

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

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

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## Quantitative Disclosure Data:

## Sumitomo Mitsui Trust Bank, Limited

## KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,291,323	¥ 2,285,519	¥ 2,208,099	¥ 2,163,879	¥ 2,151,864
2	Tier 1	2,575,868	2,570,189	2,491,839	2,445,875	2,433,390
3	Total capital	2,848,246	2,808,394	2,779,614	2,745,637	2,764,597
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	23,672,783	23,130,693	22,662,408	22,116,217	21,743,948
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	9.67%	9.88%	9.74%	9.78%	9.89%
6	Tier 1 ratio	10.88%	11.11%	10.99%	11.05%	11.19%
7	Total capital ratio	12.03%	12.14%	12.26%	12.41%	12.71%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	55,228,873	54,138,818	51,875,741	51,968,866	53,548,001
14	Basel III leverage ratio	4.66%	4.74%	4.80%	4.70%	4.54%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2023 2nd Quarter	Fiscal Year 2023 1st Quarter	Fiscal Year 2022 4th Quarter	Fiscal Year 2022 3rd Quarter	Fiscal Year 2022 2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 20,631,012	¥ 20,202,105	¥ 19,451,554	¥ 19,347,711	¥ 19,092,731
16	Net cash outflows	13,651,192	14,709,340	14,112,230	13,108,601	12,831,948
17	Consolidated LCR	151.1%	137.3%	137.8%	147.5%	148.7%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	37,206,077	36,553,845	36,041,041	35,681,220	36,138,973
19	Total required stable funding	32,908,669	32,478,139	31,383,240	31,246,650	31,752,283
20	Consolidated NSFR	113.0%	112.5%	114.8%	114.1%	113.8%

## 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 2023, we used the Advanced Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets, the Advanced Measurement Approach for the calculation of operational risk, and market risk regulations.

## Scope of Consolidation

Consolidated

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

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

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

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

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

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

## Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

## CC1: Composition of Capital

CC1 As of September 30		Millions of Yen, %		
		a	b	c
Basel III Template No.	Items	2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
<b>Common Equity Tier 1 Capital: Instruments and Reserves</b>				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,196,560	¥ 2,148,466	
1a	of Which: Capital Stock and Capital Surplus	684,926	684,926	
2	of Which: Retained Earnings	1,549,830	1,500,329	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	38,196	36,789	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	—	—	
3	Accumulated Other Comprehensive Income	349,152	164,948	(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) 2,545,713	2,313,414	
<b>Common Equity Tier 1 Capital: Regulatory Adjustments</b>				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	83,618	80,566	
8	of Which: Goodwill (Including Those Equivalent)	6,176	10,278	
9	of Which: Other Intangible Assets	77,441	70,287	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	413	473	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(11,542)	(69,140)	
12	Shortfall of Eligible Provisions to Expected Losses	7,300	—	
13	Securitisation Gain on Sale	832	1,235	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	6,711	11,133	
15	Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	167,056	137,282	
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) 254,390	161,550	
<b>Common Equity Tier 1 Capital (CET1)</b>				
29	Common Equity Tier 1 Capital	(C) = (A)-(B) ¥ 2,291,323	¥ 2,151,864	

CC1		Millions of Yen, %				
As of September 30		a		b		c
Basel III Template No.	Items	2023	2022	Reference Numbers to Reconciliation with the Balance Sheet		
<b>Additional Tier 1 Capital: Instruments</b>						
		Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which:				
	31a	Classified as Equity under Applicable Accounting Standards				
		¥	—	¥	—	
30	31b	Subscription Rights to Additional Tier 1 Instruments				
			—		—	
		Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which:				
	32	Classified as Liabilities under Applicable Accounting Standards				
			270,000		270,000	
		Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles				
			—		—	
	34–35	Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)				
			14,545		11,535	
	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)				
			284,545		281,535	
<b>Additional Tier 1 Capital: Regulatory Adjustments</b>						
	37	Investments in Own Additional Tier 1 Instruments				
			—		—	
	38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments				
			—		—	
	39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)				
			—		—	
	40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions				
			—		10	
	42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions				
			—		—	
	43	Additional Tier 1 Capital: Regulatory Adjustments (E)				
			—		10	
<b>Additional Tier 1 Capital (AT1)</b>						
	44	Additional Tier 1 Capital (F) = (D) – (E)				
			284,545		281,525	
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>						
	45	Tier 1 Capital (G) = (C) + (F)				
			2,575,868		2,433,390	
<b>Tier 2 Capital: Instruments and Provisions</b>						
		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which: Classified as Equity under Applicable Accounting Standards				
			—		—	
	46	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				
			265,417		305,579	
		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)				
			3,248		2,296	
	47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital				
			—		—	
	47	of Which: Directly Issued and Issued by Special Purpose Vehicles				
			—		—	
	49	of Which: Issued by Subsidiaries				
			—		—	
	50	Provisions Allowed in Group Tier 2				
			3,713		24,870	
	50a	of Which: General Allowance for Credit Losses				
			3,713		3,286	
	50b	of Which: Excess Amount of Eligible Provisions to Expected Losses				
			—		21,584	
	51	Tier 2 Capital: Instruments and Provisions (H)				
		¥	272,378	¥	332,747	

