
Expenses:			
Interest Expenses:	¥ 78,548	¥ 191,019	\$ 742
Interest on Deposits	25,993	63,612	246
Fees and Commissions Payments	48,663	47,303	460
Trading Expenses	—	110	—
Other Ordinary Expenses	1,195	23,054	11
General and Administrative Expenses	128,701	124,786	1,216
Other Expenses	31,468	12,747	297
Total Expenses	¥ 288,577	¥ 399,022	\$ 2,727
Income before Income Taxes	¥ 83,762	¥ 115,138	\$ 792
Income Taxes:	21,020	30,269	199
Current	19,477	26,291	184
Deferred	1,543	3,978	15
Net Income	¥ 62,741	¥ 84,869	\$ 593
	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 37.46	¥ 50.68	\$ 0.35

Financial Data:

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

Sumitomo Mitsui Trust Bank, Limited

For the Six Months Ended September 30, 2020 and 2019

For the Six Months Ended September 30, 2020

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

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

For the Six Months Ended September 30, 2019

	Millions of Yen							
	Shareholders' Equity							Total Shareholders' Equity
	Capital Stock	Capital Surplus			Retained Earnings			
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	¥ 342,037	¥ 273,016	¥ 118,594	¥ 391,610	¥ 69,020	¥ 1,026,941	¥ 1,095,962	¥ 1,829,610
Changes during the Period								
Cash Dividends			(48,544)	(48,544)		(144,192)	(144,192)	(192,737)
Net Income						84,869	84,869	84,869
Reversal of Revaluation Reserve for Land						1,063	1,063	1,063
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	(48,544)	(48,544)	—	(58,259)	(58,259)	(106,804)
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 968,682	¥ 1,037,703	¥ 1,722,806

	Millions of Yen				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	¥ 475,633	¥ (31,061)	¥ (2,345)	¥ 442,227	¥ 2,271,838
Changes during the Period					
Cash Dividends					(192,737)
Net Income					84,869
Reversal of Revaluation Reserve for Land					1,063
Net Changes of Items Other Than Shareholders' Equity	(27,344)	(10,977)	(1,063)	(39,384)	(39,384)
Total Changes during the Period	(27,344)	(10,977)	(1,063)	(39,384)	(146,189)
Balance at the End of the Period	¥ 448,289	¥ (42,038)	¥ (3,409)	¥ 402,842	¥ 2,125,648

For the Six Months Ended September 30, 2020

	Millions of U.S. Dollars							
	Shareholders' Equity							Total Shareholders' Equity
	Capital Stock	Capital Surplus			Retained Earnings			
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	\$ 3,233	\$ 2,580	\$ 662	\$ 3,242	\$ 652	\$ 8,995	\$ 9,647	\$ 16,122
Changes during the Period								
Cash Dividends						(205)	(205)	(205)
Net Income						593	593	593
Reversal of Revaluation Reserve for Land								—
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	388	388	388
Balance at the End of the Period	\$ 3,233	\$ 2,580	\$ 662	\$ 3,242	\$ 652	\$ 9,382	\$10,035	\$ 16,510

	Millions of U.S. Dollars				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	\$ 3,435	\$ (454)	\$ (37)	\$ 2,945	\$ 19,066
Changes during the Period					
Cash Dividends					(205)
Net Income					593
Reversal of Revaluation Reserve for Land					—
Net Changes of Items Other Than Shareholders' Equity	(81)	(14)		(95)	(95)
Total Changes during the Period	(81)	(14)	—	(95)	293
Balance at the End of the Period	\$ 3,354	\$ (467)	\$ (37)	\$ 2,850	\$ 19,359

Basel III Disclosure Data

Sumitomo Mitsui Trust Holdings, Inc.

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

[Quantitative Disclosure Data: SuMi TRUST Holdings]

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Quantitative Disclosure Data:

Sumitomo Mitsui Trust Holdings, Inc.

KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2020	June 30, 2020	March 31, 2020	December 31, 2019	September 30, 2019
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,449,874	¥ 2,415,795	¥ 2,404,831	¥ 2,468,174	¥ 2,452,519
2	Tier 1	2,802,616	2,768,733	2,758,167	2,820,867	2,805,439
3	Total capital	3,349,226	3,280,819	3,283,105	3,341,856	3,328,099
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,711,096	19,523,675	19,053,967	19,770,298	19,010,206
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	12.42%	12.37%	12.62%	12.48%	12.90%
6	Tier 1 ratio	14.21%	14.18%	14.47%	14.26%	14.75%
7	Total capital ratio	16.99%	16.80%	17.23%	16.90%	17.50%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement	0.00%	0.00%	0.00%	0.02%	0.02%
10	Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements	3.00%	3.00%	3.00%	3.02%	3.02%
12	CET1 available after meeting the bank’s minimum capital requirements	7.92%	7.87%	8.12%	7.98%	8.40%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	47,847,547	48,757,812	59,325,377	58,132,689	60,114,680
14	Basel III leverage ratio	5.85%	5.67%	4.64%	4.85%	4.66%

KM1		Millions of Yen, %				
Basel III Template No.		Fiscal Year 2020 2nd Quarter	Fiscal Year 2020 1st Quarter	Fiscal Year 2019 4th Quarter	Fiscal Year 2019 3rd Quarter	Fiscal Year 2019 2nd Quarter
Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 17,953,290	¥ 13,694,560	¥ 14,412,361	¥ 15,227,585	¥ 15,446,412
16	Net cash outflows	10,968,739	11,250,626	11,150,192	11,856,662	11,469,926
17	Consolidated LCR	163.6%	121.7%	129.2%	128.4%	134.6%

Note: Month-end data used for some items instead of daily data to calculate figures in 2Q FY2019.

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 2020, we used the Advanced Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets, the Advanced Measurement Approach for the calculation of operational risk, and market risk regulations.

Scope of Consolidation

Consolidated

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

(2) The number of consolidated subsidiaries that belong to the SuMi TRUST Holdings Group is 62. The principal company is the following.

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

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

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

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

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

CC1: Composition of Capital

CC1 As of September 30	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2020	2019	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	¥ 2,357,824	¥ 2,277,358	
1a		of Which: Capital Stock and Capital Surplus	841,769	842,204	
2		of Which: Retained Earnings	1,546,998	1,466,126	
1c		of Which: Treasury Stock (Deduction)	2,820	2,850	
26		of Which: Earnings to be Distributed (Deduction)	28,122	28,122	
		of Which: Others	—	—	
1b		Subscription Rights to Common Shares	1,041	1,060	
3		Accumulated Other Comprehensive Income	216,430	366,399	(a)
5		Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	—	—	
6		Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,575,296	2,644,817	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9		Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	103,504	126,940	
8		of Which: Goodwill (Including Those Equivalent)	43,216	60,553	
9		of Which: Other Intangible Assets	60,288	66,387	
10		Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	338	764	
11		Deferred Gains or Losses on Derivatives under Hedge Accounting	(47,909)	(41,199)	
12		Shortfall of Eligible Provisions to Expected Losses	—	342	
13		Securitisation Gain on Sale	1,060	1,204	
14		Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	
15		Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	68,405	104,224	
16		Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	23	20	
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)	125,422	192,297	
Common Equity Tier 1 Capital (CET1)					
29		Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,449,874	¥ 2,452,519	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2020	2019	Reference Numbers to Reconciliation with the Balance Sheet
Additional Tier 1 Capital: Instruments				
30	31a Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —	
	31b Subscription Rights to Additional Tier 1 Instruments	—	—	
	32 Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	340,000	340,000	
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
34–35	Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	12,742	12,919	
33+35	Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	—	—	
33	of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—	
35	of Which: Issued by Subsidiaries	—	—	
36	Additional Tier 1 Capital: Instruments (D)	352,742	352,919	
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)	352,742	352,919	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	2,802,616	2,805,439	
Tier 2 Capital: Instruments and Provisions				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	341,657	309,589	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
48–49	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,363	2,702	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	170,648	209,227	
47	of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—	
49	of Which: Issued by Subsidiaries	170,648	209,227	
50	Provisions Allowed in Group Tier 2	33,480	2,680	
50a	of Which: General Allowance for Credit Losses	3,031	2,680	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	30,448	—	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 548,149	¥ 524,200	

CC1		Millions of Yen, %			
As of September 30		a		b	c
Basel III Template No.	Items	2020	2019	Reference Numbers to Reconciliation with the Balance Sheet	
Tier 2 Capital: Regulatory Adjustments					
52	Investments in Own Tier 2 Instruments	¥	—	¥	—
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities		—		—
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		—		—
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		1,540		1,540
57	Tier 2 Capital: Regulatory Adjustments	(I)	1,540		1,540
Tier 2 Capital (T2)					
58	Tier 2 Capital	(J) = (H) – (I)	546,609		522,660
Total Capital (TC = T1 + T2)					
59	Total Capital	(K) = (G) + (J)	3,349,226		3,328,099
Total Risk Weighted Assets					
60	Total Risk Weighted Assets	(L)	19,711,096		19,010,206
Capital Ratios and Buffers (Consolidated)					
61	Common Equity Tier 1 Capital Ratio	(C)/(L)	12.42%		12.90%
62	Tier 1 Capital Ratio	(G)/(L)	14.21%		14.75%
63	Total Capital Ratio	(K)/(L)	16.99%		17.50%
64	Total of bank CET1 specific buffer requirements		3.00%		3.02%
65	of Which: Capital conservation buffer requirement		2.50%		2.50%
66	of Which: Countercyclical buffer requirement		0.00%		0.02%
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		7.92%		8.40%
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)		120,620		128,768
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		156,258		147,857
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		—		—
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		14,012		—
Provisions Included in Tier 2 Capital: Instruments and Provisions					
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)		3,031		2,680
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach		10,625		9,094
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)		30,448		—
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		94,942		94,087
Capital Instruments Subject to Phase out Arrangements					
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements		109,000		163,500
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)		—		—
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements		171,581		257,372
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥	—	¥	—

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

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

Main Features and Further Information of Regulatory Capital Instruments

Consolidated

Outline and Details of Agreements Concerning Capital Funding Instruments are available on our website (<https://www.smth.jp/en/ir/basel/index.html>).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 2020

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	a	c	d
Items	Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)			
Cash and Due from Banks	¥ 17,498,102		
Call Loans and Bills Bought	21,818		
Receivables under Resale Agreements	145,010		
Receivables under Securities Borrowing Transactions	779,616		
Monetary Claims Bought	760,573		
Trading Assets	462,094		
Money Held in Trust	9,438		
Securities	6,739,324		3-b, 7-a
Loans and Bills Discounted	30,140,335		7-b
Foreign Exchanges	46,173		
Lease Receivables and Investment Assets	666,424		
Other Assets	1,726,180		7-c
Tangible Fixed Assets	212,718		
Intangible Fixed Assets	127,622		3-a
Assets for Retirement Benefits	98,613		4
Deferred Tax Assets	13,705		5-a
Customers' Liabilities for Acceptances and Guarantees	520,768		
Allowance for Loan Losses	(124,896)		
Total Assets	¥ 59,843,624		

CC2		a	c	d
	Items	Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
	(Liabilities)			
	Deposits	¥ 34,071,925		
	Negotiable Certificates of Deposit	6,970,204		
	Call Money and Bills Sold	24,348		
	Payables under Repurchase Agreements	1,379,058		
	Trading Liabilities	325,463		
	Borrowed Money	5,551,590		9-a
	Foreign Exchanges	1,866		
	Short-term Bonds Payable	2,532,452		
	Bonds Payable	1,277,082		9-b
	Borrowed Money from Trust Account	3,517,414		
	Other Liabilities	926,421		7-d
	Provision for Bonuses	14,305		
	Provision for Directors' Bonuses	27		
	Provision for Stocks Payment	386		
	Liabilities for Retirement Benefits	14,146		
	Provision for Reward Points Program	16,707		
	Provision for Reimbursement of Deposits	4,415		
	Provision for Contingent Losses	1,455		
	Deferred Tax Liabilities	53,295		5-b
	Deferred Tax Liabilities for Land Revaluation	2,439		5-c
	Acceptances and Guarantees	520,768		
	Total Liabilities	57,205,777		
	(Net Assets)			
	Capital Stock	261,608		1-a
	Capital Surplus	580,160		1-b
	Retained Earnings	1,546,998		1-c
	Treasury Stock	(2,820)		1-d
	Total Shareholders' Equity	2,385,947		
	Valuation Differences on Available-for-Sale Securities	345,021		
	Deferred Gains (Losses) on Hedges	(57,826)		6
	Revaluation Reserve for Land	(6,623)		
	Foreign Currency Translation Adjustments	334		
	Adjustments for Retirement Benefits	(64,475)		
	Total Accumulated Other Comprehensive Income	216,430	(a)	
	Subscription Rights to Shares	1,041		2
	Non-controlling Interests	34,427		8
	Total Net Assets	2,637,847		
	Total Liabilities and Net Assets	¥ 59,843,624		

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

(Appendix)

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

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	580,160		1-b
Retained Earnings	1,546,998		1-c
Treasury Stock	(2,820)		1-d
Total Shareholders' Equity	¥ 2,385,947		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,385,947	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	841,769		1a
of Which: Retained Earnings	1,546,998		2
of Which: Treasury Stock (Deduction)	2,820		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Subscription Rights to Shares

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 1,041		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	1,041		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Subscription Rights to Common Shares	¥ 1,041		1b
Subscription Rights to Additional Tier 1 Instruments	—		31b
Subscription Rights to Tier 2 Instruments	—		46

3. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 127,622		3-a
Securities	6,739,324		3-b
of Which: Goodwill Arising on the Application of the Equity Method	2,051		
Associated Deferred Tax Liabilities	26,169		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 43,216		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	60,288	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 98,613		4
Associated Deferred Tax Liabilities	30,208		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 68,405		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 13,705		5-a
Deferred Tax Liabilities	53,295		5-b
Deferred Tax Liabilities for Land Revaluation	2,439		5-c
Associated Intangible Fixed Assets	26,169		
Associated Assets for Retirement Benefits	30,208		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 338	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	14,012	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	14,012		75

6. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (57,826)		6

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (47,909)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,739,324		7-a
Loans and Bills Discounted	30,140,335	Including Subordinated Debts	7-b
Other Assets	1,726,180	Including derivatives	7-c
Other Liabilities	¥ 926,421	Including derivatives	7-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ 23		
Common Equity Tier 1 Capital	23		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-holdings in the Capital and other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	120,620		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before risk weighting)	120,620		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	157,798		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	156,258		73

8. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 34,427		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	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)	12,742	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,363	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	¥ 5,551,590		9–a
Bonds Payable	1,277,082		9–b

(2) Composition of capital

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

As of September 30, 2019

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
Cash and Due from Banks	¥	16,150,147		
Call Loans and Bills Bought		52,764		
Receivables under Resale Agreements		159,139		
Receivables under Securities Borrowing Transactions		741,350		
Monetary Claims Bought		842,152		
Trading Assets		429,529		
Money Held in Trust		4,742		
Securities		6,156,477		3–b, 7–a
Loans and Bills Discounted		29,085,121		7–b
Foreign Exchanges		32,155		
Lease Receivables and Investment Assets		668,042		
Other Assets		1,749,689		7–c
Tangible Fixed Assets		215,906		
Intangible Fixed Assets		150,451		3–a
Assets for Retirement Benefits		150,239		4
Deferred Tax Assets		11,784		5–a
Customers’ Liabilities for Acceptances and Guarantees		584,926		
Allowance for Loan Losses		(89,269)		
Total Assets	¥	57,095,352		

CC2		a	c	d
	Items	Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
	(Liabilities)			
	Deposits	¥ 30,723,770		
	Negotiable Certificates of Deposit	6,906,616		
	Call Money and Bills Sold	1,857,320		
	Payables under Repurchase Agreements	1,636,623		
	Payables under Securities Lending Transactions	141,156		
	Trading Liabilities	304,382		
	Borrowed Money	4,070,891		9-a
	Foreign Exchanges	347		
	Short-term Bonds Payable	1,878,062		
	Bonds Payable	1,233,101		9-b
	Borrowed Money from Trust Account	3,965,260		
	Other Liabilities	906,417		7-d
	Provision for Bonuses	14,360		
	Provision for Directors' Bonuses	27		
	Provision for Stocks Payment	139		
	Liabilities for Retirement Benefits	14,188		
	Provision for Reward Points Program	17,497		
	Provision for Reimbursement of Deposits	4,275		
	Provision for Contingent Losses	1,385		
	Deferred Tax Liabilities	124,425		5-b
	Deferred Tax Liabilities for Land Revaluation	2,455		5-c
	Acceptances and Guarantees	584,926		
	Total Liabilities	54,387,631		
	(Net Assets)			
	Capital Stock	261,608		1-a
	Capital Surplus	580,595		1-b
	Retained Earnings	1,466,126		1-c
	Treasury Stock	(2,850)		1-d
	Total Shareholders' Equity	2,305,480		
	Valuation Difference on Available-for-Sale Securities	438,747		
	Deferred Gains or Losses on Hedges	(48,652)		6
	Revaluation Reserve for Land	(6,587)		
	Foreign Currency Translation Adjustment	1,380		
	Adjustments for Retirement Benefits	(18,488)		
	Total Accumulated Other Comprehensive Income	366,399	(a)	
	Subscription Rights to Shares	1,060		2
	Non-controlling Interests	34,781		8
	Total Net Assets	2,707,721		
	Total Liabilities and Net Assets	¥ 57,095,352		

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

(Appendix)

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

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	580,595		1-b
Retained Earnings	1,466,126		1-c
Treasury Stock	(2,850)		1-d
Total Shareholders' Equity	¥ 2,305,480		

(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	¥ 2,305,480	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	842,204		1a
of Which: Retained Earnings	1,466,126		2
of Which: Treasury Stock (Deduction)	2,850		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Subscription Rights to Shares

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 1,060		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	1,060		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Subscription Rights to Common Shares	¥ 1,060		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	¥ 150,451		3-a
Securities	6,156,477		3-b
of Which: Goodwill Arising on the Application of the Equity Method	4,758		
Associated Deferred Tax Liabilities	¥ 28,269		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 60,553		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	66,387	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	¥ 150,239		4
Associated Deferred Tax Liabilities	46,015		

(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)	¥ 104,224		15

5. Deferred tax assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 11,784		5-a
Deferred Tax Liabilities	124,425		5-b
Deferred Tax Liabilities for Land Revaluation	2,455		5-c
Associated Intangible Fixed Assets	28,269		
Associated Assets for Retirement Benefits	46,015		

(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)	¥ 764	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)	—	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)	—		75

6. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (48,652)		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	¥ (41,199)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

7. Investments in the capital of financial entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,156,477		7-a
Loans and Bills Discounted	29,085,121	Including subordinated Debts	7-b
Other Assets	1,749,689	Including derivatives	7-c
Other Liabilities	¥ 906,417	Including derivatives	7-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ 20		
Common Equity Tier 1 Capital	20		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-holdings in the Capital and other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	128,768		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	128,768		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	149,397		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before Risk Weighting)	147,857		73

8. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 34,781		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	12,919	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,702	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

9. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,070,891		9–a
Bonds Payable	1,233,101		9–b

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 340,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	309,589		46

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

As of September 30	Millions of Yen	
	2020	2019
Total exposures relating to funds	¥ 1,413,273	¥ 1,632,908
Look-through Approach	1,167,096	1,419,204
Mandate-based Approach	246,089	213,604
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	88	99

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

Disclosure Data Designated as Per the Appended Forms

Consolidated

OV1: Overview of Risk-weighted assets (RWA)

OV1 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
1	Credit risk (excluding counterparty credit risk)	¥ 12,190,163	¥ 12,227,004	¥ 1,029,198	¥ 1,032,852
2	of Which: Standardised Approach (SA)	360,181	311,572	28,814	24,925
3	of Which: Internal Ratings-Based (IRB) Approach	11,246,861	11,394,191	953,733	966,227
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	62,402	30,359	4,992	2,428
	Other assets	520,718	490,881	41,657	39,270
4	Counterparty credit risk (CCR)	1,214,138	1,085,194	99,114	88,507
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	389,657	335,089	33,031	28,400
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	666,795	613,982	53,343	49,118
	of Which: Central Counterparty (CCP)	52,555	47,669	4,204	3,813
	Others	105,129	88,452	8,534	7,175
7	Equity positions in banking book under market-based approach	251,342	240,052	21,313	20,356
8	Equity investment in funds (Look-Through Approach (LTA))	1,347,200	1,235,895	107,776	98,871
9	Equity investment in funds (Mandate-Based Approach (MBA))	946,431	824,931	75,714	65,994
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	1,103	1,238	88	99
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	313,985	345,127	25,118	27,610
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	295,189	331,655	23,615	26,532
14	of Which: External Rating-Based Approach (SEC-ERBA)	18,056	12,391	1,444	991
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: subject to 1,250% risk weight	739	1,080	59	86
16	Market risk	1,330,714	989,769	106,457	79,181
17	of Which: Standardised Approach (SA)	21,243	19,884	1,699	1,590
18	of Which: Internal Model Approaches (IMA)	1,309,470	969,885	104,757	77,590
19	Operational risk	987,251	949,961	78,980	75,996
20	of Which: Basic Indicator Approach (BIA)	186,722	180,097	14,937	14,407
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	800,529	769,863	64,042	61,589
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	390,646	369,644	33,126	31,345
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 19,711,096	¥ 19,010,206	¥ 1,576,887	¥ 1,520,816

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

CR1: Credit quality of assets

CR1 Item No.		Millions of Yen			
		September 30, 2020			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 141,278	¥ 29,560,678	¥ 109,222	¥ 29,592,734
2	Debt Securities	761	3,377,145	—	3,377,907
3	Other on-balance sheet assets (debt-based assets)	20,430	18,930,884	14,740	18,936,574
4	Total on-balance sheet assets (1+2+3)	162,470	51,868,709	123,963	51,907,215
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	150	520,618	933	519,835
6	Commitments, etc.	40	4,376,528	1,455	4,375,113
7	Total off-balance sheet assets (5+6)	191	4,897,147	2,389	4,894,949
Total					
8	Total (4+7)	¥ 162,661	¥ 56,765,856	¥ 126,352	¥ 56,802,165

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

CR1 Item No.		Millions of Yen			
		September 30, 2019			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 134,746	¥ 28,440,722	¥ 77,994	¥ 28,497,474
2	Debt Securities	0	2,485,142	—	2,485,142
3	Other on-balance sheet assets (debt-based assets)	20,795	18,563,246	10,001	18,574,040
4	Total on-balance sheet assets (1+2+3)	155,541	49,489,111	87,995	49,556,658
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	694	584,113	1,273	583,534
6	Commitments, etc.	1,118	3,909,797	1,385	3,909,530
7	Total off-balance sheet assets (5+6)	1,813	4,493,910	2,658	4,493,064
Total					
8	Total (4+7)	¥ 157,355	¥ 53,983,022	¥ 90,654	¥ 54,049,722

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

CR2: Changes in stock of defaulted loans and debt securities

CR2 Item No.		Millions of Yen	
		September 30, 2020	
		Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥	143,609
2	Of which: Newly defaulted		41,751
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status	8,084
4	for each factor during the first half	Of which: Written-offs	3,003
5	Of which: Other factors		(11,802)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)		162,470

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

CR2 Item No.		Millions of Yen	
		September 30, 2019	
		Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥	138,273
2	Of which: Newly defaulted		59,177
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status	17,005
4	for each factor during the first half	Of which: Written-offs	9,793
5	Of which: Other factors		(15,111)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)		155,541

Notes: 1. The end of the previous fiscal year indicates March 31, 2019, and the end of the first half indicates September 30, 2019.
 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, 2020				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 28,984,336	¥ 608,398	¥ 290,459	¥ 188,504	¥ —
2	Debt Securities	3,326,270	51,636	1,000	50,104	—
3	Other on-balance sheet assets (debt-based assets)	18,936,437	136	131	4	—
4	Total (1+2+3)	¥ 51,247,044	¥ 660,171	¥ 291,591	¥ 238,613	¥ —
5	Of which defaulted	127,214	6,234	4,783	—	—

CR3 Item No.		Millions of Yen				
		September 30, 2019				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 27,946,788	¥ 550,686	¥ 271,575	¥ 170,674	¥ —
2	Debt Securities	2,408,329	76,813	2,800	72,775	—
3	Other on-balance sheet assets (debt-based assets)	18,568,913	5,127	123	5,004	—
4	Total (1+2+3)	¥ 48,924,031	¥ 632,626	¥ 274,498	¥ 248,454	¥ —
5	Of which defaulted	129,780	5,549	4,607	—	—

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

CR4		Millions of Yen, %					
		September 30, 2020					
Item No.	Asset classes	a		b		c	
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		RWA density
1	Cash	¥ 14	¥ —	¥ 14	¥ —	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	—	—
3	Foreign central governments and foreign central banks	365,211	—	365,211	—	17,582	4.81
4	Bank for International Settlements, etc.	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	77	—	77	—	33	43.25
7	Multilateral development banks (MDBs)	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government-affiliated agencies of Japan	—	—	—	—	—	—
10	The three local public corporations	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators	270,013	5,138	270,013	1,138	141,020	52.00
12	Corporates, etc.	185,961	331,437	185,961	15,656	201,544	99.96
13	SMEs, etc. and individuals	—	—	—	—	—	—
14	Residential mortgage loans	—	—	—	—	—	—
15	Real estate acquisition activities, etc.	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)	—	—	—	—	—	110.71
17	Past due loans for three months or more (residential mortgage loans)	—	—	—	—	—	—
18	Uncollected notes	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)	—	—	—	—	—	—
22	Total	¥ 821,338	¥ 336,576	¥ 821,338	¥ 16,794	¥ 360,181	42.97%

CR4		Millions of Yen, %					
		September 30, 2019					
Item No.	Asset classes	a	b	c	d	e	f
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1	Cash	¥ 42	¥ —	¥ 42	¥ —	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	—	—
3	Foreign central governments and foreign central banks	348,632	—	348,632	—	28,615	8.20
4	Bank for International Settlements, etc.	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	40	—	40	—	17	42.34
7	Multilateral development banks (MDBs)	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government-affiliated agencies of Japan	—	—	—	—	—	—
10	The three local public corporations	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators	157,925	—	157,925	—	45,591	28.86
12	Corporates, etc.	228,772	378,150	228,772	9,414	237,346	99.64
13	SMEs, etc. and individuals	—	—	—	—	—	—
14	Residential mortgage loans	—	—	—	—	—	—
15	Real estate acquisition activities, etc.	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)	1	—	1	—	1	100.53
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	¥ 735,475	¥ 378,150	¥ 735,475	¥ 9,414	¥ 311,572	41.82%

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

CR5		Millions of Yen											
Item No.	Asset classes	Risk weight	September 30, 2020										
			a	b	c	d	e	f	g	h	i	j	k
			Credit risk exposure amounts (post-CCF and post-CRM)										
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total
1	Cash	¥	14	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 14
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		330,047	—	—	—	35,162	—	1	—	—	—	365,211
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	32	—	35	—	9	—	—	—	77
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—
9	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	—	—
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators		—	—	162,103	—	897	—	108,151	—	—	—	271,152
12	Corporates, etc.		—	—	—	—	146	—	201,471	—	—	—	201,617
13	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	0	—	0	0	—	—	0
17	Past due loans for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—
22	Total	¥	330,122	¥ —	¥ 162,136	¥ —	¥ 36,242	¥ —	¥ 309,633	¥ 0	¥ —	¥ —	¥ 838,133

CR5		Millions of Yen											
Item No.	Asset classes	Risk weight	September 30, 2019										
			a	b	c	d	e	f	g	h	i	j	k
			Credit risk exposure amounts (post-CCF and post-CRM)										
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total
1	Cash	¥	42	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	42
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		291,401	—	—	—	57,231	—	—	—	—	—	348,632
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	22	—	10	—	7	—	—	—	40
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—
9	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	—	—
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators		—	—	124,717	—	25,120	—	8,087	—	—	—	157,925
12	Corporates, etc.		—	—	—	—	1,981	—	236,204	—	—	—	238,186
13	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	0	—	—	0	—	—	1
17	Past due loans for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—
22	Total	¥	291,504	¥ —	¥ 124,739	¥ —	¥ 84,345	¥ —	¥ 244,299	¥ 0	¥ —	¥ —	¥ 744,889

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

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

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2020											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,369,415	¥ 140,271	75.25%	¥ 1,474,981	0.08%	0.3	27.12%	4.3	¥ 356,135	24.14%	¥ 360	
2	0.15 to < 0.25	68,970	10,777	75.00	77,054	0.20	0.0	28.52	3.3	27,142	35.22	45	
3	0.25 to < 0.50	590,351	101,562	74.46	665,981	0.29	0.1	23.97	4.3	259,717	38.99	474	
4	0.50 to < 0.75	290,710	41,891	74.81	322,052	0.57	0.0	21.47	4.3	147,704	45.86	407	
5	0.75 to < 2.50	293,945	68,576	73.16	344,122	1.44	0.0	26.57	3.8	245,322	71.28	1,350	
6	2.50 to < 10.00	85,998	27,579	75.00	106,683	4.57	0.0	28.87	3.3	105,025	98.44	1,349	
7	10.00 to < 100.00	37,192	11,348	75.00	45,704	32.03	0.0	40.11	4.0	104,424	228.48	6,089	
8	100.00 (Default)	13,411	—	—	13,415	100.00	0.0	26.49	1.0	6,014	44.83	3,073	
9	Sub-total	2,749,996	402,007	74.62	3,049,994	1.41	0.7	26.06	4.1	1,251,486	41.03	13,149	¥ 7,761
Specialised lending (FIRB)													
1	0.00 to < 0.15	1,318	—	—	1,318	0.09	0.2	45.00	1.0	234	17.81	0	
2	0.15 to < 0.25	48	—	—	48	0.20	0.0	45.00	1.0	14	30.51	0	
3	0.25 to < 0.50	1,003	—	—	1,003	0.30	0.1	45.00	1.0	389	38.85	1	
4	0.50 to < 0.75	321	—	—	321	0.63	0.0	45.00	1.0	188	58.76	0	
5	0.75 to < 2.50	386	—	—	386	1.53	0.0	45.00	1.0	331	85.88	2	
6	2.50 to < 10.00	59	—	—	59	4.88	0.0	45.00	1.0	76	129.37	1	
7	10.00 to < 100.00	62	—	—	62	33.86	0.0	45.00	1.0	144	233.58	9	
8	100.00 (Default)	23	—	—	23	100.00	0.0	45.00	1.0	0	0.00	10	
9	Sub-total	3,223	—	—	3,223	1.86	0.6	45.00	1.0	1,381	42.86	26	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,183,141	—	—	470,279	0.07	0.3	90.00	5.0	554,944	118.00	—	
2	0.15 to < 0.25	119,168	—	—	50,954	0.20	0.1	90.00	5.0	76,230	149.60	—	
3	0.25 to < 0.50	76,297	—	—	29,334	0.30	0.2	90.00	5.0	51,026	173.94	—	
4	0.50 to < 0.75	39,007	—	—	20,674	0.50	0.2	90.00	5.0	41,998	203.14	—	
5	0.75 to < 2.50	16,046	—	—	11,783	1.44	0.2	90.00	5.0	33,998	288.52	—	
6	2.50 to < 10.00	3,462	—	—	2,107	6.76	0.0	90.00	5.0	9,100	431.90	—	
7	10.00 to < 100.00	0	—	—	0	18.68	0.0	90.00	5.0	0	724.60	—	
8	100.00 (Default)	99	—	—	38	100.00	0.0	90.00	5.0	433	1,125.00	—	
9	Sub-total	1,437,223	—	—	585,172	0.17	1.3	90.00	5.0	767,733	131.19	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	5,430	—	—	5,430	0.08	0.0	32.10	3.6	1,459	26.87	1	
2	0.15 to < 0.25	20,625	—	—	20,625	0.20	0.0	32.10	3.9	8,605	41.72	13	
3	0.25 to < 0.50	7,307	570	75.00	7,735	0.30	0.0	32.10	2.4	3,213	41.54	7	
4	0.50 to < 0.75	5,054	—	—	5,054	0.50	0.0	31.97	3.1	2,775	54.91	8	
5	0.75 to < 2.50	27,094	—	—	27,094	1.64	0.0	31.39	3.6	23,509	86.76	140	
6	2.50 to < 10.00	480	—	—	480	7.65	0.0	32.10	4.3	672	140.12	11	
7	10.00 to < 100.00	371	—	—	371	18.67	0.0	32.10	3.3	647	174.08	22	
8	100.00 (Default)	2,309	—	—	2,309	100.00	0.0	32.10	1.0	949	41.12	665	
9	Sub-total	68,673	570	75.00	69,101	4.28	0.0	31.81	3.5	41,833	60.53	870	192

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2020											
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	¥ 42,224	28.14%	¥ 11,883	0.10%	44.5	62.59%	—	¥ 482	4.05%	¥ 8	
2	0.15 to < 0.25	37,275	822,865	12.66	141,524	0.23	201.8	66.45	—	11,555	8.16	223	
3	0.25 to < 0.50	21,056	861,762	7.91	89,230	0.36	152.6	75.32	—	11,621	13.02	243	
4	0.50 to < 0.75	30,214	260,775	12.66	63,251	0.57	83.1	66.45	—	10,406	16.45	239	
5	0.75 to < 2.50	12,480	209,469	13.54	40,859	1.17	118.2	67.62	—	11,616	28.42	322	
6	2.50 to < 10.00	32,904	75,086	13.44	42,997	4.90	43.6	66.91	—	32,836	76.36	1,412	
7	10.00 to < 100.00	235	1,165	13.74	395	46.99	0.6	65.83	—	678	171.52	125	
8	100.00 (Default)	71	4,318	8.92	16,158	100.00	19.3	67.43	—	15,669	96.97	9,643	
9	Sub-total	134,238	2,277,668	11.25	406,301	4.91	664.0	68.49	—	94,867	23.34	12,219	¥ 17,747
Residential mortgage exposures													
1	0.00 to < 0.15	3,912,966	14,686	100.00	3,927,653	0.09	130.8	18.38	—	168,759	4.29	712	
2	0.15 to < 0.25	2,923,688	43	100.00	2,923,732	0.17	138.0	18.16	—	193,605	6.62	935	
3	0.25 to < 0.50	2,883,704	1,886	100.00	2,885,600	0.35	173.0	18.03	—	313,921	10.87	1,833	
4	0.50 to < 0.75	39,732	—	—	39,732	0.62	2.6	22.43	—	8,133	20.47	55	
5	0.75 to < 2.50	134,580	19	100.00	134,599	0.89	13.5	21.19	—	32,953	24.48	252	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	68,496	5	100.00	68,502	20.12	3.8	18.74	—	71,723	104.70	2,610	
8	100.00 (Default)	33,688	22	100.00	35,085	100.00	1.9	20.16	—	8,556	24.38	6,389	
9	Sub-total	9,996,857	16,663	100.00	10,014,906	0.69	464.0	18.28	—	797,652	7.96	12,789	25,494
Other retail exposures													
1	0.00 to < 0.15	0	23,303	22.70	5,290	0.10	21.1	21.87	—	306	5.79	1	
2	0.15 to < 0.25	14,810	—	—	14,810	0.18	1.6	43.63	—	2,455	16.57	11	
3	0.25 to < 0.50	346,697	—	—	346,697	0.32	118.7	52.47	—	98,710	28.47	579	
4	0.50 to < 0.75	328,808	350	100.00	329,456	0.57	89.5	36.17	—	94,245	28.60	710	
5	0.75 to < 2.50	176,598	140,920	28.26	216,432	1.21	278.9	64.24	—	150,758	69.65	1,772	
6	2.50 to < 10.00	24,547	25,376	58.23	39,325	4.34	44.3	29.59	—	17,244	43.85	592	
7	10.00 to < 100.00	17,828	574	86.75	18,383	15.06	1.4	32.48	—	10,736	58.40	1,022	
8	100.00 (Default)	10,474	1,732	31.85	23,391	100.00	12.6	48.48	—	5,967	25.51	10,863	
9	Sub-total	919,766	192,258	31.88	993,787	3.37	568.5	47.97	—	380,425	38.28	15,553	19,061
Lease transactions													
1	0.00 to < 0.15	195,749	—	—	195,749	0.07	0.4	45.00	2.6	48,414	24.73	69	
2	0.15 to < 0.25	140,005	—	—	140,005	0.20	0.1	45.00	4.1	83,418	59.58	129	
3	0.25 to < 0.50	23,418	—	—	23,418	0.30	0.1	45.00	2.4	12,755	54.46	32	
4	0.50 to < 0.75	38,209	—	—	38,209	0.50	0.2	45.00	3.0	28,934	75.72	86	
5	0.75 to < 2.50	39,917	—	—	39,917	1.60	0.3	45.00	2.9	42,062	105.37	288	
6	2.50 to < 10.00	4,117	—	—	4,117	5.86	0.0	45.00	3.6	6,466	157.06	108	
7	10.00 to < 100.00	332	—	—	332	18.67	0.0	45.00	3.0	661	199.03	27	
8	100.00 (Default)	—	—	—	225	100.00	0.0	45.00	1.0	0	0.00	101	
9	Sub-total	441,749	—	—	441,974	0.42	1.3	45.00	3.1	222,713	50.39	844	5,085
Total (all portfolios)		¥ 52,968,332	¥ 7,547,529	55.27%	¥ 56,335,846	0.64%	1,751.4	35.56%	2.0	¥ 10,885,967	19.32%	¥ 123,147	¥ 163,629

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

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
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	¥ 1,309,660	¥ 33	75.00%	¥ 1,326,377	0.00%	0.0	32.52%	2.0	¥ 16,526	1.24%	¥ 9	
2	0.15 to < 0.25	4,661	1,020	75.00	480	0.20	0.0	31.78	4.5	216	45.12	0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	1,314,322	1,053	75.00	1,326,858	0.00	0.0	32.52	2.0	16,743	1.26	9	¥ 68
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	16,180,247	152,029	92.94	16,381,632	0.00	0.0	44.99	1.1	76,254	0.46	114	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.51	0	
3	0.25 to < 0.50	57,954	4,262	75.00	26,094	0.28	0.0	43.27	2.2	15,807	60.57	31	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,343	—	—	2,245	1.77	0.0	45.00	1.0	2,063	91.89	17	
6	2.50 to < 10.00	28,041	—	—	841	5.63	0.0	45.00	2.4	1,284	152.65	21	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	16,268,587	156,292	92.45	16,410,815	0.00	0.1	44.99	1.1	95,410	0.58	185	519
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	434,018	830	75.00	435,377	0.04	0.0	32.53	3.2	99,621	22.88	69	
2	0.15 to < 0.25	25,000	9,000	75.00	31,750	0.20	0.0	32.53	1.3	7,712	24.29	21	
3	0.25 to < 0.50	1,079	—	—	1,079	0.30	0.0	11.99	1.0	113	10.53	0	
4	0.50 to < 0.75	1,400	1,000	75.00	2,150	0.50	0.0	32.53	1.0	815	37.91	3	
5	0.75 to < 2.50	16,784	4,176	95.05	20,753	1.12	0.0	32.53	1.0	11,642	56.09	76	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	478,281	15,006	80.58	491,110	0.10	0.0	32.48	3.0	119,905	24.41	171	324
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	618,846	120,395	80.76	715,896	0.06	0.1	44.37	2.0	159,427	22.26	198	
2	0.15 to < 0.25	536	—	—	536	0.20	0.0	72.94	1.0	265	49.46	0	
3	0.25 to < 0.50	11,778	4,197	75.00	12,426	0.28	0.0	45.00	2.3	8,361	67.28	15	
4	0.50 to < 0.75	0	—	—	0	0.50	0.0	45.00	1.0	0	52.44	0	
5	0.75 to < 2.50	3,937	—	—	3,937	1.77	0.0	45.00	4.9	5,582	141.76	31	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	635,099	124,592	80.56	732,798	0.07	0.1	44.41	2.0	173,637	23.69	246	192

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 6,561,453	¥ 2,446,763	76.29%	¥ 8,513,915	0.07%	0.7	31.92%	2.6	¥ 1,661,526	19.51%	¥ 2,085	
2	0.15 to < 0.25	2,041,192	403,579	76.10	2,304,960	0.20	0.4	31.19	2.5	753,715	32.69	1,474	
3	0.25 to < 0.50	1,366,693	186,818	74.72	1,518,540	0.30	0.5	31.50	2.6	636,472	41.91	1,475	
4	0.50 to < 0.75	1,023,722	191,255	75.80	1,161,642	0.50	0.7	28.65	2.5	517,482	44.54	1,680	
5	0.75 to < 2.50	846,216	131,116	71.01	895,979	1.45	0.7	28.94	2.2	594,197	66.31	3,786	
6	2.50 to < 10.00	144,789	7,477	83.47	151,241	5.97	0.0	24.97	2.5	133,499	88.26	2,278	
7	10.00 to < 100.00	25,855	37	75.00	25,733	18.67	0.0	28.46	2.0	37,050	143.97	1,368	
8	100.00 (Default)	43,582	199	75.00	47,887	100.00	0.0	32.50	1.0	22,042	46.02	13,800	
9	Sub-total	12,053,505	3,367,248	75.96	14,619,903	0.66	3.3	31.24	2.5	4,355,986	29.79	27,949	¥ 39,657
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	780,124	106,575	82.94	879,799	0.07	0.8	52.98	3.1	337,121	38.31	350	
2	0.15 to < 0.25	60,674	145	100.00	60,976	0.20	0.4	65.24	3.9	54,655	89.63	81	
3	0.25 to < 0.50	316,608	66,255	77.65	366,878	0.29	0.5	46.46	2.6	237,023	64.60	505	
4	0.50 to < 0.75	179,067	11,859	75.99	188,862	0.58	0.8	42.08	3.6	161,554	85.54	472	
5	0.75 to < 2.50	367,459	30,111	74.45	389,436	1.40	1.2	44.10	3.8	476,221	122.28	2,400	
6	2.50 to < 10.00	149,731	10,856	98.95	160,415	5.57	0.3	45.09	4.3	288,672	179.95	4,015	
7	10.00 to < 100.00	36,568	—	—	34,662	30.96	0.0	44.56	4.0	91,188	263.07	4,786	
8	100.00 (Default)	11,128	123	0.00	13,607	100.00	0.0	44.25	1.0	0	0.00	6,022	
9	Sub-total	1,901,363	225,926	80.63	2,094,639	1.99	4.3	48.76	3.3	1,646,436	78.60	18,635	10,725
SME exposures (AIRB)													
1	0.00 to < 0.15	61,206	5,500	75.00	65,331	0.11	0.0	30.84	3.7	17,346	26.55	23	
2	0.15 to < 0.25	79,831	1,723	75.00	77,248	0.20	0.0	32.08	3.5	26,552	34.37	50	
3	0.25 to < 0.50	24,536	—	—	24,536	0.30	0.0	30.59	2.0	6,855	27.93	23	
4	0.50 to < 0.75	45,579	319	75.00	44,193	0.50	0.0	21.71	2.5	12,794	28.95	48	
5	0.75 to < 2.50	99,639	10,148	76.70	99,515	1.54	0.1	21.78	2.7	45,607	45.82	330	
6	2.50 to < 10.00	15,516	671	75.98	16,026	6.61	0.0	19.31	2.7	8,954	55.86	214	
7	10.00 to < 100.00	3,923	—	—	3,189	18.67	0.0	16.76	1.3	2,111	66.21	99	
8	100.00 (Default)	1,437	—	—	2,275	100.00	0.0	28.08	1.0	897	39.44	567	
9	Sub-total	331,670	18,362	75.97	332,318	1.80	0.3	26.47	3.0	121,120	36.44	1,358	3,020
SME exposures (FIRB)													
1	0.00 to < 0.15	62	—	—	62	0.12	0.0	45.00	1.0	12	20.69	0	
2	0.15 to < 0.25	48	—	—	48	0.20	0.0	45.00	1.0	12	26.94	0	
3	0.25 to < 0.50	2	—	—	2	0.30	0.0	45.00	1.0	0	34.84	0	
4	0.50 to < 0.75	106,558	929	75.98	106,331	0.50	0.5	38.33	4.5	68,565	64.48	205	
5	0.75 to < 2.50	250,042	1,583	78.48	249,851	1.59	1.4	39.37	4.6	229,691	91.93	1,575	
6	2.50 to < 10.00	10,555	—	—	10,602	7.44	0.0	40.83	3.5	13,871	130.83	321	
7	10.00 to < 100.00	449	—	—	449	18.67	0.0	44.76	3.4	874	194.63	37	
8	100.00 (Default)	9,596	266	90.61	10,020	100.00	0.0	43.23	1.0	0	0.00	4,332	
9	Sub-total	377,314	2,779	78.80	377,367	4.08	2.1	39.23	4.5	313,029	82.95	6,472	582