CC1 As of September 30	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
<b>Tier 2 Capital: Regulatory Adjustments</b>					
52		Investments in Own Tier 2 Instruments	¥ —	¥ —	
53		Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—	
54		Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
55		Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	1,540	
57		Tier 2 Capital: Regulatory Adjustments (I)	—	1,540	
<b>Tier 2 Capital (T2)</b>					
58		Tier 2 Capital (J) = (H) – (I)	272,378	331,207	
<b>Total Capital (TC = T1 + T2)</b>					
59		Total Capital (K) = (G) + (J)	2,848,246	2,764,597	
<b>Total Risk Weighted Assets</b>					
60		Total Risk Weighted Assets (L)	23,672,783	21,743,948	
<b>Capital Ratios (Consolidated)</b>					
61		Common Equity Tier 1 Capital Ratio (C)/(L)	9.67%	9.89%	
62		Tier 1 Capital Ratio (G)/(L)	10.88%	11.19%	
63		Total Capital Ratio (K)/(L)	12.03%	12.71%	
<b>Regulatory Adjustments (before Risk Weighting)</b>					
72		Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	196,428	131,549	
73		Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	119,205	142,505	
74		Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75		Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	720	63,371	
<b>Provisions Included in Tier 2 Capital: Instruments and Provisions</b>					
76		Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Application of Cap)	3,713	3,286	
77		Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	14,524	13,076	
78		Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Application of Cap)	—	21,584	
79		Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	114,589	107,264	
<b>Capital Instruments Subject to Phase out Arrangements</b>					
82		Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	—	—	
83		Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	
84		Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	—	—	
85		Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	

Note: SuMi TRUST Holdings' consolidated capital adequacy ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).

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

**Main Features and Further Information of Regulatory Capital Instruments**

Consolidated

Main Features and Further Information of Regulatory Capital Instruments are available on our website (<https://www.smth.jp/english/investors/report/basel>).

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

Consolidated

As of September 30, 2023

**CC2: Reconciliation of Regulatory Capital to Balance Sheet**

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
<b>(Assets)</b>				
	Cash and Due from Banks	¥ 22,176,859		
	Call Loans and Bills Bought	20,000		
	Receivables under Resale Agreements	110,028		
	Receivables under Securities Borrowing Transactions	472,875		
	Monetary Claims Bought	912,156		
	Trading Assets	2,209,971		
	Money Held in Trust	100		6-a
	Securities	8,056,287		2-b, 6-b
	Loans and Bills Discounted	32,722,624		6-c
	Foreign Exchanges	41,202		
	Lease Receivables and Investment Assets	693,742		
	Other Assets	4,340,945		6-d
	Tangible Fixed Assets	229,190		
	Intangible Fixed Assets	117,692		2-a
	Assets for Retirement Benefits	240,806		3
	Deferred Tax Assets	22,798		4-a
	Customers' Liabilities for Acceptances and Guarantees	607,793		
	Allowance for Loan Losses	(107,990)		
	<b>Total Assets</b>	<b>¥ 72,867,085</b>		

CC2 Items	a	b	c
	Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
<b>(Liabilities)</b>			
Deposits	¥ 38,189,055		
Negotiable Certificates of Deposit	7,411,118		
Call Money and Bills Sold	87,498		
Payables under Repurchase Agreements	1,378,219		
Trading Liabilities	2,089,800		
Borrowed Money	7,229,871		8
Foreign Exchanges	330		
Short-term Bonds Payable	3,103,416		
Bonds Payable	2,049,589		
Borrowed Money from Trust Account	4,794,839		
Other Liabilities	3,120,680		6-e
Provision for Bonuses	12,695		
Provision for Directors' Bonuses	—		
Provision for Stocks Payment	1,015		
Liabilities for Retirement Benefits	11,462		
Provision for Reward Points Program	21,914		
Provision for Reimbursement of Deposits	2,856		
Provision for Contingent Losses	1,502		
Deferred Tax Liabilities	137,365		4-b
Deferred Tax Liabilities for Land Revaluation	2,381		4-c
Acceptances and Guarantees	607,793		
Total Liabilities	70,253,407		
<b>(Net Assets)</b>			
Capital Stock	342,037		1-a
Capital Surplus	342,889		1-b
Retained Earnings	1,549,830		1-c
Total Shareholders' Equity	2,234,756		
Valuation Differences on Available-for-Sale Securities	361,152		
Deferred Gains (Losses) on Hedges	(6,044)		5
Revaluation Reserve for Land	(4,724)		
Foreign Currency Translation Adjustments	20,270		
Remeasurements of defined benefit plans	(21,502)		
Total Accumulated Other Comprehensive Income	349,152	(a)	
Non-controlling Interests	29,767		7
Total Net Assets	2,613,677		
Total Liabilities and Net Assets	¥ 72,867,085		

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



## (Appendix)

## 1. Shareholders' equity

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	342,889		1-b
Retained Earnings	1,549,830		1-c
Total Shareholders' Equity	¥ 2,234,756		

## (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	¥ 2,234,756	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,926		1a
of Which: Retained Earnings	1,549,830		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	¥ 117,692		2-a
Securities	8,056,287		2-b
of Which: Goodwill Arising on the Application of the Equity Method	—		
Associated Deferred Tax Liabilities	34,073		

**(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)	¥ 6,176		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	77,441	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 240,806		3
Associated Deferred Tax Liabilities	73,749		

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 167,056		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 22,798		4-a
Deferred Tax Liabilities	137,365		4-b
Deferred Tax Liabilities for Land Revaluation	2,381		4-c
Associated Intangible Fixed Assets	34,073		
Associated Assets for Retirement Benefits	73,749		

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 413	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	720	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)	720		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	¥ (6,044)		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	¥ (11,542)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

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

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 100		6-a
Securities	8,056,287		6-b
Loans and Bills Discounted	32,722,624	Including Subordinated Debts	6-c
Other Assets	4,340,945	Including derivatives	6-d
Other Liabilities	¥ 3,120,680	Including derivatives	6-e

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	196,428		
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)	196,428		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	119,205		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before risk weighting)	119,205		73

## 7. Non-controlling Interests

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,767		7

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30-31ab-32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,545	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34-35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,248	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48-49

## 8. Other Capital Instruments

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 7,229,871		8

## (2) Composition of capital

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

## As of September 30, 2022

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

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

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

## (Appendix)

## 1. Shareholders' equity

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	342,889		1-b
Retained Earnings	1,500,329		1-c
Total Shareholders' Equity	¥ 2,185,256		

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,185,256	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,926		1a
of Which: Retained Earnings	1,500,329		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

## 2. Intangible assets

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 111,610		2-a
Securities	7,095,565		2-b
of Which: Goodwill Arising on the Application of the Equity Method	—		
Associated Deferred Tax Liabilities	31,043		

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 10,278		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	70,287	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 197,890		3
Associated Deferred Tax Liabilities	60,608		

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 137,282		15

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

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

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 473	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	63,371	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	63,371		75



## 5. Deferred gains or losses on hedges

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (31,648)		5

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (69,140)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

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

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 7,095,565		6-a
Loans and Bills Discounted	32,281,534	Including Subordinated Debts	6-b
Other Assets	4,802,374	Including derivatives	6-c
Other Liabilities	¥ 3,776,379	Including derivatives	6-d

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	131,549		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before risk weighting)	131,549		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	144,055		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	10		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	142,505		73

## 7. Non-controlling Interests

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,033		7

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30-31ab-32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	11,535	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34-35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,296	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48-49

## 8. Other Capital Instruments

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,537,905		8

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	305,579		46

## Equity Investments in Funds

Consolidated

## Exposures Relating to Funds

As of September 30	Millions of Yen	
	2023	2022
Total exposures relating to funds	¥ 1,367,504	¥ 1,428,868
Look-through Approach	934,818	970,481
Mandate-based Approach	432,618	458,246
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	67	140

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, 2023	September 30, 2022	September 30, 2023	September 30, 2022
1	Credit risk (excluding counterparty credit risk)	¥ 14,246,441	¥ 12,961,090	¥ 1,200,864	¥ 1,093,228
2	of Which: Standardised Approach (SA)	525,819	465,124	42,065	37,209
3	of Which: Internal Ratings-Based (IRB) Approach	12,739,430	11,737,770	1,080,303	995,362
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	279,946	90,940	22,395	7,275
	Other assets	701,244	667,255	56,099	53,380
4	Counterparty credit risk (CCR)	1,392,833	1,292,523	113,751	105,486
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	468,352	421,391	39,694	35,712
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	690,362	644,275	55,229	51,542
	of Which: Central Counterparty (CCP)	70,897	79,751	5,671	6,380
	Others	163,220	147,104	13,155	11,851
7	Equity positions in banking book under market-based approach	302,133	367,549	25,620	31,168
8	Equity investment in funds (Look-Through Approach (LTA))	1,844,440	1,273,213	147,555	101,857
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,734,202	2,037,500	138,736	163,000
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	841	1,762	67	140
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	371,322	416,099	29,705	33,287
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	355,787	399,947	28,463	31,995
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,451	15,904	1,236	1,272
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	83	247	6	19
16	Market risk	1,770,141	1,285,223	141,611	102,817
17	of Which: Standardised Approach (SA)	67,059	28,663	5,364	2,293
18	of Which: Internal Model Approaches (IMA)	1,703,082	1,256,559	136,246	100,524
19	Operational risk	881,082	811,103	70,486	64,888
20	of Which: Basic Indicator Approach (BIA)	142,736	131,098	11,418	10,487
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	738,346	680,005	59,067	54,400
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	299,807	514,630	25,423	43,640
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 23,672,783	¥ 21,743,948	¥ 1,893,822	¥ 1,739,515