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
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	¥ 981,697	¥106,790	75.00%	¥1,061,789	0.08%	0.2	22.03%	4.0	¥ 194,088	18.27%	¥ 196	
2	0.15 to < 0.25	53,336	5,850	75.00	57,723	0.20	0.0	18.07	3.7	13,012	22.54	21	
3	0.25 to < 0.50	467,747	129,937	74.80	564,947	0.29	0.1	24.07	4.6	230,559	40.81	404	
4	0.50 to < 0.75	302,901	57,427	75.47	346,242	0.56	0.0	19.71	4.5	148,590	42.91	392	
5	0.75 to < 2.50	171,823	53,316	75.00	211,811	1.34	0.0	24.77	4.1	143,120	67.56	706	
6	2.50 to < 10.00	24,111	34,757	74.95	50,163	3.81	0.0	27.73	4.8	50,939	101.54	513	
7	10.00 to < 100.00	8,623	2,411	75.00	10,432	21.01	0.0	25.81	3.6	14,403	138.06	541	
8	100.00 (Default)	9,274	1,467	64.93	10,227	100.00	0.0	22.46	1.0	0	0.00	2,297	
9	Sub-total	2,019,516	391,958	74.96	2,313,338	0.94	0.5	22.47	4.2	794,714	34.35	5,074	¥ 7,492
Specialised lending (FIRB)													
1	0.00 to < 0.15	1,467	—	—	1,467	0.10	0.2	45.00	4.3	633	43.17	0	
2	0.15 to < 0.25	30	—	—	30	0.20	0.0	45.00	1.0	9	30.51	0	
3	0.25 to < 0.50	1,525	—	—	1,525	0.30	0.1	45.00	4.9	1,219	79.97	2	
4	0.50 to < 0.75	180	—	—	180	0.58	0.0	45.00	2.8	143	79.57	0	
5	0.75 to < 2.50	449	—	—	449	1.10	0.0	45.00	4.8	562	125.15	2	
6	2.50 to < 10.00	41	—	—	41	3.17	0.0	45.00	4.9	66	161.28	0	
7	10.00 to < 100.00	55	—	—	55	25.60	0.0	45.00	5.0	141	255.70	6	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	3,751	—	—	3,751	0.73	0.4	45.00	4.5	2,777	74.05	12	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,270,738	29	100.00	471,697	0.07	0.3	90.00	5.0	570,819	121.01	—	
2	0.15 to < 0.25	111,840	—	—	38,148	0.20	0.1	90.00	5.0	58,580	153.56	—	
3	0.25 to < 0.50	64,129	—	—	23,153	0.30	0.2	90.00	5.0	41,424	178.90	—	
4	0.50 to < 0.75	42,052	—	—	18,599	0.50	0.2	90.00	5.0	38,999	209.68	—	
5	0.75 to < 2.50	21,042	—	—	16,395	1.29	0.2	90.00	5.0	45,946	280.23	—	
6	2.50 to < 10.00	3,276	—	—	1,791	6.65	0.0	90.00	5.0	7,705	430.24	—	
7	10.00 to < 100.00	144	—	—	40	18.67	0.0	90.00	5.0	297	731.60	—	
8	100.00 (Default)	93	—	—	50	100.00	0.0	90.00	5.0	563	1,125.00	—	
9	Sub-total	1,513,318	29	100.00	569,875	0.17	1.3	90.00	5.0	764,337	134.12	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,183	7,015	75.00	13,444	0.10	0.0	37.41	2.9	4,136	30.76	5	
2	0.15 to < 0.25	21,639	—	—	21,639	0.20	0.0	32.53	2.5	7,099	32.80	14	
3	0.25 to < 0.50	1,600	—	—	1,600	0.30	0.0	32.53	4.1	835	52.20	1	
4	0.50 to < 0.75	1,045	570	75.00	1,473	0.50	0.0	32.53	1.1	747	50.73	2	
5	0.75 to < 2.50	27,401	—	—	27,401	1.60	0.0	32.47	3.9	24,709	90.17	142	
6	2.50 to < 10.00	2,309	—	—	2,309	7.65	0.0	32.53	3.3	3,089	133.75	57	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	62,179	7,585	75.00	67,868	1.01	0.0	33.47	3.2	40,617	59.84	224	9

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
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	¥ 0	¥ 7,015	75.00%	¥ 5,261	0.12%	0.0	45.00%	2.7	¥ 1,903	36.16%	¥ 3	
2	0.15 to < 0.25	1,710	570	75.00	2,137	0.22	0.0	100.00	1.0	1,549	72.47	—	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	1,710	7,585	75.00	7,399	0.15	0.0	60.88	2.2	3,452	46.65	3	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	293,982	—	—	293,982	0.07	0.3	45.00	1.2	49,091	16.69	94	
2	0.15 to < 0.25	85,996	—	—	85,996	0.20	0.2	45.00	1.0	26,308	30.59	79	
3	0.25 to < 0.50	151,720	—	—	151,720	0.28	0.3	45.00	1.0	58,074	38.27	192	
4	0.50 to < 0.75	52,152	—	—	52,152	0.50	1.2	45.00	1.0	27,440	52.61	118	
5	0.75 to < 2.50	45,638	—	—	45,638	1.52	3.9	45.00	1.4	39,762	87.12	312	
6	2.50 to < 10.00	1,512	—	—	1,512	4.05	0.3	45.00	1.6	1,962	129.73	27	
7	10.00 to < 100.00	4,785	—	—	4,785	34.67	0.0	45.00	4.9	12,706	265.54	746	
8	100.00 (Default)	1	—	—	1	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	635,790	—	—	635,790	0.54	6.4	45.00	1.1	215,346	33.87	1,573	273
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	450,209	—	—	450,209	0.06	0.4	92.78	1.1	123,220	27.36	16	
2	0.15 to < 0.25	10,540	—	—	10,540	0.22	0.0	98.94	1.0	7,440	70.59	0	
3	0.25 to < 0.50	27,937	—	—	27,937	0.33	0.1	63.75	1.4	18,481	66.15	22	
4	0.50 to < 0.75	1,102	—	—	1,102	0.50	0.0	45.00	2.6	794	72.07	2	
5	0.75 to < 2.50	8,170	—	—	8,170	0.94	0.3	93.44	1.3	12,379	151.50	7	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	497,960	—	—	497,960	0.09	0.9	91.19	1.1	162,317	32.59	48	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	65,766	—	—	65,787	0.31	35.5	74.64	—	26,683	40.56	153	
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	65,766	—	—	65,787	0.31	35.5	74.64	—	26,683	40.56	153	304

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
		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 obli- gors	Average LGD	Aver- age ma- turity	Credit RWA amounts	RWA density	EL	Eligible provisions
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 42,268	28.44%	¥ 12,023	0.11%	44.4	64.24%	—	¥ 520	4.33%	¥ 8	
2	0.15 to < 0.25	44,969	835,819	11.53	141,381	0.24	200.3	58.77	—	10,436	7.38	203	
3	0.25 to < 0.50	20,322	708,916	8.14	78,048	0.37	149.0	73.17	—	10,017	12.83	211	
4	0.50 to < 0.75	35,638	275,621	11.53	67,431	0.59	85.2	58.77	—	10,122	15.01	235	
5	0.75 to < 2.50	15,683	187,913	11.58	37,443	0.94	88.7	62.91	—	8,571	22.89	221	
6	2.50 to < 10.00	45,213	132,761	13.24	62,795	4.92	93.5	59.65	—	42,659	67.93	1,838	
7	10.00 to < 100.00	479	976	14.20	617	49.55	0.7	62.17	—	963	155.99	190	
8	100.00 (Default)	63	3,698	7.81	17,074	100.00	21.0	60.41	—	5,109	29.92	9,906	
9	Sub-total	162,370	2,187,975	10.86	416,817	5.24	683.2	62.20	—	88,401	21.20	12,815	¥ 18,759
Residential mortgage exposures													
1	0.00 to < 0.15	3,214,116	16,393	100.00	3,230,509	0.10	111.9	19.82	—	160,983	4.98	694	
2	0.15 to < 0.25	2,979,124	90	100.00	2,979,215	0.18	141.9	18.49	—	207,402	6.96	1,012	
3	0.25 to < 0.50	2,541,242	2,485	100.00	2,543,737	0.35	127.8	18.11	—	277,206	10.89	1,611	
4	0.50 to < 0.75	708,831	73	100.00	708,905	0.51	47.2	19.88	—	111,933	15.78	724	
5	0.75 to < 2.50	131,858	19	100.00	131,877	0.92	13.5	22.37	—	34,836	26.41	270	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	93,795	21	100.00	93,816	20.59	5.0	19.36	—	102,114	108.84	3,807	
8	100.00 (Default)	30,482	17	100.00	31,800	100.00	1.8	21.10	—	8,343	26.23	6,043	
9	Sub-total	9,699,451	19,100	100.00	9,719,862	0.76	449.5	19.00	—	902,822	9.28	14,164	23,757
Other retail exposures													
1	0.00 to < 0.15	0	24,660	22.87	5,642	0.11	22.4	19.31	—	298	5.29	1	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	298,799	—	—	298,799	0.31	120.0	54.76	—	88,573	29.64	518	
4	0.50 to < 0.75	362,363	495	100.00	363,057	0.58	100.0	39.62	—	113,511	31.26	855	
5	0.75 to < 2.50	165,384	147,638	28.66	207,714	1.14	280.8	64.27	—	141,997	68.36	1,564	
6	2.50 to < 10.00	63,916	25,804	55.46	78,230	3.82	64.8	44.93	—	49,943	63.84	1,317	
7	10.00 to < 100.00	4,182	925	87.67	5,142	39.81	1.1	36.89	—	4,323	84.07	895	
8	100.00 (Default)	8,899	1,481	32.53	22,353	100.00	13.6	49.48	—	6,115	27.35	10,571	
9	Sub-total	903,546	201,005	31.87	980,940	3.34	603.0	49.97	—	404,762	41.26	15,725	16,487
Lease transactions													
1	0.00 to < 0.15	190,149	—	—	190,149	0.07	0.4	45.00	2.6	47,784	25.13	67	
2	0.15 to < 0.25	136,773	—	—	136,773	0.20	0.1	45.00	4.2	82,629	60.41	126	
3	0.25 to < 0.50	22,919	—	—	22,919	0.30	0.1	45.00	2.1	11,891	51.88	31	
4	0.50 to < 0.75	41,966	—	—	41,966	0.50	0.2	45.00	2.9	31,319	74.62	95	
5	0.75 to < 2.50	37,530	—	—	37,530	1.64	0.3	45.00	3.0	39,826	106.11	278	
6	2.50 to < 10.00	2,426	—	—	2,426	6.26	0.0	45.00	3.2	3,815	157.21	68	
7	10.00 to < 100.00	465	—	—	465	18.67	0.0	45.00	2.9	973	209.10	39	
8	100.00 (Default)	—	—	—	173	100.00	0.0	45.00	1.0	0	0.00	77	
9	Sub-total	432,232	—	—	432,405	0.40	1.3	45.00	3.1	218,239	50.47	784	3,480
Total (all portfolios)		¥ 49,357,420	¥ 6,726,502	54.03%	¥ 52,097,608	0.61%	1,792.9	36.02%	2.1	¥ 10,466,741	20.09%	¥ 105,608	¥ 126,118

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

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

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

CR7	Item No.	Portfolio	Millions of Yen	
			September 30, 2020	
			a	b
			Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB		¥ 77,514	¥ 77,514
2	Sovereign Exposures – AIRB		13,970	13,970
3	Financial Institution Exposures – FIRB		81,826	81,826
4	Financial Institution Exposures – AIRB		146,304	146,304
5	Corporate exposures (excluding specialised lending) – FIRB		1,960,500	1,960,500
6	Corporate exposures (excluding specialised lending) – AIRB		4,757,927	4,757,927
7	Specialised lending – FIRB		362,276	362,276
8	Specialised lending – AIRB		1,251,486	1,251,486
9	Retail – Qualifying revolving retail exposures		94,867	94,867
10	Retail – Residential mortgage exposures		797,652	797,652
11	Retail – Other retail exposures		380,425	380,425
12	Equity Exposures – FIRB		1,019,076	1,019,076
13	Equity Exposures – AIRB		—	—
14	Purchased receivables – FIRB		287,866	287,866
15	Purchased receivables – AIRB		43,795	43,795
16	Total		¥ 11,275,490	¥ 11,275,490

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

CR7	Item No.	Portfolio	Millions of Yen	
			September 30, 2019	
			a	b
			Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB		¥ 96,111	¥ 96,111
2	Sovereign Exposures – AIRB		15,319	15,319
3	Financial Institution Exposures – FIRB		173,756	173,756
4	Financial Institution Exposures – AIRB		119,616	119,616
5	Corporate exposures (excluding specialised lending) – FIRB		1,958,646	1,958,646
6	Corporate exposures (excluding specialised lending) – AIRB		4,478,819	4,478,819
7	Specialised lending – FIRB		930,228	930,228
8	Specialised lending – AIRB		794,714	794,714
9	Retail – Qualifying revolving retail exposures		88,401	88,401
10	Retail – Residential mortgage exposures		902,822	902,822
11	Retail – Other retail exposures		404,762	404,762
12	Equity Exposures – FIRB		1,004,390	1,004,390
13	Equity Exposures – AIRB		—	—
14	Purchased receivables – FIRB		404,347	404,347
15	Purchased receivables – AIRB		44,069	44,069
16	Total		¥ 11,416,005	¥ 11,416,005

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

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

CR10		Millions of Yen, %											
September 30, 2020													
a	b	c	d	e	f	g	h	i	j	k	l		
Specialised lending (supervisory slotting criteria approach)													
Other than high-volatility commercial real estate (HVCRE)													
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)						Credit RWA amounts	Expected losses	
					PF	OF	CF	IPRE	Total				
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
	2.5 years≤	—	—	70%	—	—	—	—	—	—	—	—	
Good	< 2.5 years	—	—	70%	—	—	—	—	—	—	—	—	
	2.5 years≤	—	—	90%	—	—	—	—	—	—	—	—	
Satisfactory		—	—	115%	—	—	—	—	—	—	—	—	
Weak		—	—	250%	—	—	—	—	—	—	—	—	
Default		—	—	—	—	—	—	—	—	—	—	—	
Total		¥ —	¥ —	—	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
HVCRE													
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW							Exposure amounts (EAD)	Credit RWA amounts	Expected losses
Strong	< 2.5 years	2,321	2,968	70%							4,548	3,183	18
	2.5 years≤	1,029	1,257	95%							1,971	1,873	7
Good	< 2.5 years	44,226	3,906	95%							47,156	44,798	188
	2.5 years≤	30,092	52,340	120%							69,348	83,217	277
Satisfactory		49,013	47,198	140%							84,412	118,177	2,363
Weak		40,107	4,999	250%							43,857	109,643	3,508
Default		—	—	—							—	—	—
Total		¥ 166,791	¥ 112,670	—							¥ 251,294	¥ 360,894	¥ 6,364
Equity exposures (Market-Based Approach, etc.)													
Equity exposures subject to market-based approach													
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW							Exposure amounts (EAD)	Credit RWA amounts	
Simple risk weight method – Listed shares		11,232	39,047	300%							50,280	150,842	
Simple risk weight method – Unlisted shares		22,002	4,163	400%							25,124	100,499	
Internal Models Approach		—	—	—							—	—	
Total		¥ 33,234	¥ 43,211	—							¥ 75,405	¥ 251,342	
Equity exposures subject to 100% risk weight													
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%							—	—	

CR10		Millions of Yen, %									
September 30, 2019											
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	¥ 43,793	¥ —	50%	¥ —	¥ 9,131	¥ —	¥ 34,661	¥ 43,793	¥ 21,896	¥ —
	2.5 years≤	166,240	39,348	70%	—	195,676	—	75	195,751	137,026	783
Good	< 2.5 years	51,187	—	70%	—	20,493	—	30,693	51,187	35,831	204
	2.5 years≤	199,125	12,812	90%	—	208,596	—	138	208,734	187,861	1,669
Satisfactory		134,089	2,769	115%	—	81,972	—	54,194	136,166	156,591	3,812
Weak		28,252	—	250%	—	26,091	—	2,160	28,252	70,631	2,260
Default		7,972	—	—	—	1,334	—	6,638	7,972	—	3,986
Total		¥ 630,661	¥ 54,930	—	¥ —	¥ 543,296	¥ —	¥ 128,563	¥ 671,859	¥ 609,838	¥ 12,716
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	5,649	—	70%					5,649	3,954	22
	2.5 years≤	21	—	95%					21	20	0
Good	< 2.5 years	8,600	—	95%					8,600	8,170	34
	2.5 years≤	14,849	31,640	120%					38,579	46,295	154
Satisfactory		108,831	65,037	140%					157,609	220,653	4,413
Weak		7,331	10,767	250%					15,406	38,516	1,232
Default		—	—	—					—	—	—
Total		¥ 145,283	¥ 107,445	—					¥ 225,867	¥ 317,611	¥ 5,857
Equity exposures (Market-Based Approach, etc.)											
Equity exposures subject to market-based approach											
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW					Exposure amounts (EAD)	Credit RWA amounts	
Simple risk weight method – Listed shares		11,540	38,903	300%					50,444	151,332	
Simple risk weight method – Unlisted shares		22,180	—	400%					22,180	88,720	
Internal Models Approach		—	—	—					—	—	
Total		¥ 33,720	¥ 38,903	—					¥ 72,624	¥ 240,052	
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, 2020					
		a	b	c	d	e	f
Item No.		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ —	¥ —		1.4	¥ —	¥ —
	Current Exposure Method (CEM)	375,295	520,654			895,949	389,657
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					645,578	105,129
5	Exposure variation estimation model					—	—
6	Total						¥ 494,786

CCR1		Millions of Yen					
		September 30, 2019					
		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)	372,747	508,095			880,842	335,089
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					589,641	88,452
5	Exposure variation estimation model					—	—
6	Total						¥ 423,542

CCR2: Credit valuation adjustment (CVA) capital charge

CCR2		Millions of Yen	
		September 30, 2020	
		a	b
Item No.		EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)		—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)		—
4	Total portfolios subject to the standardised risk measurement method	812,951	666,795
5	Total portfolios subject to the CVA capital charge	¥ 812,951	¥ 666,795

CCR2		Millions of Yen	
		September 30, 2019	
		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	810,528	613,982
5	Total portfolios subject to the CVA capital charge	¥ 810,528	¥ 613,982

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3		Millions of Yen									
		September 30, 2020									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								Total
			a	b	c	d	e	f	g	h	
			0%	10%	20%	50%	75%	100%	150%	Other	
1	Government of Japan and Bank of Japan (BOJ)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks		—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—
4	Local governments of Japan		—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—
9	The three local public corporations		—	—	—	—	—	—	—	—	—
10	Financial institutions and type I financial instruments business operators		—	—	397,479	—	—	—	—	—	397,479
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	—	—	—	—
14	Total		¥ —	¥ —	¥ 397,479	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 397,479

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

CCR3		Millions of Yen									
		September 30, 2019									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								Total
			a	b	c	d	e	f	g	h	
			0%	10%	20%	50%	75%	100%	150%	Other	
1	Government of Japan and Bank of Japan (BOJ)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks		—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—
4	Local governments of Japan		—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—
9	The three local public corporations		—	—	—	—	—	—	—	—	—
10	Financial institutions and type I financial instruments business operators		—	—	339,425	—	—	—	—	—	339,425
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	—	—	—	—
14	Total		¥ —	¥ —	¥ 339,425	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 339,425

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

CCR4: IRB – CCR exposures by portfolio and PD scale

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

Notes: 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. "Specialised lending" is shown as a portfolio category from this fiscal year.