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

## CR1: Credit quality of assets

Item No.	CR1	Millions of Yen			
		September 30, 2023			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 106,873	¥ 32,078,402	¥ 93,635	¥ 32,091,640
2	Debt Securities	0	4,475,400	—	4,475,400
3	Other on-balance sheet assets (debt-based assets)	15,334	23,563,313	13,567	23,565,080
4	Total on-balance sheet assets (1+2+3)	122,208	60,117,116	107,203	60,132,121
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	127	607,665	787	607,005
6	Commitments, etc.	948	5,179,915	1,492	5,179,371
7	Total off-balance sheet assets (5+6)	1,076	5,787,580	2,279	5,786,377
Total					
8	Total (4+7)	¥ 123,284	¥ 65,904,697	¥ 109,482	¥ 65,918,499

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

Item No.	CR1	Millions of Yen			
		September 30, 2022			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 170,993	¥ 31,685,486	¥ 121,223	¥ 31,735,255
2	Debt Securities	0	3,768,886	—	3,768,886
3	Other on-balance sheet assets (debt-based assets)	15,976	20,622,860	14,784	20,624,052
4	Total on-balance sheet assets (1+2+3)	186,969	56,077,233	136,008	56,128,194
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	114	591,096	784	590,426
6	Commitments, etc.	47	4,650,483	1,292	4,649,238
7	Total off-balance sheet assets (5+6)	162	5,241,580	2,077	5,239,665
Total					
8	Total (4+7)	¥ 187,132	¥ 61,318,813	¥ 138,086	¥ 61,367,860

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

## CR2: Changes in stock of defaulted loans and debt securities

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

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

CR2 Item No.	Millions of Yen	
	September 30, 2022	
	Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 244,863
2	Of which: Newly defaulted	16,234
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status
4	for each factor during the first half	Of which: Written-offs
5		Of which: Other factors
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	186,969

Notes: 1. The end of the previous fiscal year indicates March 31, 2022, and the end of the first half indicates September 30, 2022.  
2. The main factor for the item 5. "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

## CR3: Credit risk mitigation techniques (CRM) – overview

CR3 Item No.	Millions of Yen					
	September 30, 2023					
	a	b	c	d	e	
	Unsecured exposures	Secured exposures	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives	
1	Loans and Bills Discounted	¥ 30,681,812	¥ 1,409,828	¥ 420,319	¥ 298,227	¥ —
2	Debt Securities	4,475,400	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	23,564,963	116	108	4	—
4	Total (1+2+3)	¥ 58,722,176	¥ 1,409,945	¥ 420,427	¥ 298,231	¥ —
5	Of which: defaulted	93,130	7,916	7,245	—	—

CR3 Item No.	Millions of Yen					
	September 30, 2022					
	a	b	c	d	e	
	Unsecured exposures	Secured exposures	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives	
1	Loans and Bills Discounted	¥ 30,479,913	¥ 1,255,342	¥ 354,314	¥ 227,053	¥ —
2	Debt Securities	3,749,965	18,921	—	18,900	—
3	Other on-balance sheet assets (debt-based assets)	20,623,949	103	94	3	—
4	Total (1+2+3)	¥ 54,853,828	¥ 1,274,366	¥ 354,408	¥ 245,957	¥ —
5	Of which: defaulted	132,087	5,022	4,275	—	—

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

CR4		Millions of Yen, %					
		September 30, 2023					
		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	¥ 118	¥ —	¥ 118	¥ —	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)	64	—	64	—	—	—
3	Foreign central governments and foreign central banks	380,011	—	380,011	—	30,294	7.97
4	Bank for International Settlements, etc.	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	21,641	—	21,641	—	21,641	100.00
7	Multilateral development banks (MDBs)	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government-affiliated agencies of Japan	5	—	5	—	0	10.00
10	The three local public corporations	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators	189,020	—	189,020	—	101,861	53.88
12	Corporates, etc.	354,611	132,134	354,611	17,733	372,020	99.91
13	SMEs, etc., and individuals	—	—	—	—	—	—
14	Residential mortgage loans	—	—	—	—	—	—
15	Real estate acquisition activities, etc.	—	—	—	—	—	—
16	Loans past due for three months or more, etc. (excluding residential mortgage loans)	1	3	1	—	1	99.91
17	Loans past due for three months or more (residential mortgage loans)	—	—	—	—	—	—
18	Uncollected notes	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)	—	—	—	—	—	—
22	Total	¥ 945,474	¥ 132,137	¥ 945,474	¥ 17,733	¥ 525,819	54.59%

CR4		Millions of Yen, %					
		September 30, 2022					
		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	¥ 45	¥ —	¥ 45	¥ —	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	—	—
3	Foreign central governments and foreign central banks	402,303	—	402,303	—	38,270	9.51
4	Bank for International Settlements, etc.	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	16,000	—	16,000	—	16,000	100.00
7	Multilateral development banks (MDBs)	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government-affiliated agencies of Japan	—	—	—	—	—	—
10	The three local public corporations	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators	172,973	—	172,973	—	89,563	51.77
12	Corporates, etc.	304,385	127,425	304,385	17,115	321,288	99.93
13	SMEs, etc., and individuals	—	—	—	—	—	—
14	Residential mortgage loans	—	—	—	—	—	—
15	Real estate acquisition activities, etc.	—	—	—	—	—	—
16	Loans past due for three months or more, etc. (excluding residential mortgage loans)	1	—	1	—	1	73.34
17	Loans past due for three months or more (residential mortgage loans)	—	—	—	—	—	—
18	Uncollected notes	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)	—	—	—	—	—	—
22	Total	¥ 895,769	¥ 127,425	¥ 895,769	¥ 17,115	¥ 465,124	50.95%



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

CR5		Millions of Yen												
		September 30, 2023												
Item No.	Asset classes	Risk weight	Credit risk exposure amounts (post-CCF and post-CRM)											Total
			a	b	c	d	e	f	g	h	i	j	k	
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%		
1	Cash	¥	118	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 118
2	Government of Japan and Bank of Japan (BOJ)		64	—	—	—	—	—	—	—	—	—	—	64
3	Foreign central governments and foreign central banks		319,423	—	—	—	60,588	—	—	—	—	—	—	380,011
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	21,641	—	—	—	—	21,641
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—	—
9	Government-affiliated agencies of Japan		—	5	—	—	—	—	—	—	—	—	—	5
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators		—	—	104,328	—	7,392	—	77,299	—	—	—	—	189,020
12	Corporates, etc.		—	—	—	—	650	—	371,695	—	—	—	—	372,345
13	SMEs, etc., and individuals		—	—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—	—
16	Loans past due for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	0	—	1	—	—	—	—	1
17	Loans past due for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—	—
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—	—
22	Total	¥	319,606	¥ 5	¥ 104,328	¥ —	¥ 68,630	¥ —	¥ 470,637	¥ —	¥ —	¥ —	¥ —	¥ 963,207

CR5		Millions of Yen											
		September 30, 2022											
Item No.	Asset classes	Risk weight	a	b	c	d	e	f	g	h	i	j	k
			Credit risk exposure amounts (post-CCF and post-CRM)										
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total
1	Cash	¥	45	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 45
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		325,762	—	—	—	76,540	—	—	—	—	—	402,303
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	16,000	—	—	—	16,000
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—
9	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	—	—
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators		—	—	99,485	—	7,642	—	65,845	—	—	—	172,973
12	Corporates, etc.		—	—	—	—	424	—	321,076	—	—	—	321,501
13	SMEs, etc., and individuals		—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—
16	Loans past due for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	1	—	—	0	—	—	1
17	Loans past due for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—
22	Total	¥	325,868	¥ —	¥ 99,485	¥ —	¥ 84,608	¥ —	¥ 402,922	¥ 0	¥ —	¥ —	¥ 912,885

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 2,804,845	¥ 33	75.00%	¥ 2,815,074	0.00%	0.0	33.13%	2.3	¥ 26,710	0.94%	¥ 16	
2	0.15 to < 0.25	1,064	1,120	75.00	1,830	0.20	0.0	33.14	1.3	455	24.90	1	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	2,805,910	1,153	75.00%	2,816,904	0.00%	0.0	33.13%	2.3	27,166	0.96%	18	¥ 22
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	23,581,794	261,807	75.69	23,779,979	0.00	0.1	44.99	1.1	142,921	0.60	174	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.44	0	
3	0.25 to < 0.50	12,564	0	75.00	12,564	0.29	0.0	45.00	3.6	8,746	69.60	16	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	23,594,359	261,807	75.69	23,792,544	0.00	0.1	44.99	1.1	151,667	0.63	191	439
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	495,287	—	—	515,965	0.05	0.0	31.20	2.4	90,592	17.55	90	
2	0.15 to < 0.25	42,800	9,000	75.00	49,550	0.20	0.0	33.14	1.2	12,070	24.36	33	
3	0.25 to < 0.50	11,170	7,575	86.79	17,745	0.49	0.0	33.14	1.2	7,162	40.36	29	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	5,777	2,182	89.89	7,739	1.51	0.0	33.14	1.0	4,921	63.58	38	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	555,034	18,757	81.49	590,999	0.09	0.0	31.45	2.3	114,747	19.41	192	329
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	274,431	134,445	75.00	375,265	0.05	0.0	47.67	2.3	108,497	28.91	104	
2	0.15 to < 0.25	21,667	—	—	21,667	0.20	0.0	74.76	1.4	12,333	56.92	33	
3	0.25 to < 0.50	8	—	—	8	0.49	0.0	45.00	1.0	4	51.86	0	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,249	—	—	2,249	0.97	0.0	45.00	3.0	2,207	98.14	9	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	298,356	134,445	75.00	399,190	0.07	0.0	49.12	2.2	123,043	30.82	147	74