CCR4		Millions of Yen, %, 1,000 cases, Year								
		September 30, 2019								
		a		b	c	d	e	f		g
Item No.	PD scale		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density	
Sovereign exposures										
1	0.00 to < 0.15	¥	45,631	0.02%	0.0	27.56%	1.4	¥	3,602	7.89%
2	0.15 to < 0.25		—	—	—	—	—		—	—
3	0.25 to < 0.50		424	0.26	0.0	45.00	1.0		207	48.88
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		46,056	0.02	0.0	27.65	1.4		3,810	8.27
Financial Institution exposures										
1	0.00 to < 0.15		435,178	0.04	0.1	13.97	2.6		86,059	19.77
2	0.15 to < 0.25		198	0.20	0.0	45.00	2.3		101	50.81
3	0.25 to < 0.50		34,574	0.28	0.0	11.19	3.8		27,555	79.69
4	0.50 to < 0.75		176	0.50	0.0	45.00	1.0		92	52.44
5	0.75 to < 2.50		536	1.03	0.0	45.00	1.0		399	74.38
6	2.50 to < 10.00		—	—	—	—	—		—	—
7	10.00 to < 100.00		—	—	—	—	—		—	—
8	100.00 (Default)		—	—	—	—	—		—	—
9	Sub-total		470,665	0.06	0.1	13.73	2.7		114,208	24.26
Corporate exposures and SME exposures										
1	0.00 to < 0.15		303,968	0.05	0.2	9.43	1.5		56,211	18.49
2	0.15 to < 0.25		13,610	0.20	0.0	45.00	4.0		7,732	56.81
3	0.25 to < 0.50		8,273	0.30	0.0	45.00	4.2		6,221	75.19
4	0.50 to < 0.75		5,349	0.52	0.1	45.00	4.1		4,843	90.55
5	0.75 to < 2.50		6,491	1.62	0.1	45.00	3.3		7,618	117.36
6	2.50 to < 10.00		1,779	4.45	0.0	45.00	4.3		2,897	162.84
7	10.00 to < 100.00		608	33.88	0.0	45.00	3.4		1,682	276.64
8	100.00 (Default)		7	100.00	0.0	45.00	1.0		0	0.00
9	Sub-total		340,088	0.19	0.6	10.27	1.8		87,208	25.64
Specialised lending										
1	0.00 to < 0.15		94,242	0.06	0.1	45.00	4.7		33,489	35.53
2	0.15 to < 0.25		19,805	0.20	0.0	45.00	4.9		13,340	67.35
3	0.25 to < 0.50		20,185	0.30	0.0	45.00	4.9		16,366	81.08
4	0.50 to < 0.75		11,333	0.50	0.0	45.00	4.9		11,028	97.31
5	0.75 to < 2.50		55,109	1.37	0.0	45.00	4.9		72,854	132.20
6	2.50 to < 10.00		201	5.42	0.0	45.00	3.0		242	120.56
7	10.00 to < 100.00		—	—	—	—	—		—	—
8	100.00 (Default)		54	100.00	0.0	45.00	1.0		0	0.00
9	Sub-total		200,930	0.52	0.2	45.00	4.8		147,321	73.31
Total (all portfolios)		¥	1,057,740	0.19%	1.0	14.34%	2.8	¥	352,548	33.33%

Notes: 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. "Specialised lending" is shown as a portfolio category from this fiscal year.

CCR5: Composition of collateral for CCR exposure

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

Item No.		Millions of Yen					
		September 30, 2019					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ —	¥ 108,412	¥ —	¥ 269,824	¥ 18,010	¥ 763,873
2	Cash (other currency)	—	1,412	—	131,450	1,159,270	33,245
3	Domestic sovereign debt	—	2,753	—	6,535	93,929	305,658
4	Other sovereign debt	—	—	—	—	924,094	1,484,073
5	Government agency debt	—	—	—	—	578,821	585,791
6	Corporate bonds	—	—	—	—	73,369	3,052
7	Equity securities	—	—	—	9,657	677,137	754,514
8	Other collateral	—	—	—	—	—	—
9	Total	¥ —	¥ 112,578	¥ —	¥ 417,466	¥ 3,524,633	¥ 3,930,210

CCR6: Credit derivatives exposures

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

Item No.		Millions of Yen	
		September 30, 2019	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 52,579	¥ 77,339
2	Index credit default swaps	4,720	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 57,300	¥ 77,339
Fair values			
7	Positive fair value (asset)	25	1,070
8	Negative fair value (liability)	(660)	(33)

CCR8: Exposures to central counterparties (CCP)

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

Item No.	CCR8	Millions of Yen	
		September 30, 2019	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 47,669
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,313,493	26,269
3	(i) OTC derivatives	1,162,311	23,246
4	(ii) Exchange-traded derivatives	111,606	2,232
5	(iii) Repo transactions	39,575	791
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	72,418	1,448
9	Pre-funded default fund contributions	22,353	19,950
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, 2020								
		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	¥ 71,425	¥ —	¥ 71,425	¥ 267,509	¥ —	¥ 267,509	¥ 111,826	¥ —	¥ 111,826
2	Residential mortgage	71,425	—	71,425	80,101	—	80,101	64,477	—	64,477
3	Credit card	—	—	—	22,221	—	22,221	23,794	—	23,794
4	Other retail exposures	—	—	—	165,186	—	165,186	23,553	—	23,553
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	5,409	—	5,409	—	—	—	679,759	—	679,759
7	Loans to corporates	—	—	—	—	—	—	679,759	—	679,759
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	5,409	—	5,409	—	—	—	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		September 30, 2019								
		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	¥ 59,721	¥ —	¥ 59,721	¥ 172,186	¥ —	¥ 172,186	¥ 182,641	¥ —	¥ 182,641
2	Residential mortgage	59,721	—	59,721	84,675	—	84,675	80,336	—	80,336
3	Credit card	—	—	—	1,320	—	1,320	34,103	—	34,103
4	Other retail exposures	—	—	—	86,191	—	86,191	68,201	—	68,201
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	16,677	—	16,677	—	—	—	783,151	—	783,151
7	Loans to corporates	—	—	—	—	—	—	761,554	—	761,554
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	16,677	—	16,677	—	—	—	21,596	—	21,596
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, 2020

Not applicable.

As of September 30, 2019

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

SEC3		Millions of Yen															
		September 30, 2019															
		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
Exposure values (by RW bands)																	
1	≤ 20% risk weight	¥110,167	¥110,167	¥110,167	¥110,167	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—
2	> 20% to 50% risk weight	63,427	63,427	63,427	63,427	—	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	42,512	42,512	42,512	42,512	—	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	32,392	32,392	32,392	15,715	16,677	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																	
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	247,744	247,744	247,744	231,067	16,677	—	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	754	754	754	754	—	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																	
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	154,281	154,281	154,281	106,883	47,398	—	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	154	154	154	154	—	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	1,080	1,080	1,080	1,080	—	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																	
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	12,341	12,341	12,341	8,550	3,791	—	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	12	12	12	12	—	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—	—

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

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

SEC4		Millions of Yen														
		September 30, 2019														
		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 un- derlying	Wholesale		Senior	Non-senior			Retail un- derlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥834,440	¥834,440	¥834,440	¥148,950	¥685,490	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	75,853	75,853	75,853	26,531	49,322	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	51,916	51,916	51,916	3,579	48,337	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	3,580	3,580	3,580	3,580	—	—	—	—	—	—	—	—	—	—	—
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)	920,760	920,760	920,760	137,609	783,151	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	45,031	45,031	45,031	45,031	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	177,373	177,373	177,373	29,189	148,184	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	12,236	12,236	12,236	12,236	—	—	—	—	—	—	—	—	—	—	—
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)	14,189	14,189	14,189	2,335	11,854	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	978	978	978	978	—	—	—	—	—	—	—	—	—	—	—
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, 2020
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 3,628
2	Equity risk (general and specific)	—
3	Foreign exchange risk	17,616
4	Commodity risk	—
	Options transactions	—
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 21,245

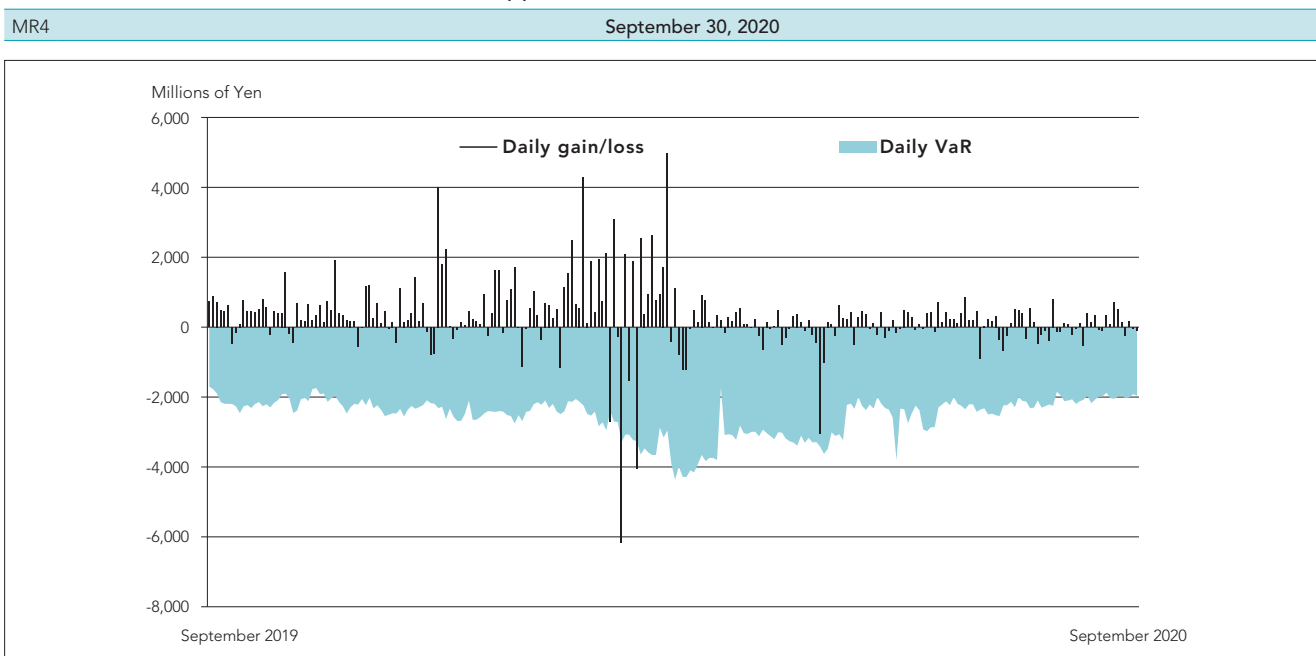
MR1		Millions of Yen
		September 30, 2019
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 2,587
2	Equity risk (general and specific)	—
3	Foreign exchange risk	17,296
4	Commodity risk	—
	Options transactions	—
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 19,884

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

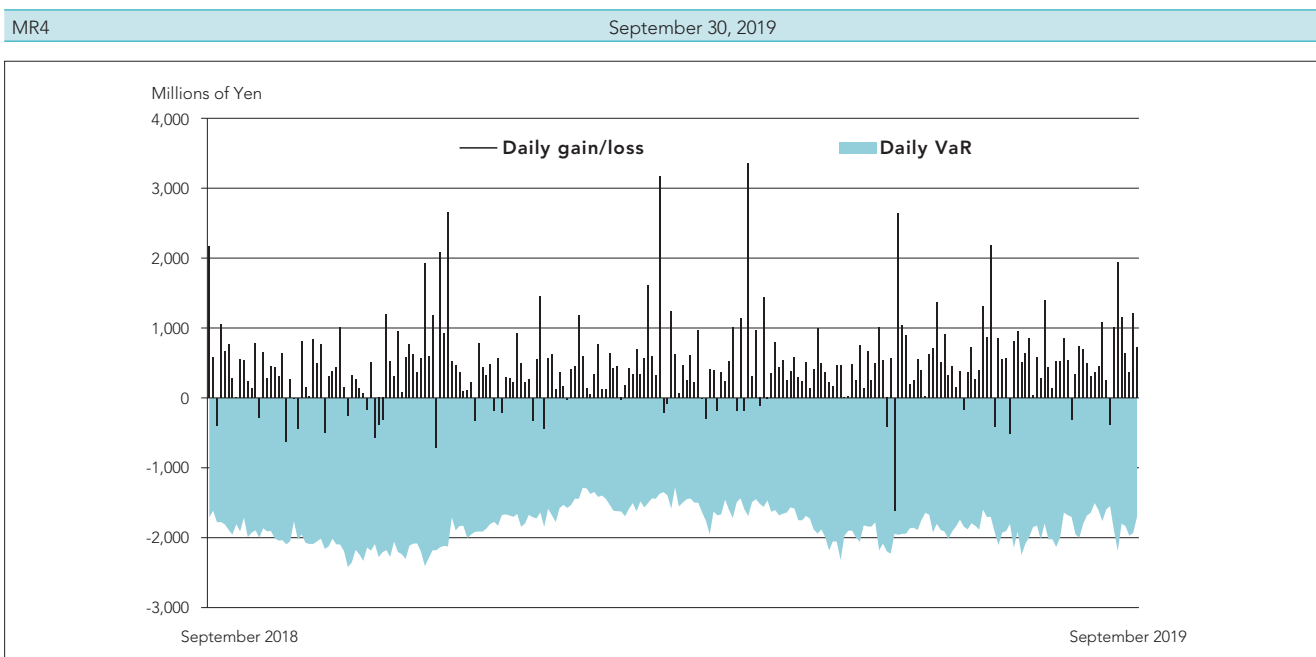
MR3	Millions of Yen	
Item No.	September 30, 2020	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 13,022
2	Average value	7,418
3	Minimum value	4,985
4	Period end	5,092
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum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

MR3		Millions of Yen	
Item No.		September 30, 2019	
VaR (holding period:10 business days, one-sided confidence interval:99%)			
1	Maximum value	¥	7,867
2	Average value		5,401
3	Minimum value		3,923
4	Period end		4,595
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)			
5	Maximum value		29,225
6	Average value		21,687
7	Minimum value		15,998
8	Period end		19,484
Incremental risk charge (one-sided confidence interval: 99.9%)			
9	Maximum value		—
10	Average value		—
11	Minimum value		—
12	Period end		—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)			
13	Maximum value		—
14	Average value		—
15	Minimum value		—
16	Period end		—
17	Floor (modified standardised measurement method)		—

MR4: Backtesting results by Internal Model Approaches (IMA)



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



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

IRRBB1: Interest rate risk

Item No.	IRRBB1	Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
1	Parallel up	¥ 100,975	¥ 131,376	¥ (79,552)	¥ (57,616)
2	Parallel down	24,754	19,616	76,126	59,076
3	Steepener	127,241	85,616		
4	Flattener	1,777	—		
5	Short rate up	—	4,790		
6	Short rate down	44,304	17,008		
7	Maximum	127,241	131,376	76,126	59,076
		e		f	
		September 30, 2020		September 30, 2019	
8	Tier 1 Capital	¥ 2,802,616		¥ 2,805,439	

CCyB1: Countercyclical buffer requirement: Status by Country or Region

Country or region	Millions of Yen, %			
	September 30, 2020			
	a	b	c	d
	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Counter cyclical buffer requirement amount
Hong Kong	1.00%	¥ 51,529		
Luxembourg	0.25%	68,518		
Subtotal		120,048		
Total		¥ 15,796,194	0.00%	¥ —

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

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

Country or region	Millions of Yen, %			
	September 30, 2019			
	a	b	c	d
	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Counter cyclical buffer requirement amount
France	0.25%	¥ 17,867		
Hong Kong	2.50%	65,193		
Sweden	2.50%	1,948		
United Kingdom	1.00%	223,390		
Subtotal		308,400		
Total		¥ 15,189,976	0.02%	¥ 3,802

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

Composition of Basel III Leverage Ratio

Consolidated

As of September 30			Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2020	2019
On-Balance Sheet Exposures				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 41,949,555	¥ 54,510,045
1a	1	Total Assets Reported in the Consolidated Balance Sheet	44,586,069	57,095,352
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)	2,636,513	2,585,307
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	172,271	232,292
3		Total On-Balance Sheet Exposures (A)	41,777,283	54,277,753
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.	535,947	474,878
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.	938,353	936,714
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	516,924	425,309
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	—	—
		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	190,551	86,781
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	65,600	77,339
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	63,600	57,300
11	4	Total Exposures Related to Derivative Transactions (B)	1,802,673	1,770,161
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	924,627	900,489
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	292,062	299,187
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	1,216,689	1,199,676
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	8,192,722	7,551,019
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	5,141,822	4,683,930
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,050,899	2,867,088
Basel III Leverage Ratio on a Consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,802,616	2,805,439
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 47,847,547	¥ 60,114,680
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	5.85%	4.66%
Basel III Leverage Ratio If Including Deposits Held with the Bank of Japan				
		Total Exposures (F)	¥ 47,847,547	
		Deposits Held with the Bank of Japan	15,257,555	
		Total Exposures If Including Deposits Held with the Bank of Japan (F')	63,105,102	
		Basel III Leverage Ratio If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	4.44%	

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

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

The key drivers of material changes observed from September 30, 2019 to September 30, 2020

Total exposures substantially decreased, due to the revision of calculation rule that current account with the Bank of Japan was excluded from total exposures, according to the Revision of Financial Services Agency Notification No.12, 2019 (effected on June, 2020).

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 2020 2nd Quarter		Fiscal Year 2020 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 17,953,290		¥ 13,694,560	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,037,241	¥ 857,095	¥ 17,942,456	¥ 841,875
3	of which: Stable deposits	769,901	23,097	735,409	22,062
4	of which: Less stable deposits	8,301,187	833,998	8,157,764	819,813
5	Cash outflows related to unsecured wholesale funding	13,282,518	10,466,644	12,678,214	10,373,971
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,951,576	8,135,702	10,577,041	8,272,798
8	of which: Debt securities	2,330,942	2,330,942	2,101,173	2,101,173
9	Cash outflows related to secured funding, etc.	56,526		108,950	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,367,472	1,695,577	5,783,145	1,636,593
11	of which: Cash outflows related to derivative transactions, etc.	338,398	338,398	334,674	334,674
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	6,029,074	1,357,179	5,448,471	1,301,919
14	Cash outflows related to contractual funding obligations, etc.	359,284	238,444	438,144	272,461
15	Cash outflows related to contingencies	11,359,679	22,293	10,749,934	23,709
16	Total cash outflows	13,336,579		13,257,559	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	76,808	—	473,934	6,377
18	Cash inflows related to collection of loans, etc.	2,977,314	2,118,404	2,630,945	1,787,715
19	Other cash inflows	389,837	249,436	516,487	212,841
20	Total cash inflows	3,443,959	2,367,840	3,621,366	2,006,933
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	17,953,290		13,694,560	
22	Net cash outflows	10,968,739		11,250,626	
23	Consolidated Liquidity Coverage Ratio (LCR)	163.6		121.7	
24	The number of data used to calculate the average value	61		61	

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

(1) Items concerning fluctuations in the LCR over time

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

(2) Items concerning evaluation of the LCR level

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

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

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

(4) Other items concerning LCR

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

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

Basel III Disclosure Data

Sumitomo Mitsui Trust Bank, Limited

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

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Quantitative Disclosure Data:

Sumitomo Mitsui Trust Bank, Limited

KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2020	June 30, 2020	March 31, 2020	December 31, 2019	September 30, 2019
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,103,605	¥ 2,074,917	¥ 2,068,648	¥ 2,126,088	¥ 2,115,555
2	Tier 1	2,454,860	2,426,251	2,420,402	2,477,180	2,466,947
3	Total capital	3,001,120	2,937,960	2,944,968	2,997,793	2,989,248
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,281,057	19,119,407	18,657,616	19,363,782	18,667,159
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	10.91%	10.85%	11.08%	10.97%	11.33%
6	Tier 1 ratio	12.73%	12.68%	12.97%	12.79%	13.21%
7	Total capital ratio	15.56%	15.36%	15.78%	15.48%	16.01%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	47,662,176	48,567,460	59,140,679	57,940,472	59,946,397
14	Basel III leverage ratio	5.15%	4.99%	4.09%	4.27%	4.11%

KM1		Millions of Yen, %				
Basel III Template No.		Fiscal Year 2020 2nd Quarter	Fiscal Year 2020 1st Quarter	Fiscal Year 2019 4th Quarter	Fiscal Year 2019 3rd Quarter	Fiscal Year 2019 2nd Quarter
Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 17,953,290	¥ 13,694,560	¥ 14,412,361	¥ 15,227,585	¥ 15,446,412
16	Net cash outflows	11,002,119	11,367,890	11,278,102	11,969,705	11,584,160
17	Consolidated LCR	163.1%	120.4%	127.7%	127.2%	133.3%

Note: Month-end data used for some items instead of daily data to calculate figures in 2Q FY2019.

Capital Adequacy Ratio

Consolidated

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

As of the end of September 2020, we used the Advanced Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets, the Advanced Measurement Approach for the calculation of operational risk, and market risk regulations.