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,371,123	¥ 151,604	75.04%	¥ 1,484,897	0.08%	0.3	27.87%	4.1	¥ 359,319	24.19%	¥ 367	
2	0.15 to < 0.25	149,769	37,511	75.00	177,903	0.20	0.0	28.09	3.2	63,160	35.50	102	
3	0.25 to < 0.50	998,285	198,773	75.18	1,147,741	0.31	0.2	26.01	4.3	503,682	43.88	961	
4	0.50 to < 0.75	173,200	42,191	73.27	204,115	0.65	0.0	25.29	4.2	112,575	55.15	336	
5	0.75 to < 2.50	317,992	66,587	73.05	366,640	1.49	0.0	24.68	3.1	220,345	60.09	1,326	
6	2.50 to < 10.00	38,371	37,597	73.09	65,854	3.80	0.0	23.59	4.4	55,883	84.85	618	
7	10.00 to < 100.00	140,888	14,830	75.00	152,011	21.86	0.0	33.21	3.1	261,789	172.21	11,184	
8	100.00 (Default)	2,391	—	—	2,397	100.00	0.0	37.55	1.0	1,257	52.43	799	
9	Sub-total	3,192,022	549,097	74.58	3,601,562	1.39	0.8	26.97	4.0	1,578,013	43.81	15,696	¥ 5,294
Specialised lending (FIRB)													
1	0.00 to < 0.15	4,883	—	—	4,883	0.09	0.2	45.00	1.0	825	16.89	1	
2	0.15 to < 0.25	212	—	—	212	0.20	0.0	45.00	1.0	64	30.44	0	
3	0.25 to < 0.50	5,573	—	—	5,573	0.33	0.2	45.00	1.0	2,297	41.21	8	
4	0.50 to < 0.75	753	—	—	753	0.65	0.0	45.00	1.0	451	60.01	2	
5	0.75 to < 2.50	1,127	—	—	1,127	1.35	0.0	45.00	1.0	921	81.72	6	
6	2.50 to < 10.00	77	—	—	77	4.96	0.0	45.00	1.0	99	129.34	1	
7	10.00 to < 100.00	1,197	—	—	1,197	19.09	0.0	45.00	1.0	2,482	207.20	102	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	13,825	—	—	13,825	1.99	0.7	45.00	1.0	7,142	51.66	124	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,073,226	—	—	705,493	0.06	0.2	90.00	5.0	802,466	113.74	—	
2	0.15 to < 0.25	142,911	—	—	102,630	0.20	0.1	90.00	5.0	150,178	146.32	—	
3	0.25 to < 0.50	75,569	—	—	51,551	0.36	0.3	90.00	5.0	93,606	181.58	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	22,245	968	75.00	19,945	1.63	0.2	90.00	5.0	60,643	304.04	—	
6	2.50 to < 10.00	4,705	—	—	4,143	7.20	0.0	90.00	5.0	17,322	418.03	—	
7	10.00 to < 100.00	3,466	—	—	2,402	18.41	0.0	90.00	5.0	15,146	630.47	—	
8	100.00 (Default)	424	—	—	315	100.00	0.0	90.00	5.0	3,553	1,125.00	—	
9	Sub-total	1,322,551	968	75.00	886,482	0.25	1.0	90.00	5.0	1,142,917	128.92	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,597	—	—	8,597	0.10	0.0	33.14	3.6	2,573	29.93	2	
2	0.15 to < 0.25	5,000	—	—	5,000	0.20	0.0	33.14	3.5	2,003	40.07	3	
3	0.25 to < 0.50	15,325	570	75.00	15,753	0.41	0.0	30.34	3.4	7,880	50.02	19	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	43,614	—	—	43,614	1.50	0.0	33.10	3.6	38,132	87.43	217	
6	2.50 to < 10.00	5,776	—	—	5,776	7.77	0.0	33.14	1.3	6,908	119.59	148	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	4,359	—	—	4,359	100.00	0.0	33.14	1.0	2,042	46.86	1,281	
9	Sub-total	82,673	570	75.00	83,100	6.67	0.0	32.59	3.3	59,541	71.65	1,673	6

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit amounts	RWA density	EL	Eligible provisions
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 37,149	26.78%	¥ 9,949	0.09%	40.8	58.92%	—	¥ 338	3.40%	¥ 5	
2	0.15 to < 0.25	48,024	670,249	11.22	123,273	0.21	183.8	71.83	—	10,148	8.23	193	
3	0.25 to < 0.50	20,210	1,011,570	7.13	92,427	0.35	126.3	76.35	—	11,867	12.84	247	
4	0.50 to < 0.75	43,877	279,755	11.22	75,285	0.53	90.4	71.83	—	12,688	16.85	288	
5	0.75 to < 2.50	11,436	190,801	12.30	34,914	1.09	98.0	70.86	—	9,982	28.59	271	
6	2.50 to < 10.00	33,901	61,669	11.85	41,211	4.92	39.2	71.96	—	33,920	82.30	1,461	
7	10.00 to < 100.00	209	1,277	10.06	337	54.90	0.4	69.97	—	593	175.85	133	
8	100.00 (Default)	154	4,604	7.66	7,197	100.00	7.9	72.31	—	8,158	113.35	4,552	
9	Sub-total	157,814	2,257,078	9.75	384,596	2.80	587.0	72.52	—	87,698	22.80	7,153	¥ 8,738
Residential mortgage exposures													
1	0.00 to < 0.15	4,246,304	12,817	100.00	4,259,122	0.10	140.2	15.61	—	158,776	3.72	673	
2	0.15 to < 0.25	2,278,048	19	100.00	2,278,068	0.16	100.5	16.41	—	130,190	5.71	619	
3	0.25 to < 0.50	3,664,257	863	100.00	3,665,130	0.32	219.7	15.82	—	327,101	8.92	1,862	
4	0.50 to < 0.75	69,295	—	—	69,295	0.68	5.1	20.65	—	13,900	20.05	98	
5	0.75 to < 2.50	99,322	19	100.00	99,341	0.86	10.0	18.45	—	20,855	20.99	158	
6	2.50 to < 10.00	8,146	—	—	8,146	7.36	0.2	12.57	—	4,078	50.06	75	
7	10.00 to < 100.00	59,239	7	100.00	59,247	19.48	3.3	16.61	—	54,868	92.60	1,933	
8	100.00 (Default)	26,296	9	100.00	26,817	100.00	1.6	17.13	—	7,624	28.43	3,984	
9	Sub-total	10,450,911	13,737	100.00	10,465,170	0.57	481.0	15.93	—	717,395	6.85	9,405	26,528
Other retail exposures													
1	0.00 to < 0.15	0	19,533	21.44	4,188	0.09	17.5	17.98	—	180	4.29	0	
2	0.15 to < 0.25	182,069	—	—	182,069	0.23	53.3	69.59	—	57,834	31.76	303	
3	0.25 to < 0.50	172,364	—	—	172,364	0.36	65.3	39.40	—	41,522	24.08	258	
4	0.50 to < 0.75	411,074	120,980	27.28	444,417	0.55	230.9	35.00	—	120,853	27.19	901	
5	0.75 to < 2.50	171,332	7,564	99.73	178,876	1.26	94.3	61.02	—	120,082	67.13	1,406	
6	2.50 to < 10.00	44,472	14,936	37.86	50,128	6.19	35.2	35.04	—	26,792	53.44	1,103	
7	10.00 to < 100.00	2,984	649	94.57	3,629	38.59	0.7	35.22	—	2,949	81.26	605	
8	100.00 (Default)	8,211	1,871	30.09	17,117	100.00	9.7	49.28	—	7,764	45.35	7,814	
9	Sub-total	992,509	165,534	31.15	1,052,792	2.60	507.2	46.29	—	377,979	35.90	12,393	12,916
Lease transactions													
1	0.00 to < 0.15	195,247	—	—	195,247	0.08	0.4	45.00	2.5	48,733	24.95	71	
2	0.15 to < 0.25	131,282	—	—	131,282	0.20	0.1	45.00	3.4	69,678	53.07	120	
3	0.25 to < 0.50	60,302	—	—	60,302	0.39	0.3	45.00	2.5	37,692	62.50	106	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	35,628	—	—	35,628	1.70	0.2	45.00	2.6	36,110	101.35	272	
6	2.50 to < 10.00	8,482	—	—	8,482	6.92	0.0	45.00	1.9	13,278	156.53	264	
7	10.00 to < 100.00	14,871	—	—	14,871	18.41	0.0	45.00	3.9	36,584	246.00	1,232	
8	100.00 (Default)	271	—	—	850	100.00	0.0	45.00	1.0	0	0.00	382	
9	Sub-total	446,085	—	—	446,664	1.21	1.2	45.00	2.8	242,077	54.19	2,451	2,097
Total (all portfolios)		¥ 61,557,763	¥ 8,091,014	56.58%	¥ 65,734,765	0.51%	1,617.2	36.57%	2.0	¥ 11,957,613	18.19%	¥ 111,886	¥ 127,304