Scope of Consolidation

Consolidated

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

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

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

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

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

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

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

CC1:Composition of Capital

CC1 As of September 30	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2020	2019	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves					
1a+2-1c-26		Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,972,406	¥ 1,898,459	
1a		of Which: Capital Stock and Capital Surplus	684,890	684,890	
2		of Which: Retained Earnings	1,315,648	1,270,838	
1c		of Which: Treasury Stock (Deduction)	—	—	
26		of Which: Earnings to be Distributed (Deduction)	28,132	57,269	
		of Which: Others	—	—	
1b		Subscription Rights to Common Shares	—	—	
3		Accumulated Other Comprehensive Income	229,860	379,878	(a)
5		Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	—	—	
6		Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,202,267	2,278,337	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9		Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	77,442	98,327	
8		of Which: Goodwill (Including Those Equivalent)	21,017	34,836	
9		of Which: Other Intangible Assets	56,424	63,490	
10		Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	168	443	
11		Deferred Gains or Losses on Derivatives under Hedge Accounting	(48,401)	(41,746)	
12		Shortfall of Eligible Provisions to Expected Losses	—	342	
13		Securitisation Gain on Sale	1,060	1,204	
14		Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	
15		Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	68,391	104,210	
16		Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	—	
17		Reciprocal Cross-Holdings in Common Equity	—	—	
18		Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)	—	—	
19+20+21		Amount above the 10% Threshold on the Specified Items	—	—	
19		of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
20		of Which: Mortgage Servicing Rights	—	—	
21		of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
22		Amount Exceeding the 15% Threshold on the Specified Items	—	—	
23		of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
24		of Which: Mortgage Servicing Rights	—	—	
25		of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
27		Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	—	—	
28		Common Equity Tier 1 Capital: Regulatory Adjustments (B)	98,661	162,782	
Common Equity Tier 1 Capital (CET1)					
29		Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,103,605	¥ 2,115,555	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2020	2019	Reference Numbers to Reconciliation with the Balance Sheet
Additional Tier 1 Capital: Instruments				
30	31a Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —	
	31b Subscription Rights to Additional Tier 1 Instruments	—	—	
	32 Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	340,000	340,000	
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
	34–35 Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	11,255	11,391	
33+35	Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	—	—	
33	of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—	
35	of Which: Issued by Subsidiaries	—	—	
36	Additional Tier 1 Capital: Instruments (D)	351,255	351,391	
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)	351,255	351,391	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	2,454,860	2,466,947	
Tier 2 Capital: Instruments and Provisions				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	341,657	309,589	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
48–49	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,013	2,343	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	170,648	209,227	
47	of Which: Directly Issued and Issued by Special Purpose Vehicles	170,648	209,227	
49	of Which: Issued by Subsidiaries	—	—	
50	Provisions Allowed in Group Tier 2	33,480	2,680	
50a	of Which: General Allowance for Credit Losses	3,031	2,680	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	30,448	—	
51	Tier 2 Capital: Instruments and Provisions (H) ¥	547,799	¥ 523,840	

CC1 As of September 30			Millions of Yen, %			
Basel III Template No.	Items	a		b		c
		2020		2019	Reference Numbers to Reconciliation with the Balance Sheet	
Tier 2 Capital: Regulatory Adjustments						
52	Investments in Own Tier 2 Instruments	¥	—	¥	—	
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities		—		—	
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		—		—	
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		1,540		1,540	
57	Tier 2 Capital: Regulatory Adjustments	(I)	1,540		1,540	
Tier 2 Capital (T2)						
58	Tier 2 Capital	(J) = (H) – (I)	546,259		522,300	
Total Capital (TC = T1 + T2)						
59	Total Capital	(K) = (G) + (J)	3,001,120		2,989,248	
Total Risk Weighted Assets						
60	Total Risk Weighted Assets	(L)	19,281,057		18,667,159	
Capital Ratios (Consolidated)						
61	Common Equity Tier 1 Capital Ratio	(C)/(L)	10.91%		11.33%	
62	Tier 1 Capital Ratio	(G)/(L)	12.73%		13.21%	
63	Total Capital Ratio	(K)/(L)	15.56%		16.01%	
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)		113,457		121,383	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		106,380		98,003	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		—		—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		16,679		—	
Provisions Included in Tier 2 Capital: Instruments and Provisions						
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)		3,031		2,680	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach		8,412		7,368	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)		30,448		—	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		94,131		93,238	
Capital Instruments Subject to Phase out Arrangements						
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements		77,800		116,700	
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)		—		—	
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements		171,581		257,372	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥	—	¥	—	

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

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

Main Features and Further Information of Regulatory Capital Instruments

Consolidated

Main Features and Further Information of Regulatory Capital Instruments are available on our website (<https://www.smth.jp/en/ir/basel/index.html>).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 2020

CC2: Reconciliation of Regulatory Capital to Balance Sheet

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

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

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

(Appendix)

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

1. Shareholders' equity

(1) Consolidated balance sheet

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

(2) Composition of capital

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

2. Intangible assets

(1) Consolidated balance sheet

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

(2) Composition of capital

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

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

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

(2) Composition of capital

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

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

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

(2) Composition of capital

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

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

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

(2) Composition of capital

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

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

(1) Consolidated balance sheet

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

(2) Composition of capital

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

7. Non-controlling Interests

(1) Consolidated balance sheet

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

(2) Composition of capital

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

8. Other Capital Instruments

(1) Consolidated balance sheet

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

(2) Composition of capital

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

As of September 30, 2019

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	Cash and Due from Banks	¥ 16,099,942		
	Call Loans and Bills Bought	52,764		
	Receivables under Resale Agreements	159,139		
	Receivables under Securities Borrowing Transactions	741,350		
	Monetary Claims Bought	842,152		
	Trading Assets	429,529		
	Money Held in Trust	1,369		
	Securities	6,060,402		2-b, 6-a
	Loans and Bills Discounted	29,083,657		6-b
	Foreign Exchanges	32,155		
	Lease Receivables and Investment Assets	668,042		
	Other Assets	1,709,683		6-c
	Tangible Fixed Assets	223,182		
	Intangible Fixed Assets	120,607		2-a
	Assets for Retirement Benefits	150,219		3
	Deferred Tax Assets	28,654		4-a
	Customers' Liabilities for Acceptances and Guarantees	584,926		
	Allowance for Loan Losses	(89,269)		
	Total Assets	¥ 56,898,511		

CC2	a	c	d
Items	Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)			
Deposits	¥ 30,752,574		
Negotiable Certificates of Deposit	7,018,616		
Call Money and Bills Sold	1,857,320		
Payables under Repurchase Agreements	1,636,623		
Payables under Securities Lending Transactions	141,156		
Trading Liabilities	304,382		
Borrowed Money	4,710,891		8
Foreign Exchanges	347		
Short-term Bonds Payable	1,878,062		
Bonds Payable	592,681		
Borrowed Money from Trust Account	3,965,260		
Other Liabilities	905,893		6-d
Provision for Bonuses	11,427		
Provision for Directors' Bonuses	—		
Provision for Stocks Payment	109		
Liabilities for Retirement Benefits	12,168		
Provision for Reward Points Program	17,497		
Provision for Reimbursement of Deposits	4,275		
Provision for Contingent Losses	1,385		
Deferred Tax Liabilities	137,552		4-b
Deferred Tax Liabilities for Land Revaluation	2,455		4-c
Acceptances and Guarantees	584,926		
Total Liabilities	54,535,609		
(Net Assets)			
Capital Stock	342,037		1-a
Capital Surplus	342,853		1-b
Retained Earnings	1,270,838		1-c
Total Shareholders' Equity	1,955,728		
Valuation Difference on Available-for-Sale Securities	455,538		
Deferred Gains or Losses on Hedges	(49,198)		5
Revaluation Reserve for Land	(3,409)		
Foreign Currency Translation Adjustment	(2,393)		
Adjustments for Retirement Benefits	(20,659)		
Total Accumulated Other Comprehensive Income	379,878	(a)	
Non-controlling Interests	27,294		7
Total Net Assets	2,362,901		
Total Liabilities and Net Assets	¥ 56,898,511		

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

(Appendix)

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

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	342,853		1-b
Retained Earnings	1,270,838		1-c
Total Shareholders' Equity	¥ 1,955,728		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,955,728	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,890		1a
of Which: Retained Earnings	1,270,838		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 120,607		2-a
Securities	6,060,402		2-b
of Which: Goodwill Arising on the Application of the Equity Method	4,618		
Associated Deferred Tax Liabilities	26,899		

(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)	¥ 34,836		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	63,490	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 150,219		3
Associated Deferred Tax Liabilities	46,009		

(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)	¥ 104,210		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 28,654		4-a
Deferred Tax Liabilities	137,552		4-b
Deferred Tax Liabilities for Land Revaluation	2,455		4-c
Associated Intangible Fixed Assets	26,899		
Associated Assets for Retirement Benefits	46,009		

(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)	¥ 443	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)	—	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)	—		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (49,198)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (41,746)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Investments in the capital of financial entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,060,402		6-a
Loans and Bills Discounted	29,083,657	Including Subordinated Debts	6-b
Other Assets	1,709,683	Including derivatives	6-c
Other Liabilities	¥ 905,893	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	121,383		
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)	121,383		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	99,543		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	98,003		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 27,294		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	11,391	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,343	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,710,891		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 340,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	309,589		46

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

As of September 30	Millions of Yen	
	2020	2019
Total exposures relating to funds	¥ 1,371,472	¥ 1,600,700
Look-through Approach	1,167,096	1,419,204
Mandate-based Approach	204,288	181,396
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	88	99

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

Disclosure Data Designated as Per the Appended Forms

Consolidated

OV1: Overview of Risk-weighted assets (RWA)

OV1 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
1	Credit risk (excluding counterparty credit risk)	¥ 12,116,740	¥ 12,152,104	¥ 1,023,301	¥ 1,026,822
2	of Which: Standardised Approach (SA)	348,974	297,989	27,917	23,839
3	of Which: Internal Ratings-Based (IRB) Approach	11,242,063	11,386,340	953,327	965,561
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	62,402	30,359	4,992	2,428
	Other assets	463,299	437,414	37,063	34,993
4	Counterparty credit risk (CCR)	1,213,814	1,114,942	99,088	90,887
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	389,420	334,952	33,012	28,389
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	666,708	643,868	53,336	51,509
	of Which: Central Counterparty (CCP)	52,555	47,669	4,204	3,813
	Others	105,129	88,452	8,534	7,175
7	Equity positions in banking book under market-based approach	249,395	240,052	21,148	20,356
8	Equity investment in funds (Look-Through Approach (LTA))	1,347,216	1,235,895	107,777	98,871
9	Equity investment in funds (Mandate-Based Approach (MBA))	842,419	753,025	67,393	60,242
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	1,103	1,238	88	99
10	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	313,985	345,127	25,118	27,610
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	295,189	331,655	23,615	26,532
14	of Which: External Rating-Based Approach (SEC-ERBA)	18,056	12,391	1,444	991
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	739	1,080	59	86
16	Market risk	1,321,748	981,661	105,739	78,532
17	of Which: Standardised Approach (SA)	12,277	11,776	982	942
18	of Which: Internal Model Approaches (IMA)	1,309,470	969,885	104,757	77,590
19	Operational risk	878,468	864,666	70,277	69,173
20	of Which: Basic Indicator Approach (BIA)	157,690	169,798	12,615	13,583
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	720,778	694,868	57,662	55,589
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	265,933	245,007	22,551	20,776
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 19,281,057	¥ 18,667,159	¥ 1,542,484	¥ 1,493,372

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

CR1: Credit quality of assets

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

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

CR1 Item No.		Millions of Yen			
		September 30, 2019			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 134,746	¥ 28,439,258	¥ 77,994	¥ 28,496,010
2	Debt Securities	0	2,485,142	—	2,485,142
3	Other on-balance sheet assets (debt-based assets)	20,795	17,712,789	10,001	17,723,583
4	Total on-balance sheet assets (1+2+3)	155,541	48,637,190	87,995	48,704,737
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	694	584,113	1,273	583,534
6	Commitments, etc.	1,118	3,909,797	1,385	3,909,530
7	Total off-balance sheet assets (5+6)	1,813	4,493,910	2,658	4,493,064
Total					
8	Total (4+7)	¥ 157,355	¥ 53,131,101	¥ 90,654	¥ 53,197,802

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

CR2: Changes in stock of defaulted loans and debt securities

CR2 Item No.	Millions of Yen	
	September 30, 2020	
	Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 143,609
2	Of which: Newly defaulted	41,751
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status 8,084
4	for each factor during the first half	Of which: Written-offs 3,003
5	Of which: Other factors	(11,802)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	162,470

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

CR2 Item No.	Millions of Yen	
	September 30, 2019	
	Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 138,273
2	Of which: Newly defaulted	59,177
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status 17,005
4	for each factor during the first half	Of which: Written-offs 9,793
5	Of which: Other factors	(15,111)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	155,541

Notes: 1. The end of the previous fiscal year indicates March 31, 2019, and the end of the first half indicates September 30, 2019.
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, 2020				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by col-lateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 28,984,336	¥ 608,398	¥ 290,459	¥ 188,504	¥ —
2	Debt Securities	3,326,270	51,636	1,000	50,104	—
3	Other on-balance sheet assets (debt-based assets)	18,279,818	136	131	4	—
4	Total (1+2+3)	¥ 50,590,425	¥ 660,171	¥ 291,591	¥ 238,613	¥ —
5	Of which defaulted	127,214	6,234	4,783	—	—

CR3 Item No.		Millions of Yen				
		September 30, 2019				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by col-lateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 27,945,324	¥ 550,686	¥ 271,575	¥ 170,674	¥ —
2	Debt Securities	2,408,329	76,813	2,800	72,775	—
3	Other on-balance sheet assets (debt-based assets)	17,718,456	5,127	123	5,004	—
4	Total (1+2+3)	¥ 48,072,110	¥ 632,626	¥ 274,498	¥ 248,454	¥ —
5	Of which defaulted	129,780	5,549	4,607	—	—

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

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

CR4		Millions of Yen, %										
		September 30, 2019										
		a		b		c		d		e		f
Item No.	Asset classes	Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount		RWA density				
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount							
1	Cash	¥ 42	¥ —	¥ 42	¥ —	¥ —	—	—	—	—	—	—
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	—	—	—	—	—	—	—
3	Foreign central governments and foreign central banks	348,632	—	348,632	—	28,615	8.20					
4	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	—	—	—	—	—	—	—	—	—	—	—
7	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—	—	—	—
9	Government-affiliated agencies of Japan	—	—	—	—	—	—	—	—	—	—	—
10	The three local public corporations	—	—	—	—	—	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators	108,438	—	108,438	—	35,667	32.89					
12	Corporates, etc.	225,181	378,150	225,181	9,414	233,705	99.62					
13	SMEs, etc. and individuals	—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans	—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.	—	—	—	—	—	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)	1	—	1	—	1	100.53					
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	¥ 682,356	¥ 378,150	¥ 682,356	¥ 9,414	¥ 297,989	43.07%					

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

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

CR5			Millions of Yen											
			September 30, 2019											
			a	b	c	d	e	f	g	h	i	j	k	
Item No.			Credit risk exposure amounts (post-CCF and post-CRM)											
	Asset classes	Risk weight	0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total	
1	Cash	¥	42	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 42	
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60	
3	Foreign central governments and foreign central banks		291,401	—	—	—	57,231	—	—	—	—	—	348,632	
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—	
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—	
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—	—	—	
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—	
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—	
9	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	—	—	
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—	
11	Financial institutions and type I financial instruments business operators		—	—	75,318	—	25,032	—	8,087	—	—	—	108,438	
12	Corporates, etc.		—	—	—	—	1,981	—	232,613	—	—	—	234,595	
13	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—	
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—	
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—	
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	0	—	—	0	—	—	1	
17	Past due loans for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—	
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—	
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—	
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—	
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—	
22	Total	¥	291,504	¥ —	¥ 75,318	¥ —	¥ 84,245	¥ —	¥ 240,701	¥ 0	¥ —	¥ —	¥ 691,770	

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

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

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

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

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2020											
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	¥ 42,224	28.14%	¥ 11,883	0.10%	44.5	62.59%	—	¥ 482	4.05%	¥ 8	
2	0.15 to < 0.25	37,275	822,865	12.66	141,524	0.23	201.8	66.45	—	11,555	8.16	223	
3	0.25 to < 0.50	21,056	861,762	7.91	89,230	0.36	152.6	75.32	—	11,621	13.02	243	
4	0.50 to < 0.75	30,214	260,775	12.66	63,251	0.57	83.1	66.45	—	10,406	16.45	239	
5	0.75 to < 2.50	12,480	209,469	13.54	40,859	1.17	118.2	67.62	—	11,616	28.42	322	
6	2.50 to < 10.00	32,904	75,086	13.44	42,997	4.90	43.6	66.91	—	32,836	76.36	1,412	
7	10.00 to < 100.00	235	1,165	13.74	395	46.99	0.6	65.83	—	678	171.52	125	
8	100.00 (Default)	71	4,318	8.92	16,158	100.00	19.3	67.43	—	15,669	96.97	9,643	
9	Sub-total	134,238	2,277,668	11.25	406,301	4.91	664.0	68.49	—	94,867	23.34	12,219	¥ 17,747
Residential mortgage exposures													
1	0.00 to < 0.15	3,912,966	14,686	100.00	3,927,653	0.09	130.8	18.38	—	168,759	4.29	712	
2	0.15 to < 0.25	2,923,688	43	100.00	2,923,732	0.17	138.0	18.16	—	193,605	6.62	935	
3	0.25 to < 0.50	2,883,704	1,886	100.00	2,885,600	0.35	173.0	18.03	—	313,921	10.87	1,833	
4	0.50 to < 0.75	39,732	—	—	39,732	0.62	2.6	22.43	—	8,133	20.47	55	
5	0.75 to < 2.50	134,580	19	100.00	134,599	0.89	13.5	21.19	—	32,953	24.48	252	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	68,496	5	100.00	68,502	20.12	3.8	18.74	—	71,723	104.70	2,610	
8	100.00 (Default)	33,688	22	100.00	35,085	100.00	1.9	20.16	—	8,556	24.38	6,389	
9	Sub-total	9,996,857	16,663	100.00	10,014,906	0.69	464.0	18.28	—	797,652	7.96	12,789	25,494
Other retail exposures													
1	0.00 to < 0.15	0	23,303	22.70	5,290	0.10	21.1	21.87	—	306	5.79	1	
2	0.15 to < 0.25	14,810	—	—	14,810	0.18	1.6	43.63	—	2,455	16.57	11	
3	0.25 to < 0.50	346,697	—	—	346,697	0.32	118.7	52.47	—	98,710	28.47	579	
4	0.50 to < 0.75	328,808	350	100.00	329,456	0.57	89.5	36.17	—	94,245	28.60	710	
5	0.75 to < 2.50	176,598	140,920	28.26	216,432	1.21	278.9	64.24	—	150,758	69.65	1,772	
6	2.50 to < 10.00	24,547	25,376	58.23	39,325	4.34	44.3	29.59	—	17,244	43.85	592	
7	10.00 to < 100.00	17,828	574	86.75	18,383	15.06	1.4	32.48	—	10,736	58.40	1,022	
8	100.00 (Default)	10,474	1,732	31.85	23,391	100.00	12.6	48.48	—	5,967	25.51	10,863	
9	Sub-total	919,766	192,258	31.88	993,787	3.37	568.5	47.97	—	380,425	38.28	15,553	19,061
Lease transactions													
1	0.00 to < 0.15	195,749	—	—	195,749	0.07	0.4	45.00	2.6	48,414	24.73	69	
2	0.15 to < 0.25	140,005	—	—	140,005	0.20	0.1	45.00	4.1	83,418	59.58	129	
3	0.25 to < 0.50	23,418	—	—	23,418	0.30	0.1	45.00	2.4	12,755	54.46	32	
4	0.50 to < 0.75	38,209	—	—	38,209	0.50	0.2	45.00	3.0	28,934	75.72	86	
5	0.75 to < 2.50	39,917	—	—	39,917	1.60	0.3	45.00	2.9	42,062	105.37	288	
6	2.50 to < 10.00	4,117	—	—	4,117	5.86	0.0	45.00	3.6	6,466	157.06	108	
7	10.00 to < 100.00	332	—	—	332	18.67	0.0	45.00	3.0	661	199.03	27	
8	100.00 (Default)	—	—	—	225	100.00	0.0	45.00	1.0	0	0.00	101	
9	Sub-total	441,749	—	—	441,974	0.42	1.3	45.00	3.1	222,713	50.39	844	5,085
Total (all portfolios)		¥ 52,964,751	¥ 7,547,529	55.27%	¥ 56,331,730	0.64%	1,751.4	35.56%	2.0	¥ 10,881,169	19.31%	¥ 123,147	¥ 163,629

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

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
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	¥ 1,309,660	¥ 33	75.00%	¥ 1,326,377	0.00%	0.0	32.52%	2.0	¥ 16,526	1.24%	¥ 9	
2	0.15 to < 0.25	4,661	1,020	75.00	480	0.20	0.0	31.78	4.5	216	45.12	0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	1,314,322	1,053	75.00	1,326,858	0.00	0.0	32.52	2.0	16,743	1.26	9	¥ 68
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	16,180,247	152,029	92.94	16,381,632	0.00	0.0	44.99	1.1	76,254	0.46	114	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.51	0	
3	0.25 to < 0.50	57,954	4,262	75.00	26,094	0.28	0.0	43.27	2.2	15,807	60.57	31	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,343	—	—	2,245	1.77	0.0	45.00	1.0	2,063	91.89	17	
6	2.50 to < 10.00	28,041	—	—	841	5.63	0.0	45.00	2.4	1,284	152.65	21	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	16,268,587	156,292	92.45	16,410,815	0.00	0.1	44.99	1.1	95,410	0.58	185	519
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	434,018	830	75.00	435,377	0.04	0.0	32.53	3.2	99,621	22.88	69	
2	0.15 to < 0.25	25,000	9,000	75.00	31,750	0.20	0.0	32.53	1.3	7,712	24.29	21	
3	0.25 to < 0.50	1,079	—	—	1,079	0.30	0.0	11.99	1.0	113	10.53	0	
4	0.50 to < 0.75	1,400	1,000	75.00	2,150	0.50	0.0	32.53	1.0	815	37.91	3	
5	0.75 to < 2.50	16,784	4,176	95.05	20,753	1.12	0.0	32.53	1.0	11,642	56.09	76	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	478,281	15,006	80.58	491,110	0.10	0.0	32.48	3.0	119,905	24.41	171	324
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	618,846	120,395	80.76	715,896	0.06	0.1	44.37	2.0	159,427	22.26	198	
2	0.15 to < 0.25	536	—	—	536	0.20	0.0	72.94	1.0	265	49.46	0	
3	0.25 to < 0.50	11,778	4,197	75.00	12,426	0.28	0.0	45.00	2.3	8,361	67.28	15	
4	0.50 to < 0.75	0	—	—	0	0.50	0.0	45.00	1.0	0	52.44	0	
5	0.75 to < 2.50	3,937	—	—	3,937	1.77	0.0	45.00	4.9	5,582	141.76	31	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	635,099	124,592	80.56	732,798	0.07	0.1	44.41	2.0	173,637	23.69	246	192

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2019											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 6,561,453	¥ 2,446,763	76.29%	¥ 8,513,915	0.07%	0.7	31.92%	2.6	¥ 1,661,526	19.51%	¥ 2,085	
2	0.15 to < 0.25	2,041,192	403,579	76.10	2,304,960	0.20	0.4	31.19	2.5	753,715	32.69	1,474	
3	0.25 to < 0.50	1,366,693	186,818	74.72	1,518,540	0.30	0.5	31.50	2.6	636,472	41.91	1,475	
4	0.50 to < 0.75	1,023,722	191,255	75.80	1,161,642	0.50	0.7	28.65	2.5	517,482	44.54	1,680	
5	0.75 to < 2.50	846,216	131,116	71.01	895,979	1.45	0.7	28.94	2.2	594,197	66.31	3,786	
6	2.50 to < 10.00	144,789	7,477	83.47	151,241	5.97	0.0	24.97	2.5	133,499	88.26	2,278	
7	10.00 to < 100.00	25,855	37	75.00	25,733	18.67	0.0	28.46	2.0	37,050	143.97	1,368	
8	100.00 (Default)	43,582	199	75.00	47,887	100.00	0.0	32.50	1.0	22,042	46.02	13,800	
9	Sub-total	12,053,505	3,367,248	75.96	14,619,903	0.66	3.3	31.24	2.5	4,355,986	29.79	27,949	¥ 39,672
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	780,124	106,575	82.94	879,799	0.07	0.8	52.98	3.1	337,121	38.31	350	
2	0.15 to < 0.25	60,674	145	100.00	60,976	0.20	0.4	65.24	3.9	54,655	89.63	81	
3	0.25 to < 0.50	316,608	66,255	77.65	366,878	0.29	0.5	46.46	2.6	237,023	64.60	505	
4	0.50 to < 0.75	179,067	11,859	75.99	188,862	0.58	0.8	42.08	3.6	161,554	85.54	472	
5	0.75 to < 2.50	367,459	30,111	74.45	389,436	1.40	1.2	44.10	3.8	476,221	122.28	2,400	
6	2.50 to < 10.00	149,731	10,856	98.95	160,415	5.57	0.3	45.09	4.3	288,672	179.95	4,015	
7	10.00 to < 100.00	36,568	—	—	34,662	30.96	0.0	44.56	4.0	91,188	263.07	4,786	
8	100.00 (Default)	11,128	123	0.00	13,607	100.00	0.0	44.25	1.0	0	0.00	6,022	
9	Sub-total	1,901,363	225,926	80.63	2,094,639	1.99	4.3	48.76	3.3	1,646,436	78.60	18,635	10,725
SME exposures (AIRB)													
1	0.00 to < 0.15	61,206	5,500	75.00	65,331	0.11	0.0	30.84	3.7	17,346	26.55	23	
2	0.15 to < 0.25	79,831	1,723	75.00	77,248	0.20	0.0	32.08	3.5	26,552	34.37	50	
3	0.25 to < 0.50	24,536	—	—	24,536	0.30	0.0	30.59	2.0	6,855	27.93	23	
4	0.50 to < 0.75	45,579	319	75.00	44,193	0.50	0.0	21.71	2.5	12,794	28.95	48	
5	0.75 to < 2.50	99,639	10,148	76.70	99,515	1.54	0.1	21.78	2.7	45,607	45.82	330	
6	2.50 to < 10.00	15,516	671	75.98	16,026	6.61	0.0	19.31	2.7	8,954	55.86	214	
7	10.00 to < 100.00	3,923	—	—	3,189	18.67	0.0	16.76	1.3	2,111	66.21	99	
8	100.00 (Default)	1,437	—	—	2,275	100.00	0.0	28.08	1.0	897	39.44	567	
9	Sub-total	331,670	18,362	75.97	332,318	1.80	0.3	26.47	3.0	121,120	36.44	1,358	3,020
SME exposures (FIRB)													
1	0.00 to < 0.15	62	—	—	62	0.12	0.0	45.00	1.0	12	20.69	0	
2	0.15 to < 0.25	48	—	—	48	0.20	0.0	45.00	1.0	12	26.94	0	
3	0.25 to < 0.50	2	—	—	2	0.30	0.0	45.00	1.0	0	34.84	0	
4	0.50 to < 0.75	106,558	929	75.98	106,331	0.50	0.5	38.33	4.5	68,565	64.48	205	
5	0.75 to < 2.50	250,042	1,583	78.48	249,851	1.59	1.4	39.37	4.6	229,691	91.93	1,575	
6	2.50 to < 10.00	10,555	—	—	10,602	7.44	0.0	40.83	3.5	13,871	130.83	321	
7	10.00 to < 100.00	449	—	—	449	18.67	0.0	44.76	3.4	874	194.63	37	
8	100.00 (Default)	9,596	266	90.61	10,020	100.00	0.0	43.23	1.0	0	0.00	4,332	
9	Sub-total	377,314	2,779	78.80	377,367	4.08	2.1	39.23	4.5	313,029	82.95	6,472	582

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
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	¥ 981,697	¥106,790	75.00%	¥ 1,061,789	0.08%	0.2	22.03%	4.0	¥ 194,088	18.27%	¥ 196	
2	0.15 to < 0.25	53,336	5,850	75.00	57,723	0.20	0.0	18.07	3.7	13,012	22.54	21	
3	0.25 to < 0.50	467,747	129,937	74.80	564,947	0.29	0.1	24.07	4.6	230,559	40.81	404	
4	0.50 to < 0.75	302,901	57,427	75.47	346,242	0.56	0.0	19.71	4.5	148,590	42.91	392	
5	0.75 to < 2.50	171,823	53,316	75.00	211,811	1.34	0.0	24.77	4.1	143,120	67.56	706	
6	2.50 to < 10.00	24,111	34,757	74.95	50,163	3.81	0.0	27.73	4.8	50,939	101.54	513	
7	10.00 to < 100.00	8,623	2,411	75.00	10,432	21.01	0.0	25.81	3.6	14,403	138.06	541	
8	100.00 (Default)	9,274	1,467	64.93	10,227	100.00	0.0	22.46	1.0	0	0.00	2,297	
9	Sub-total	2,019,516	391,958	74.96	2,313,338	0.94	0.5	22.47	4.2	794,714	34.35	5,074	¥ 7,492
Specialised lending (FIRB)													
1	0.00 to < 0.15	1,467	—	—	1,467	0.10	0.2	45.00	4.3	633	43.17	0	
2	0.15 to < 0.25	30	—	—	30	0.20	0.0	45.00	1.0	9	30.51	0	
3	0.25 to < 0.50	1,525	—	—	1,525	0.30	0.1	45.00	4.9	1,219	79.97	2	
4	0.50 to < 0.75	180	—	—	180	0.58	0.0	45.00	2.8	143	79.57	0	
5	0.75 to < 2.50	449	—	—	449	1.10	0.0	45.00	4.8	562	125.15	2	
6	2.50 to < 10.00	41	—	—	41	3.17	0.0	45.00	4.9	66	161.28	0	
7	10.00 to < 100.00	55	—	—	55	25.60	0.0	45.00	5.0	141	255.70	6	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	3,751	—	—	3,751	0.73	0.4	45.00	4.5	2,777	74.05	12	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,267,438	29	100.00	468,397	0.07	0.3	90.00	5.0	565,727	120.77	—	
2	0.15 to < 0.25	111,564	—	—	37,871	0.20	0.1	90.00	5.0	58,079	153.35	—	
3	0.25 to < 0.50	63,280	—	—	22,304	0.30	0.2	90.00	5.0	39,903	178.89	—	
4	0.50 to < 0.75	41,775	—	—	18,322	0.50	0.2	90.00	5.0	38,266	208.85	—	
5	0.75 to < 2.50	21,041	—	—	16,394	1.29	0.2	90.00	5.0	45,943	280.23	—	
6	2.50 to < 10.00	3,276	—	—	1,791	6.65	0.0	90.00	5.0	7,705	430.24	—	
7	10.00 to < 100.00	144	—	—	40	18.67	0.0	90.00	5.0	297	731.60	—	
8	100.00 (Default)	93	—	—	50	100.00	0.0	90.00	5.0	563	1,125.00	—	
9	Sub-total	1,508,615	29	100.00	565,173	0.17	1.3	90.00	5.0	756,486	133.85	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,183	7,015	75.00	13,444	0.10	0.0	37.41	2.9	4,136	30.76	5	
2	0.15 to < 0.25	21,639	—	—	21,639	0.20	0.0	32.53	2.5	7,099	32.80	14	
3	0.25 to < 0.50	1,600	—	—	1,600	0.30	0.0	32.53	4.1	835	52.20	1	
4	0.50 to < 0.75	1,045	570	75.00	1,473	0.50	0.0	32.53	1.1	747	50.73	2	
5	0.75 to < 2.50	27,401	—	—	27,401	1.60	0.0	32.47	3.9	24,709	90.17	142	
6	2.50 to < 10.00	2,309	—	—	2,309	7.65	0.0	32.53	3.3	3,089	133.75	57	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	62,179	7,585	75.00	67,868	1.01	0.0	33.47	3.2	40,617	59.84	224	9

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
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	¥ 0	¥ 7,015	75.00%	¥ 5,261	0.12%	0.0	45.00%	2.7	¥ 1,903	36.16%	¥ 3	
2	0.15 to < 0.25	1,710	570	75.00	2,137	0.22	0.0	100.00	1.0	1,549	72.47	—	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	1,710	7,585	75.00	7,399	0.15	0.0	60.88	2.2	3,452	46.65	3	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	293,982	—	—	293,982	0.07	0.3	45.00	1.2	49,091	16.69	94	
2	0.15 to < 0.25	85,996	—	—	85,996	0.20	0.2	45.00	1.0	26,308	30.59	79	
3	0.25 to < 0.50	151,720	—	—	151,720	0.28	0.3	45.00	1.0	58,074	38.27	192	
4	0.50 to < 0.75	52,152	—	—	52,152	0.50	1.2	45.00	1.0	27,440	52.61	118	
5	0.75 to < 2.50	45,638	—	—	45,638	1.52	3.9	45.00	1.4	39,762	87.12	312	
6	2.50 to < 10.00	1,512	—	—	1,512	4.05	0.3	45.00	1.6	1,962	129.73	27	
7	10.00 to < 100.00	4,785	—	—	4,785	34.67	0.0	45.00	4.9	12,706	265.54	746	
8	100.00 (Default)	1	—	—	1	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	635,790	—	—	635,790	0.54	6.4	45.00	1.1	215,346	33.87	1,573	721
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	450,209	—	—	450,209	0.06	0.4	92.78	1.1	123,220	27.36	16	
2	0.15 to < 0.25	10,540	—	—	10,540	0.22	0.0	98.94	1.0	7,440	70.59	0	
3	0.25 to < 0.50	27,937	—	—	27,937	0.33	0.1	63.75	1.4	18,481	66.15	22	
4	0.50 to < 0.75	1,102	—	—	1,102	0.50	0.0	45.00	2.6	794	72.07	2	
5	0.75 to < 2.50	8,170	—	—	8,170	0.94	0.3	93.44	1.3	12,379	151.50	7	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	497,960	—	—	497,960	0.09	0.9	91.19	1.1	162,317	32.59	48	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	65,787	—	—	65,787	0.31	35.5	74.64	—	26,683	40.56	153	
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	65,787	—	—	65,787	0.31	35.5	74.64	—	26,683	40.56	153	304

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
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	¥ 42,268	28.44%	¥ 12,023	0.11%	44.4	64.24%	—	¥ 520	4.33%	¥ 8	
2	0.15 to < 0.25	44,969	835,819	11.53	141,381	0.24	200.3	58.77	—	10,436	7.38	203	
3	0.25 to < 0.50	20,322	708,916	8.14	78,048	0.37	149.0	73.17	—	10,017	12.83	211	
4	0.50 to < 0.75	35,638	275,621	11.53	67,431	0.59	85.2	58.77	—	10,122	15.01	235	
5	0.75 to < 2.50	15,683	187,913	11.58	37,443	0.94	88.7	62.91	—	8,571	22.89	221	
6	2.50 to < 10.00	45,213	132,761	13.24	62,795	4.92	93.5	59.65	—	42,659	67.93	1,838	
7	10.00 to < 100.00	479	976	14.20	617	49.55	0.7	62.17	—	963	155.99	190	
8	100.00 (Default)	63	3,698	7.81	17,074	100.00	21.0	60.41	—	5,109	29.92	9,906	
9	Sub-total	162,370	2,187,975	10.86	416,817	5.24	683.2	62.20	—	88,401	21.20	12,815	¥ 18,759
Residential mortgage exposures													
1	0.00 to < 0.15	3,214,116	16,393	100.00	3,230,509	0.10	111.9	19.82	—	160,983	4.98	694	
2	0.15 to < 0.25	2,979,124	90	100.00	2,979,215	0.18	141.9	18.49	—	207,402	6.96	1,012	
3	0.25 to < 0.50	2,541,242	2,485	100.00	2,543,737	0.35	127.8	18.11	—	277,206	10.89	1,611	
4	0.50 to < 0.75	708,831	73	100.00	708,905	0.51	47.2	19.88	—	111,933	15.78	724	
5	0.75 to < 2.50	131,858	19	100.00	131,877	0.92	13.5	22.37	—	34,836	26.41	270	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	93,795	21	100.00	93,816	20.59	5.0	19.36	—	102,114	108.84	3,807	
8	100.00 (Default)	30,482	17	100.00	31,800	100.00	1.8	21.10	—	8,343	26.23	6,043	
9	Sub-total	9,699,451	19,100	100.00	9,719,862	0.76	449.5	19.00	—	902,822	9.28	14,164	23,757
Other retail exposures													
1	0.00 to < 0.15	0	24,660	22.87	5,642	0.11	22.4	19.31	—	298	5.29	1	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	298,799	—	—	298,799	0.31	120.0	54.76	—	88,573	29.64	518	
4	0.50 to < 0.75	362,363	495	100.00	363,057	0.58	100.0	39.62	—	113,511	31.26	855	
5	0.75 to < 2.50	165,384	147,638	28.66	207,714	1.14	280.8	64.27	—	141,997	68.36	1,564	
6	2.50 to < 10.00	63,916	25,804	55.46	78,230	3.82	64.8	44.93	—	49,943	63.84	1,317	
7	10.00 to < 100.00	4,182	925	87.67	5,142	39.81	1.1	36.89	—	4,323	84.07	895	
8	100.00 (Default)	8,899	1,481	32.53	22,353	100.00	13.6	49.48	—	6,115	27.35	10,571	
9	Sub-total	903,546	201,005	31.87	980,940	3.34	603.0	49.97	—	404,762	41.26	15,725	16,487
Lease transactions													
1	0.00 to < 0.15	190,149	—	—	190,149	0.07	0.4	45.00	2.6	47,784	25.13	67	
2	0.15 to < 0.25	136,773	—	—	136,773	0.20	0.1	45.00	4.2	82,629	60.41	126	
3	0.25 to < 0.50	22,919	—	—	22,919	0.30	0.1	45.00	2.1	11,891	51.88	31	
4	0.50 to < 0.75	41,966	—	—	41,966	0.50	0.2	45.00	2.9	31,319	74.62	95	
5	0.75 to < 2.50	37,530	—	—	37,530	1.64	0.3	45.00	3.0	39,826	106.11	278	
6	2.50 to < 10.00	2,426	—	—	2,426	6.26	0.0	45.00	3.2	3,815	157.21	68	
7	10.00 to < 100.00	465	—	—	465	18.67	0.0	45.00	2.9	973	209.10	39	
8	100.00 (Default)	—	—	—	173	100.00	0.0	45.00	1.0	0	0.00	77	
9	Sub-total	432,232	—	—	432,405	0.40	1.3	45.00	3.1	218,239	50.47	784	3,480
Total (all portfolios)		¥ 49,353,056	¥ 6,726,502	54.03%	¥ 52,092,905	0.61%	1,796.6	36.02%	2.1	¥ 10,458,890	20.07%	¥ 105,608	¥ 126,118

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

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

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

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

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

Item No.	Portfolio	Millions of Yen	
		September 30, 2019	
		a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 96,111	¥ 96,111
2	Sovereign Exposures – AIRB	15,319	15,319
3	Financial Institution Exposures – FIRB	173,756	173,756
4	Financial Institution Exposures – AIRB	119,616	119,616
5	Corporate exposures (excluding specialised lending) – FIRB	1,958,646	1,958,646
6	Corporate exposures (excluding specialised lending) – AIRB	4,478,819	4,478,819
7	Specialised lending – FIRB	930,228	930,228
8	Specialised lending – AIRB	794,714	794,714
9	Retail – Qualifying revolving retail exposures	88,401	88,401
10	Retail – Residential mortgage exposures	902,822	902,822
11	Retail – Other retail exposures	404,762	404,762
12	Equity Exposures – FIRB	996,539	996,539
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	404,347	404,347
15	Purchased receivables – AIRB	44,069	44,069
16	Total	¥ 11,408,154	¥ 11,408,154

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

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

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

CR10		Millions of Yen, %										
September 30, 2019												
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	¥ 43,793	¥ —	50%	¥ —	¥ 9,131	¥ —	¥ 34,661	¥ 43,793	¥ 21,896	¥ —	
	2.5 years≤	166,240	39,348	70%	—	195,676	—	75	195,751	137,026	783	
Good	< 2.5 years	51,187	—	70%	—	20,493	—	30,693	51,187	35,831	204	
	2.5 years≤	199,125	12,812	90%	—	208,596	—	138	208,734	187,861	1,669	
Satisfactory		134,089	2,769	115%	—	81,972	—	54,194	136,166	156,591	3,812	
Weak		28,252	—	250%	—	26,091	—	2,160	28,252	70,631	2,260	
Default		7,972	—	—	—	1,334	—	6,638	7,972	—	3,986	
Total		¥ 630,661	¥ 54,930	—	¥ —	¥ 543,296	¥ —	¥ 128,563	¥ 671,859	¥ 609,838	¥ 12,716	
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	5,649	—	70%						5,649	3,954	22
	2.5 years≤	21	—	95%						21	20	0
Good	< 2.5 years	8,600	—	95%						8,600	8,170	34
	2.5 years≤	14,849	31,640	120%						38,579	46,295	154
Satisfactory		108,831	65,037	140%						157,609	220,653	4,413
Weak		7,331	10,767	250%						15,406	38,516	1,232
Default		—	—	—						—	—	—
Total		¥ 145,283	¥ 107,445	—						¥ 225,867	¥ 317,611	¥ 5,857
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to market-based approach												
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts		
Simple risk weight method – Listed shares		11,540	38,903	300%						50,444	151,332	
Simple risk weight method – Unlisted shares		22,180	—	400%						22,180	88,720	
Internal Models Approach		—	—	—						—	—	
Total		¥ 33,720	¥ 38,903	—						¥ 72,624	¥ 240,052	
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, 2020					
		a	b	c	d	e	f
Item No.		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ —	¥ —		1.4	¥ —	¥ —
	Current Exposure Method (CEM)	374,264	520,502			894,767	389,420
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					645,578	105,129
5	Exposure variation estimation model					—	—
6	Total						¥ 494,550

CCR1		Millions of Yen					
		September 30, 2019					
		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)	372,078	508,078			880,156	334,952
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					589,641	88,452
5	Exposure variation estimation model					—	—
6	Total						¥ 423,405

CCR2: Credit valuation adjustment (CVA) capital charge

CCR2		Millions of Yen	
		September 30, 2020	
		a	b
Item No.		EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)		—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)		—
4	Total portfolios subject to the standardised risk measurement method	811,987	666,708
5	Total portfolios subject to the CVA capital charge	¥ 811,987	¥ 666,708

CCR2		Millions of Yen	
		September 30, 2019	
		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	885,390	643,868
5	Total portfolios subject to the CVA capital charge	¥ 885,390	¥ 643,868

CCR3: CCR exposures by regulatory portfolio and risk weights

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

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

CCR3		Millions of Yen									
		September 30, 2019									
Item No.	Regulatory portfolio	Risk weight	a	b	c	d	e	f	g	h	i
			Credit equivalent amounts (post-CRM)								
			0%	10%	20%	50%	75%	100%	150%	Other	Total
1	Government of Japan and Bank of Japan (BOJ)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks		—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—
4	Local governments of Japan		—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—
9	The three local public corporations		—	—	—	—	—	—	—	—	—
10	Financial institutions and type I financial instruments business operators		—	—	338,739	—	—	—	—	—	338,739
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	—	—	—	—
14	Total		¥ —	¥ —	¥ 338,739	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 338,739

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

CCR4: IRB – CCR exposures by portfolio and PD scale

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

Notes: 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. "Specialised lending" is shown as a portfolio category from this fiscal year.

CCR4			Millions of Yen, %, 1,000 cases, Year								
			September 30, 2019								
			a		b	c	d	e	f		g
Item No.	PD scale		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA		RWA density	
Sovereign exposures											
1	0.00 to < 0.15		¥	45,631	0.02%	0.0	27.56%	1.4	¥	3,602	7.89%
2	0.15 to < 0.25			—	—	—	—	—		—	—
3	0.25 to < 0.50			424	0.26	0.0	45.00	1.0		207	48.88
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			46,056	0.02	0.0	27.65	1.4		3,810	8.27
Financial Institution exposures											
1	0.00 to < 0.15			435,178	0.04	0.1	13.97	2.6		86,059	19.77
2	0.15 to < 0.25			198	0.20	0.0	45.00	2.3		101	50.81
3	0.25 to < 0.50			34,574	0.28	0.0	11.19	3.8		27,555	79.69
4	0.50 to < 0.75			176	0.50	0.0	45.00	1.0		92	52.44
5	0.75 to < 2.50			536	1.03	0.0	45.00	1.0		399	74.38
6	2.50 to < 10.00			—	—	—	—	—		—	—
7	10.00 to < 100.00			—	—	—	—	—		—	—
8	100.00 (Default)			—	—	—	—	—		—	—
9	Sub-total			470,665	0.06	0.1	13.73	2.7		114,208	24.26
Corporate exposures and SME exposures											
1	0.00 to < 0.15			303,968	0.05	0.2	9.43	1.5		56,211	18.49
2	0.15 to < 0.25			13,610	0.20	0.0	45.00	4.0		7,732	56.81
3	0.25 to < 0.50			8,273	0.30	0.0	45.00	4.2		6,221	75.19
4	0.50 to < 0.75			5,349	0.52	0.1	45.00	4.1		4,843	90.55
5	0.75 to < 2.50			6,491	1.62	0.1	45.00	3.3		7,618	117.36
6	2.50 to < 10.00			1,779	4.45	0.0	45.00	4.3		2,897	162.84
7	10.00 to < 100.00			608	33.88	0.0	45.00	3.4		1,682	276.64
8	100.00 (Default)			7	100.00	0.0	45.00	1.0		0	0.00
9	Sub-total			340,088	0.19	0.6	10.27	1.8		87,208	25.64
Specialised lending											
1	0.00 to < 0.15			94,242	0.06	0.1	45.00	4.7		33,489	35.53
2	0.15 to < 0.25			19,805	0.20	0.0	45.00	4.9		13,340	67.35
3	0.25 to < 0.50			20,185	0.30	0.0	45.00	4.9		16,366	81.08
4	0.50 to < 0.75			11,333	0.50	0.0	45.00	4.9		11,028	97.31
5	0.75 to < 2.50			55,109	1.37	0.0	45.00	4.9		72,854	132.20
6	2.50 to < 10.00			201	5.42	0.0	45.00	3.0		242	120.56
7	10.00 to < 100.00			—	—	—	—	—		—	—
8	100.00 (Default)			54	100.00	0.0	45.00	1.0		0	0.00
9	Sub-total			200,930	0.52	0.2	45.00	4.8		147,321	73.31
Total (all portfolios)			¥	1,057,740	0.19%	1.0	14.34%	2.8	¥	352,548	33.33%

Notes: 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. "Specialised lending" is shown as a portfolio category from this fiscal year.

CCR5: Composition of collateral for CCR exposure

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

CCR5		Millions of Yen					
		September 30, 2019					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Item No.		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ —	¥ 108,412	¥ —	¥ 269,824	¥ 18,010	¥ 763,873
2	Cash (other currency)	—	1,412	—	131,450	1,159,270	33,245
3	Domestic sovereign debt	—	2,753	—	6,535	93,929	305,658
4	Other sovereign debt	—	—	—	—	924,094	1,484,073
5	Government agency debt	—	—	—	—	578,821	585,791
6	Corporate bonds	—	—	—	—	73,369	3,052
7	Equity securities	—	—	—	9,657	677,137	754,514
8	Other collateral	—	—	—	—	—	—
9	Total	¥ —	¥ 112,578	¥ —	¥ 417,466	¥ 3,524,633	¥ 3,930,210

CCR6: Credit derivatives exposures

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

Item No.		Millions of Yen	
		September 30, 2019	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 52,579	¥ 77,339
2	Index credit default swaps	4,720	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 57,300	¥ 77,339
Fair values			
7	Positive fair value (asset)	25	1,070
8	Negative fair value (liability)	(660)	(33)

CCR8: Exposures to central counterparties (CCP)

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

Item No.	CCR8	Millions of Yen	
		September 30, 2019	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 47,669
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,313,493	26,269
3	(i) OTC derivatives	1,162,311	23,246
4	(ii) Exchange-traded derivatives	111,606	2,232
5	(iii) Repo transactions	39,575	791
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	72,418	1,448
9	Pre-funded default fund contributions	22,353	19,950
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, 2020								
Item No.	Type of underlying asset	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 71,425	¥ —	¥ 71,425	¥ 267,509	¥ —	¥ 267,509	¥ 111,826	¥ —	¥ 111,826
2	Residential mortgage	71,425	—	71,425	80,101	—	80,101	64,477	—	64,477
3	Credit card	—	—	—	22,221	—	22,221	23,794	—	23,794
4	Other retail exposures	—	—	—	165,186	—	165,186	23,553	—	23,553
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	¥ 5,409	¥ —	¥ 5,409	¥ —	¥ —	¥ —	¥ 679,759	¥ —	¥ 679,759
7	Loans to corporates	—	—	—	—	—	—	679,759	—	679,759
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	5,409	—	5,409	—	—	—	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		September 30, 2019								
Item No.	Type of underlying asset	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 59,721	¥ —	¥ 59,721	¥ 172,186	¥ —	¥ 172,186	¥ 182,641	¥ —	¥ 182,641
2	Residential mortgage	59,721	—	59,721	84,675	—	84,675	80,336	—	80,336
3	Credit card	—	—	—	1,320	—	1,320	34,103	—	34,103
4	Other retail exposures	—	—	—	86,191	—	86,191	68,201	—	68,201
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	¥ 16,677	¥ —	¥ 16,677	¥ —	¥ —	¥ —	¥ 783,151	¥ —	¥ 783,151
7	Loans to corporates	—	—	—	—	—	—	761,554	—	761,554
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	16,677	—	16,677	—	—	—	21,596	—	21,596
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, 2020

Not applicable.

As of September 30, 2019

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

SEC3		Millions of Yen														
		September 30, 2019														
		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	¥110,167	¥110,167	¥110,167	¥110,167	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	63,427	63,427	63,427	63,427	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	42,512	42,512	42,512	42,512	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	32,392	32,392	32,392	15,715	16,677	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	247,744	247,744	247,744	231,067	16,677	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	754	754	754	754	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	154,281	154,281	154,281	106,883	47,398	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	154	154	154	154	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	1,080	1,080	1,080	1,080	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	12,341	12,341	12,341	8,550	3,791	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	12	12	12	12	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—

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

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

SEC4		Millions of Yen															
		September 30, 2019															
		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	¥834,440	¥834,440	¥834,440	¥148,950	¥685,490	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	75,853	75,853	75,853	26,531	49,322	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	51,916	51,916	51,916	3,579	48,337	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	3,580	3,580	3,580	3,580	—	—	—	—	—	—	—	—	—	—	—	—
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)	920,760	920,760	920,760	137,609	783,151	—	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	45,031	45,031	45,031	45,031	—	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																	
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	177,373	177,373	177,373	29,189	148,184	—	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	12,236	12,236	12,236	12,236	—	—	—	—	—	—	—	—	—	—	—	—
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)	14,189	14,189	14,189	2,335	11,854	—	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	978	978	978	978	—	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—

MR1: Market risk under standardised approach

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

MR1		Millions of Yen
Item No.		September 30, 2019
		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 2,587
2	Equity risk (general and specific)	—
3	Foreign exchange risk	9,188
4	Commodity risk	—
	Options transactions	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 11,776

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

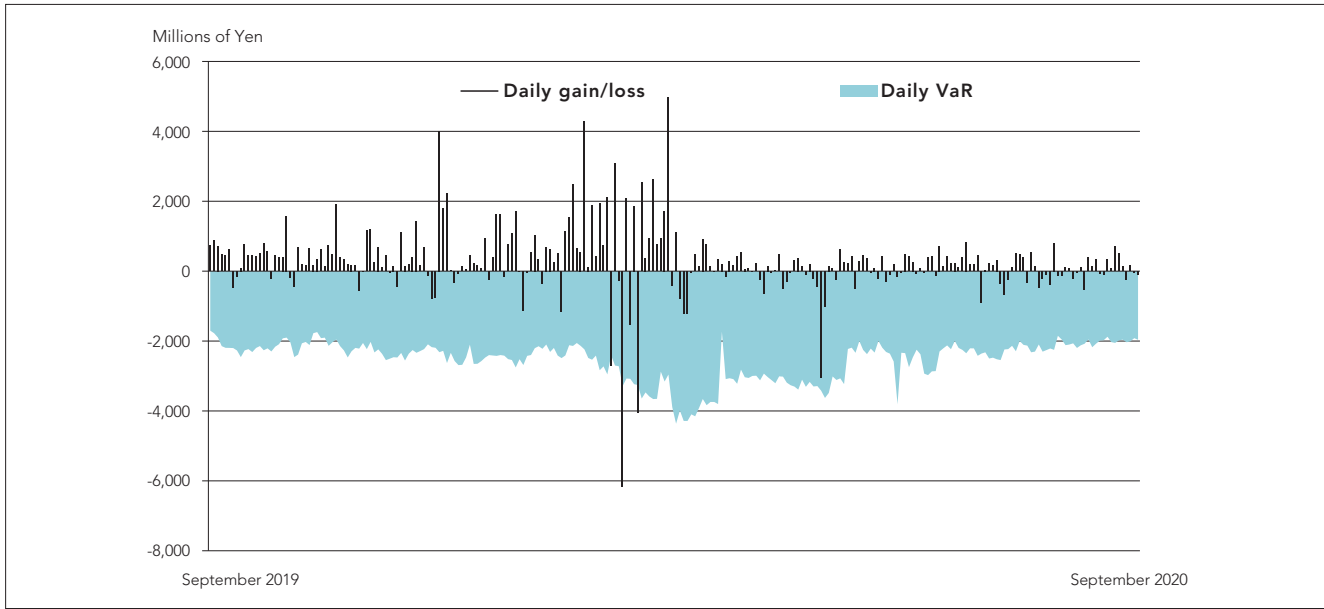
MR3 Item No.	Millions of Yen	
	September 30, 2020	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 13,022
2	Average value	7,418
3	Minimum value	4,985
4	Period end	5,092
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum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

MR3 Item No.	Millions of Yen	
	September 30, 2019	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 7,867
2	Average value	5,401
3	Minimum value	3,923
4	Period end	4,595
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	29,225
6	Average value	21,687
7	Minimum value	15,998
8	Period end	19,484
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

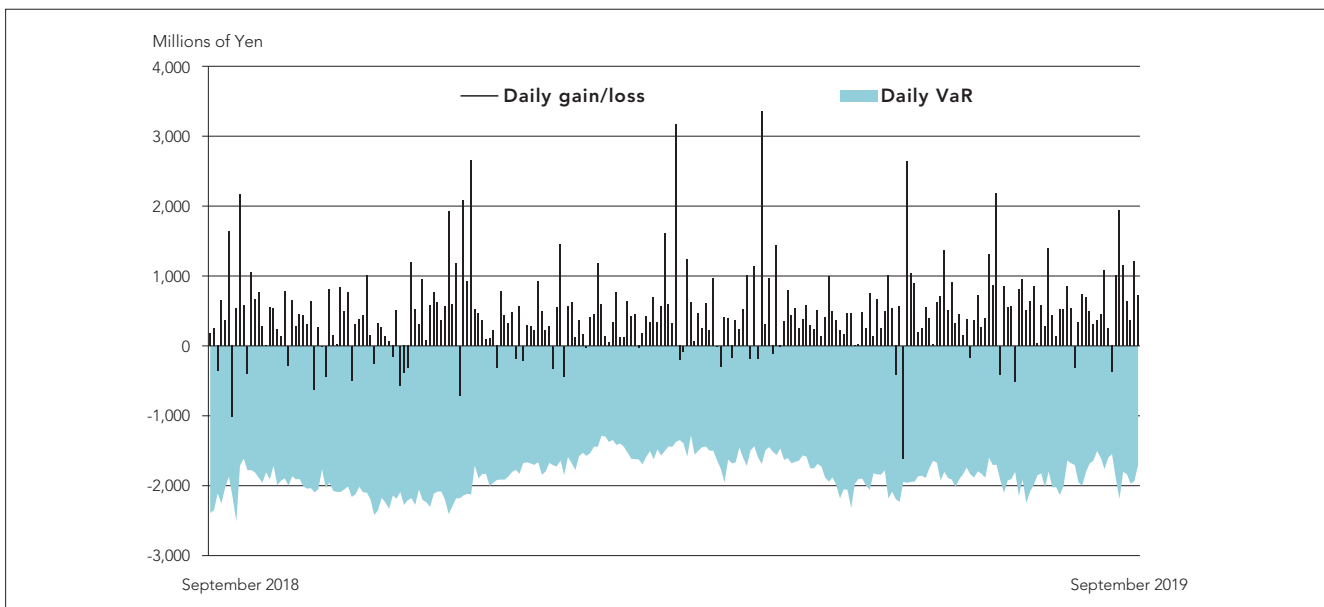
September 30, 2020



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

MR4

September 30, 2019



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

IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
Item No.					
1	Parallel up	¥ 100,975	¥ 131,376	¥ (79,552)	¥ (57,616)
2	Parallel down	24,754	19,616	76,126	59,076
3	Steepener	127,241	85,616		
4	Flattener	1,777	—		
5	Short rate up	—	4,790		
6	Short rate down	44,304	17,008		
7	Maximum	127,241	131,376	76,126	59,076
		e		f	
		September 30, 2020		September 30, 2019	
8	Tier 1 Capital	¥ 2,454,860		¥ 2,466,947	

Composition of Basel III Leverage Ratio

Consolidated

As of September 30			Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2020	2019
On-Balance Sheet Exposures				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 41,738,879	¥ 54,313,361
1a	1	Total Assets Reported in the Consolidated Balance Sheet	44,375,176	56,898,511
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)	2,636,296	2,585,149
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	146,003	203,323
3		Total On-Balance Sheet Exposures (A)	41,592,876	54,110,038
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.	535,796	474,861
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.	937,540	936,164
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	516,924	425,309
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)	190,551	86,781
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	65,600	77,339
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	63,600	57,300
11	4	Total Exposures Related to Derivative Transactions (B)	1,801,710	1,769,594
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	924,627	900,489
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	292,062	299,187
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	1,216,689	1,199,676
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	8,192,722	7,551,019
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	5,141,822	4,683,930
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,050,899	2,867,088
Basel III Leverage Ratio on a Consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,454,860	2,466,947
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 47,662,176	¥ 59,946,397
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	5.15%	4.11%
Basel III Leverage Ratio on a Consolidated Basis If Including Deposits Held with the Bank of Japan				
		Total Exposure (F)	¥ 47,662,176	
		Deposits Held with the Bank of Japan	15,257,555	
		Total Exposure If Including Deposits Held with the Bank of Japan (F')	62,919,731	
		Basel III Leverage Ratio on a Consolidated Basis If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	3.90%	

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

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

The key drivers of material changes observed from September 30, 2019 to September 30, 2020

Total exposures substantially decreased, due to the revision of calculation rule that current account with the Bank of Japan was excluded from total exposures, according to the Revision of Financial Services Agency Notification No.11, 2019 (effected on June, 2020).

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 2020 2nd Quarter		Fiscal Year 2020 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 17,953,290		¥ 13,694,560	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,037,241	¥ 857,095	¥ 17,942,456	¥ 841,875
3	of which: Stable deposits	769,901	23,097	735,409	22,062
4	of which: Less stable deposits	8,301,187	833,998	8,157,764	819,813
5	Cash outflows related to unsecured wholesale funding	13,335,886	10,519,740	12,813,688	10,509,075
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,973,207	8,157,061	10,608,334	8,303,721
8	of which: Debt securities	2,362,679	2,362,679	2,205,354	2,205,354
9	Cash outflows related to secured funding, etc.	56,526		108,950	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,372,472	1,697,577	5,788,145	1,638,593
11	of which: Cash outflows related to derivative transactions, etc.	338,398	338,398	334,674	334,674
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	6,034,074	1,359,179	5,453,471	1,303,919
14	Cash outflows related to contractual funding obligations, etc.	337,568	216,728	418,304	252,621
15	Cash outflows related to contingencies	11,359,679	22,293	10,749,934	23,709
16	Total cash outflows	13,369,959		13,374,823	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	76,808	—	473,934	6,377
18	Cash inflows related to collection of loans, etc.	2,977,314	2,118,404	2,630,945	1,787,715
19	Other cash inflows	389,837	249,436	516,487	212,841
20	Total cash inflows	3,443,959	2,367,840	3,621,366	2,006,933
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	17,953,290		13,694,560	
22	Net cash outflows	11,002,119		11,367,890	
23	Consolidated Liquidity Coverage Ratio (LCR)	163.1		120.4	
24	The number of data used to calculate the average value	61		61	

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

(1) Items concerning fluctuations in the LCR over time

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

(2) Items concerning evaluation of the LCR level

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

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

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

(4) Other items concerning LCR

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

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

KM1: Key Metrics

Non-consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2020	June 30, 2020	March 31, 2020	December 31, 2019	September 30, 2019
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,874,965	¥ 1,855,453	¥ 1,853,206	¥ 1,925,493	¥ 1,912,687
2	Tier 1	2,214,965	2,195,453	2,193,206	2,265,493	2,252,687
3	Total capital	2,736,073	2,682,377	2,693,326	2,771,187	2,769,965
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	18,653,915	18,538,841	18,113,159	18,825,656	18,149,949
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	10.05%	10.00%	10.23%	10.22%	10.53%
6	Tier 1 ratio	11.87%	11.84%	12.10%	12.03%	12.41%
7	Total capital ratio	14.66%	14.46%	14.86%	14.72%	15.26%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	45,805,095	46,661,133	57,397,289	56,211,082	58,115,701
14	Basel III leverage ratio	4.83%	4.70%	3.82%	4.03%	3.87%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2020 2nd Quarter	Fiscal Year 2020 1st Quarter	Fiscal Year 2019 4th Quarter	Fiscal Year 2019 3rd Quarter	Fiscal Year 2019 2nd Quarter
		Liquidity Coverage Ratio (LCR)				
15	Total HQLA allowed to be included in the calculation	¥ 17,661,017	¥ 13,401,434	¥ 14,166,020	¥ 15,025,280	¥ 15,251,414
16	Net cash outflows	10,139,836	10,303,471	10,353,796	10,997,609	10,783,358
17	Non-consolidated LCR	174.1%	130.0%	136.8%	136.6%	141.4%

Note: Month-end data used for some items instead of daily data to calculate figures in 2Q FY2019.

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

Non-consolidated

CC1: Composition of Capital

CC1 As of September 30	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2020	2019	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves					
1a+2-1c-26		Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,718,740	¥ 1,665,537	
1a		of Which: Capital Stock and Capital Surplus	685,103	685,103	
2		of Which: Retained Earnings	1,061,769	1,037,703	
1c		of Which: Treasury Stock (Deduction)	—	—	
26		of Which: Earnings to be Distributed (Deduction)	28,132	57,269	
		of Which: Others	—	—	
1b		Subscription Rights to Common Shares	—	—	
3		Valuation and Translation Adjustments	301,548	402,842	(a)
6		Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,020,288	2,068,379	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9		Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	50,722	48,297	
8		of Which: Goodwill (Including Those Equivalent)	—	—	
9		of Which: Other Intangible Assets	50,722	48,297	
10		Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
11		Deferred Gains or Losses on Derivatives under Hedge Accounting	(39,538)	(34,585)	
12		Shortfall of Eligible Provisions to Expected Losses	—	16,352	
13		Securitisation Gain on Sale	1,160	1,324	
14		Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	
15		Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	132,978	124,301	
16		Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	—	
17		Reciprocal Cross-Holdings in Common Equity	—	—	
18		Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)	—	—	
19+20+21		Amount above the 10% Threshold on the Specified Items	—	—	
19		of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
20		of Which: Mortgage Servicing Rights	—	—	
21		of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
22		Amount Exceeding the 15% Threshold on the Specified Items	—	—	
23		of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
24		of Which: Mortgage Servicing Rights	—	—	
25		of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
27		Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	—	—	
28		Common Equity Tier 1 Capital: Regulatory Adjustments (B)	145,322	155,691	
Common Equity Tier 1 Capital (CET1)					
29		Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,874,965	¥ 1,912,687	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2020	2019	Reference Numbers to Reconciliation with the Balance Sheet
Additional Tier 1 Capital: Instruments				
30	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —	
	31a Subscription Rights to Additional Tier 1 Instruments	—	—	
	31b Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	340,000	340,000	
	32 Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
	33+35 Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	—	—	
36	Additional Tier 1 Capital: Instruments (D)	340,000	340,000	
Additional Tier 1 Capital: Regulatory Adjustments				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
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)	340,000	340,000	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	2,214,965	2,252,687	
Tier 2 Capital: Instruments and Provisions				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	341,657	309,589	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	170,648	209,227	
50	Provisions Allowed in Group Tier 2	10,341	—	
50a	of Which: General Allowance for Credit Losses	—	—	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	10,341	—	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 522,647	¥ 518,817	

CC1		Millions of Yen, %					
As of September 30		a		b		c	
Basel III Template No.	Items	2020		2019		Reference Numbers to Reconciliation with the Balance Sheet	
Tier 2 Capital: Regulatory Adjustments							
52	Investments in Own Tier 2 Instruments	¥	—	¥	—		
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities		—		—		
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		—		—		
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		1,540		1,540		
57	Tier 2 Capital: Regulatory Adjustments (I)		1,540		1,540		
Tier 2 Capital (T2)							
58	Tier 2 Capital (J) = (H) – (I)		521,107		517,277		
Total Capital (TC = T1 + T2)							
59	Total Capital (K) = (G) + (J)		2,736,073		2,769,965		
Total Risk Weighted Assets							
60	Total Risk Weighted Assets (L)		18,653,915		18,149,949		
Capital Ratios (Non-consolidated)							
61	Common Equity Tier 1 Capital Ratio (C)/(L)		10.05%		10.53%		
62	Tier 1 Capital Ratio (G)/(L)		11.87%		12.41%		
63	Total Capital Ratio (K)/(L)		14.66%		15.26%		
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)		110,614		118,515		
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		63,025		62,938		
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		—		—		
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		—		—		
Provisions Included in Tier 2 Capital: Instruments and Provisions							
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)		—		—		
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach		2,329		2,036		
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)		10,341		—		
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		94,666		94,206		
Capital Instruments Subject to Phase out Arrangements							
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements		77,800		116,700		
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)		—		—		
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements		171,581		257,372		
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥	—	¥	—		

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

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

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

As of September 30, 2020

CC2: Reconciliation of Regulatory Capital to Balance Sheet

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

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

(Appendix)

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

1. Shareholders' equity

(1) Non-consolidated balance sheet

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

(2) Composition of capital

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

2. Intangible assets

(1) Non-consolidated balance sheet

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

(2) Composition of capital

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

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

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

(2) Composition of capital

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

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

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

(2) Composition of capital

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

5. Deferred gains or losses on hedges

(1) Non-consolidated balance sheet

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

(2) Composition of capital

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

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

(1) Non-consolidated balance sheet

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

(2) Composition of capital

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

7. Other Capital Instruments

(1) Non-consolidated balance sheet

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

(2) Composition of capital

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

As of September 30, 2019

CC2	a	b	c	d
Items	Non-consolidated Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
Cash and Due from Banks	¥ 15,929,438	¥ 15,929,439		
Call Loans	52,764	52,764		
Receivables under Resale Agreements	159,139	159,139		
Receivables under Securities Borrowing Transactions	741,350	741,350		
Monetary Claims Bought	42,916	42,916		
Trading Assets	468,135	468,135		
Money Held in Trust	99	99		
Securities	6,381,176	6,381,175		6-a
Loans and Bills Discounted	29,280,061	29,280,061		6-b
Foreign Exchanges	32,155	32,155		
Other Assets	1,291,018	1,291,018		6-c
Tangible Fixed Assets	192,736	192,736		
Intangible Fixed Assets	69,613	69,613		2
Prepaid Pension Expenses	179,161	179,161		3
Customers' Liabilities for Acceptances and Guarantees	420,745	420,745		
Allowance for Loan Losses	(65,434)	(65,434)		
Total Assets	¥ 55,175,077	¥ 55,175,076		

CC2	a	b	c	d
Items	Non-consolidated Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥ 30,557,568	¥ 30,557,568		
Negotiable Certificates of Deposit	7,142,216	7,142,216		
Call Money	1,911,650	1,911,650		
Payables under Repurchase Agreements	1,636,623	1,636,623		
Payables under Securities Lending Transactions	141,156	141,156		
Trading Liabilities	304,382	304,382		
Borrowed Money	4,170,320	4,170,320		7
Foreign Exchanges	16,503	16,503		
Short-term Bonds Payable	1,386,776	1,386,776		
Bonds Payable	542,681	542,681		
Borrowed Money from Trust Account	3,965,260	3,965,260		
Other Liabilities	692,076	692,076		6-d
Provision for Bonuses	8,216	8,216		
Provision for Directors' Bonuses	—	—		
Provision for Stocks Payment	109	109		
Provision for Retirement Benefits	731	731		
Provision for Reimbursement of Deposits	4,275	4,275		
Provision for Contingent Loss	1,385	1,385		
Deferred Tax Liabilities	144,290	144,290		4-a
Deferred Tax Liabilities for Land Revaluation	2,455	2,455		4-b
Acceptances and Guarantees	420,745	420,745		
Total Liabilities	53,049,428	53,049,428		
(Net Assets)				
Capital Stock	342,037	342,037		1-a
Capital Surplus	343,066	343,066		1-b
Retained Earnings	1,037,703	1,037,703		1-c
Total Shareholders' Equity	1,722,806	1,722,806		
Valuation Difference on Available-for-Sale Securities	448,289	448,289		
Deferred Gains or Losses on Hedges	(42,038)	(42,038)		5
Revaluation Reserve for Land	(3,409)	(3,409)		
Foreign Currency Translation Adjustments	—	(0)		
Total Valuation and Translation Adjustments	402,842	402,842	(a)	
Total Net Assets	2,125,648	2,125,648		
Total Liabilities and Net Assets	¥ 55,175,077	¥ 55,175,076		

(Appendix)

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

1. Shareholders' equity

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	343,066		1-b
Retained Earnings	1,037,703		1-c
Total Shareholders' Equity	¥ 1,722,806		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,722,806	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	685,103		1a
of Which: Retained Earnings	1,037,703		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible assets

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 69,613		2
Associated Deferred Tax Liabilities	21,315		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	48,297	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Expenses	¥ 179,161		3
Associated Deferred Tax Liabilities	54,859		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	¥ 124,301		15

4. Deferred tax assets

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 144,290		4-a
Deferred Tax Liabilities for Land Revaluation	2,455		4-b
Associated Intangible Fixed Assets	21,315		
Associated Prepaid Pension Expenses	54,859		

(2) Composition of capital

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

5. Deferred gains or losses on hedges

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (42,038)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (34,585)	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

6. Investments in the capital of financial entities

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,381,176		6-a
Loans and Bills Discounted	29,280,061	Including subordinated loans	6-b
Other Assets	1,291,018	Including derivatives	6-c
Other Liabilities	¥ 692,076	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	118,515		
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)	118,515		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	64,478		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	62,938		73

7. Other Capital Instruments

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,170,320		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 340,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	309,589		46

Disclosure Data Designated as Per the Appended Forms

Non-consolidated

OV1: Overview of Risk-weighted assets (RWA)

OV1 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
1	Credit risk (excluding counterparty credit risk)	¥ 12,080,899	¥ 12,241,476	¥ 1,015,139	¥ 1,027,977
2	of Which: Standardised Approach (SA)	1,077	1,317	86	105
3	of Which: Internal Ratings-Based (IRB) Approach	10,138,987	10,137,290	859,786	859,642
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	—	—	—	—
	Other assets	1,940,834	2,102,867	155,266	168,229
4	Counterparty credit risk (CCR)	1,130,923	1,013,900	92,456	82,803
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	387,115	331,708	32,827	28,128
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	665,382	613,817	53,230	49,105
	of Which: Central Counterparty (CCP)	52,555	47,669	4,204	3,813
	Others	25,870	20,705	2,193	1,755
7	Equity positions in banking book under market-based approach	233,895	214,223	19,834	18,166
8	Equity Investments in Funds (Look-through Approach)	1,347,216	1,235,895	107,777	98,871
9	Equity Investments in Funds (Mandate-based Approach)	841,700	752,084	67,336	60,166
	Equity Investments in Funds (Probability Approach 250%)	—	—	—	—
	Equity Investments in Funds (Probability Approach 400%)	—	—	—	—
10	Equity Investments in Funds (Probability Approach 1,250%)	1,103	1,238	88	99
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	232,170	257,704	18,573	20,616
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	214,114	245,313	17,129	19,625
14	of Which: External Rating-Based Approach (SEC-ERBA)	18,056	12,391	1,444	991
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	0	0	0	0
16	Market risk	1,313,098	972,472	105,047	77,797
17	of Which: Standardised Approach (SA)	3,628	2,587	290	207
18	of Which: Internal Model Approaches (IMA)	1,309,470	969,885	104,757	77,590
19	Operational risk	658,753	651,932	52,700	52,154
20	of Which: Basic Indicator Approach (BIA)	428	428	34	34
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	658,324	651,503	52,665	52,120
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	157,547	157,345	13,360	13,342
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 18,653,915	¥ 18,149,949	¥ 1,492,313	¥ 1,451,995

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

IRRBB1: Interest rate risk

Item No.	IRRBB1	Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
1	Parallel up	¥ 71,743	¥ 111,435	¥ (79,389)	¥ (59,506)
2	Parallel down	30,318	37,861	75,963	60,966
3	Steepener	111,960	77,588		
4	Flattener	1,773	—		
5	Short rate up	—	3,159		
6	Short rate down	51,428	23,330		
7	Maximum	111,960	111,435	75,963	60,966
		e		f	
		September 30, 2020		September 30, 2019	
8	Tier 1 Capital	¥ 2,214,965		¥ 2,252,687	

Composition of Basel III Leverage Ratio

Non-consolidated

As of September 30			Millions of Yen, %	
Basel III Template No. (Table2)	Basel III Template No. (Table1)	Items	2020	2019
On-Balance Sheet Exposures				
1		On-balance Sheet Exposures before Deducting Adjustment Items	¥ 40,096,109	¥ 52,754,211
1a	1	Total Assets Reported in the Non-consolidated Balance Sheet	42,598,656	55,175,076
1b	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Non-consolidated Balance Sheet (except adjustment items) (Deduction)	2,502,547	2,420,865
2	7	The Amount of Adjustment Items Pertaining to Tier1 Capital (Deduction)	183,700	188,952
3		Total On-Balance Sheet Exposures (A)	39,912,408	52,565,258
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.	534,753	474,758
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.	934,748	932,082
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	516,924	425,309
6		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework		
		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	190,551	86,781
8		The Amount of Client-Cleared Trade Exposures for which a Bank Acting as Clearing Member is not Obligated to Make any Indemnification (Deduction)		
9		Adjusted Effective Notional Amount of Written Credit Derivatives	65,600	77,339
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	63,600	57,300
11	4	Total Exposures Related to Derivative Transactions (B)	1,797,875	1,765,409
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	924,627	900,489
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	290,995	297,222
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	1,215,622	1,197,711
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	5,707,577	4,942,144
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	2,828,388	2,354,823
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	2,879,188	2,587,320
Basel III Leverage ratio on a Non-consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,214,965	2,252,687
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 45,805,095	¥ 58,115,701
22		Basel III Leverage Ratio on a Non-consolidated Basis (G) = (E)/(F)	4.83%	3.87%
Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan				
		Total Exposures (F)	¥ 45,805,095	
		Deposits held with the Bank of Japan	15,257,555	
		Total exposure if including deposits held with the Bank of Japan (F')	61,062,650	
		Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	3.62%	

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

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

The key drivers of material changes observed from September 30, 2019 to September 30, 2020

Total exposures substantially decreased, due to the revision of calculation rule that current account with the Bank of Japan was excluded from total exposures, according to the Revision of Financial Services Agency Notification No.11, 2019 (effected on June, 2020).

Liquidity Coverage Ratio (LCR)

Non-consolidated

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

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2020 2nd Quarter		Fiscal Year 2020 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 17,661,017		¥ 13,401,434	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 18,037,282	¥ 857,107	¥ 17,942,489	¥ 841,885
3	of which: Stable deposits	769,901	23,097	735,409	22,062
4	of which: Less stable deposits	8,301,228	834,010	8,157,797	819,823
5	Cash outflows related to unsecured wholesale funding	12,963,803	10,136,607	12,433,295	10,128,872
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,719,883	7,892,687	10,365,961	8,061,538
8	of which: Debt securities	2,243,920	2,243,920	2,067,334	2,067,334
9	Cash outflows related to secured funding, etc.	56,526		108,950	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,502,894	1,613,581	4,953,398	1,568,748
11	of which: Cash outflows related to derivative transactions, etc.	293,449	293,449	302,502	302,502
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,209,445	1,320,132	4,650,896	1,266,246
14	Cash outflows related to contractual funding obligations, etc.	286,408	165,602	351,833	186,194
15	Cash outflows related to contingencies	13,107,681	22,690	12,308,560	23,801
16	Total cash outflows	12,852,113		12,858,450	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	76,808	—	473,934	6,377
18	Cash inflows related to collection of loans, etc.	3,297,919	2,476,146	3,131,260	2,337,371
19	Other cash inflows	370,563	236,131	513,209	211,231
20	Total cash inflows	3,745,290	2,712,277	4,118,403	2,554,979
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	17,661,017		13,401,434	
22	Net cash outflows	10,139,836		10,303,471	
23	Non-consolidated Liquidity Coverage Ratio (LCR)	174.1		130.0	
24	The number of data used to calculate the average value	61		61	

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

(1) Items concerning fluctuations in the LCR over time

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

(2) Items concerning evaluation of the LCR level

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

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

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

(4) Other items concerning LCR

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

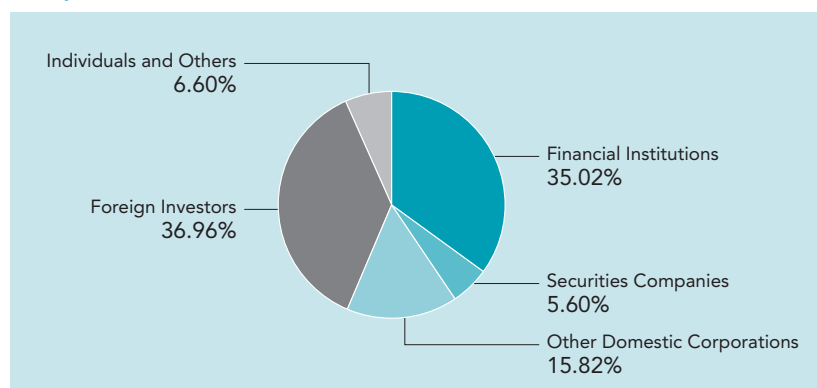
Stock Information (as of September 30, 2020)

Major Shareholders (Common Shares)

Shareholder Name	Number of Shares Held (Shares)	Shareholding Ratio (%)
1 The Master Trust Bank of Japan, Ltd. (Trust Account)	32,389,400	8.63
2 Custody Bank of Japan, Ltd. (Trust Account)	23,572,800	6.28
3 Custody Bank of Japan, Ltd. (Trust Account 9)	10,599,500	2.82
4 Custody Bank of Japan, Ltd. (Trust Account 5)	7,775,700	2.07
5 Custody Bank of Japan, Ltd. (Trust Account 7)	6,368,700	1.69
6 JP Morgan Chase Bank 385781	5,974,103	1.59
7 The Bank of New York 140051	5,901,000	1.57
8 State Street Bank West Client - Treaty 505234	4,756,335	1.26
9 Barclays Securities Japan Limited	4,593,174	1.22
10 Custody Bank of Japan, Ltd. (Trust Account 6)	4,172,400	1.11

(Note) The shareholding ratio is calculated by excluding the treasury stock and rounded down to second decimal places.

Composition of Shareholders (Common Shares)



(Note 1) Excluding the treasury stock (324,000 shares)

(Note 2) The component ratio is rounded off to second decimal places.

ADR (American Depositary Receipt) Information

ADR:	Underlying Share Ratio 1:1
Exchange:	OTC (Over-the-Counter)
Symbol:	SUTNY
CUSIP:	86562X106
Level of Program:	Level I
Depository:	The Bank of New York Mellon Depository Receipts Division 240 Greenwich Street, New York, NY 10286, U.S.A. Telephone: 1 (201) 680-6825 U.S. toll free: 888-269-2377 (888-BNY-ADRS) https://www.adrbnymellon.com/

Other Data

Authorized Shares:	
Common Shares:	850,000,000 Shares
Preferred Shares:	40,000,000 Shares
Number of Shares issued:	
Common Shares:	375,291,440 Shares
Preferred Shares:	0 Shares
Number of Shareholders:	
Common Shares:	60,086
Preferred Shares:	0

Disclosure Policy

SuMi TRUST Holdings is fully aware of the importance of its social responsibility and public mission, and constantly seeks to secure unwavering trust from society through sound management based on rigorous self-discipline. For this purpose, we endeavor to ensure appropriate disclosure of corporate information to assure the transparency of our corporate management.

Attitude toward Disclosure

We not only comply strictly with various laws and rules, such as the Companies Act, the Banking Law and the Financial Instruments and Exchange Act (including the rules for timely disclosure of corporate information, etc., defined by securities exchanges on which our shares are listed), but also endeavor to disclose corporate information that helps our clients, shareholders, and investors better understand the SuMi TRUST Group, under the basic conditions of appropriate timing, accuracy and fairness, and realize highly transparent management.

We do not release personal information, client data or any information, the disclosure of which violates the rights of the parties concerned by such action.

Disclosure Methods

When disclosing information, we make active use of the Internet, various publications and other media tools to reach the broadest possible number of interested parties, whether clients, shareholders or investors, in or outside Japan, in a timely, accurate and fair manner.

In the disclosure of various materials, we strive to provide easy-to-understand explanations of the main points of SuMi TRUST Group's management policies, business results, finance situation, etc. We explain these main points at our information meetings, etc.

Establishment of Disclosure System

We maintain and promote the appropriate disclosure system by such means as the establishment of an Information Disclosure Committee to ensure disclosure of SuMi TRUST Group's information in accordance with the above disclosure policy.

Corporate Information (as of September 30, 2020)

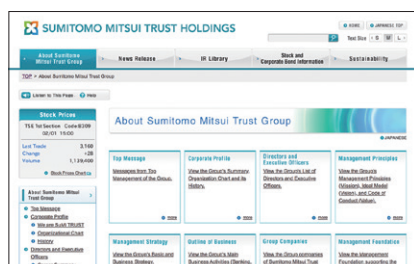
Registered Trade Name:	Sumitomo Mitsui Trust Holdings, Inc.
Headquarters Location:	1-4-1 Marunouchi, Chiyoda-ku, Tokyo 100-8233, Japan
Date of Establishment:	February 1, 2002 (Change of trade name: April 1, 2011)
Main Business:	With trust banking at its core, Sumitomo Mitsui Trust Holdings, Inc., will focus on the management of business operations, as the holding company of the Sumitomo Mitsui Trust Group, and sets the following (1) - (8) as its key functions: <ul style="list-style-type: none"> (1) Supervising management strategies (including the allocation of management resources) (2) Supervising financial management (3) Supervising human resource management (4) Controlling budget and expenses (5) Supervising IT management (6) Supervising risk management (7) Supervising compliance management (8) Managing internal auditing
Capital:	261,608,725,000 Yen
Stock Exchange Listings:	Tokyo, Nagoya Stock Exchanges Tokyo (1st Section), Nagoya (1st Section)
Securities Code:	8309

Rating Information (as of December 31, 2020)

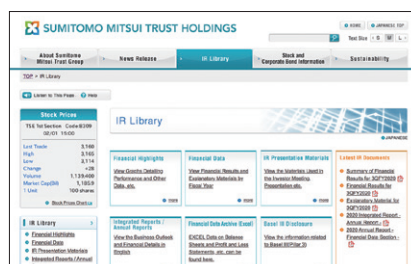
		Long-term	Short-term
Sumitomo Mitsui Trust Holdings	JCR	AA-	—
	R&I	A	—
	S&P	A	A-1
	Moody's	A1	P-1
Sumitomo Mitsui Trust Bank	Fitch	A-	F1
	JCR	AA-	—
	R&I	A+	a-1

Website

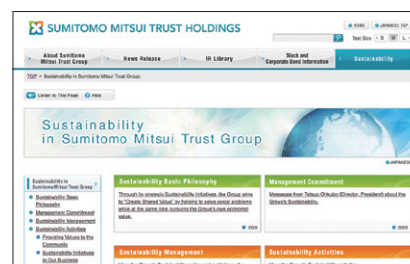
Please go to our website for specifics on our Group.



About The Sumitomo Mitsui Trust Group
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IR Library
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Sustainability in The Sumitomo Mitsui Trust Group
<https://www.smth.jp/en/csr/index.html>

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 Facsimile: +81 (3) 3286-4654
 e-mail: ir@smth.jp
 URL: <https://www.smth.jp/en/ir/index.html>



SUMITOMO MITSUI TRUST HOLDINGS