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

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

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



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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2022											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
<b>Specialised lending (AIRB)</b>													
1	0.00 to < 0.15	¥ 1,588,085	¥ 107,068	75.10%	¥ 1,668,501	0.08%	0.3	26.60%	4.1	¥ 375,342	22.49%	¥ 381	
2	0.15 to < 0.25	115,752	28,985	75.00	137,491	0.20	0.0	27.14	4.0	51,142	37.19	76	
3	0.25 to < 0.50	890,177	185,704	75.06	1,029,568	0.31	0.2	25.07	4.3	437,783	42.52	836	
4	0.50 to < 0.75	250,293	66,256	73.93	299,279	0.64	0.0	26.08	3.7	159,966	53.45	503	
5	0.75 to < 2.50	326,811	42,489	73.10	357,874	1.46	0.0	24.18	3.4	220,815	61.70	1,287	
6	2.50 to < 10.00	89,477	32,144	72.84	112,893	3.24	0.0	26.96	3.2	93,498	82.81	978	
7	10.00 to < 100.00	94,712	19,674	75.00	109,468	21.49	0.0	34.53	3.3	202,168	184.68	8,637	
8	100.00 (Default)	5,693	0	75.00	7,383	100.00	0.0	31.50	1.0	3,242	43.91	2,066	
9	Sub-total	3,361,004	482,322	74.59	3,722,461	1.25	0.8	26.18	4.0	1,543,960	41.47	14,769	¥ 6,276
<b>Specialised lending (FIRB)</b>													
1	0.00 to < 0.15	3,160	—	—	3,160	0.08	0.2	45.00	1.0	531	16.80	1	
2	0.15 to < 0.25	82	—	—	82	0.20	0.0	45.00	1.0	25	30.44	0	
3	0.25 to < 0.50	2,776	—	—	2,776	0.33	0.2	45.00	1.0	1,151	41.47	4	
4	0.50 to < 0.75	666	—	—	666	0.64	0.0	45.00	1.0	396	59.54	1	
5	0.75 to < 2.50	570	—	—	570	1.44	0.0	45.00	1.0	479	83.97	3	
6	2.50 to < 10.00	211	—	—	211	3.33	0.0	45.00	1.0	239	113.18	3	
7	10.00 to < 100.00	354	—	—	354	16.57	0.0	45.00	1.0	722	203.65	26	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	7,823	—	—	7,823	1.16	0.7	45.00	1.0	3,545	45.31	41	—
<b>Equity exposures (PD/LGD Approach)</b>													
1	0.00 to < 0.15	1,041,344	—	—	539,658	0.07	0.3	90.00	5.0	620,615	115.00	—	
2	0.15 to < 0.25	129,975	—	—	78,246	0.20	0.1	90.00	5.0	114,061	145.77	—	
3	0.25 to < 0.50	74,414	—	—	40,416	0.37	0.3	90.00	5.0	73,844	182.70	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	22,303	—	—	18,307	1.63	0.2	90.00	5.0	54,721	298.89	—	
6	2.50 to < 10.00	3,928	—	—	3,042	7.05	0.0	90.00	5.0	12,880	423.34	—	
7	10.00 to < 100.00	0	—	—	0	18.41	0.0	90.00	5.0	4	616.26	—	
8	100.00 (Default)	60	—	—	60	100.00	0.0	90.00	5.0	675	1,125.00	—	
9	Sub-total	1,272,027	—	—	679,732	0.19	1.1	90.00	5.0	876,802	128.99	—	
<b>Purchased receivables for corporates, etc. (default risk) (AIRB)</b>													
1	0.00 to < 0.15	12,009	—	—	12,009	0.10	0.0	32.10	3.4	3,355	27.94	4	
2	0.15 to < 0.25	7,000	—	—	7,000	0.20	0.0	32.10	4.5	3,181	45.45	4	
3	0.25 to < 0.50	18,360	570	75.00	18,787	0.38	0.0	32.10	3.1	9,093	48.40	22	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	57,997	—	—	57,997	1.51	0.0	31.84	3.8	49,742	85.76	279	
6	2.50 to < 10.00	606	—	—	606	5.13	0.0	32.10	2.2	642	105.94	10	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	4,912	—	—	4,912	100.00	0.0	32.10	1.0	2,020	41.12	1,415	
9	Sub-total	100,885	570	75.00	101,312	5.84	0.0	31.76	3.5	68,036	67.15	1,735	7

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2022											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)													
1	0.00 to < 0.15	¥ 1,484	¥ —	—%	¥ 1,484	0.12%	0.0	100.00%	1.0	¥ 737	49.70%	¥ —	—
2	0.15 to < 0.25	2,280	570	75.00	2,707	0.22	0.0	100.00	1.0	1,937	71.54	—	—
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	—
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	—
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	3,764	570	75.00	4,191	0.18	0.0	100.00	1.0	2,674	63.81	—	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	274,941	3,185	100.00	278,126	0.06	0.2	45.00	1.0	41,447	14.90	87	—
2	0.15 to < 0.25	56,086	—	—	56,086	0.20	0.1	45.00	1.0	17,540	31.27	51	—
3	0.25 to < 0.50	104,251	—	—	104,251	0.36	1.0	45.00	1.1	45,796	43.92	170	—
4	0.50 to < 0.75	504	3,122	75.00	2,846	0.62	0.0	45.00	4.0	2,732	95.99	8	—
5	0.75 to < 2.50	51,147	—	—	51,147	1.58	3.0	45.00	1.2	43,463	84.97	364	—
6	2.50 to < 10.00	154	—	—	154	7.73	0.0	45.00	1.0	244	158.15	5	—
7	10.00 to < 100.00	0	—	—	0	18.41	0.0	45.00	1.0	1	218.32	0	—
8	100.00 (Default)	5,325	—	—	5,325	100.00	0.0	45.00	1.0	0	0.00	2,396	—
9	Sub-total	492,411	6,308	87.62	497,939	1.37	4.5	45.00	1.1	151,226	30.37	3,083	388
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	342,647	6,308	87.62	348,175	0.06	0.3	88.41	1.1	101,395	29.12	18	—
2	0.15 to < 0.25	36,873	—	—	36,873	0.21	0.1	98.90	1.0	26,044	70.63	0	—
3	0.25 to < 0.50	18,187	—	—	18,187	0.39	0.0	70.83	1.3	14,355	78.92	13	—
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—
5	0.75 to < 2.50	644	—	—	644	1.17	0.1	67.21	1.9	2,729	423.40	2	—
6	2.50 to < 10.00	954	—	—	954	3.54	0.0	100.00	1.0	2,464	258.33	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	399,307	6,308	87.62	404,835	0.10	0.7	88.57	1.1	146,988	36.30	35	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	—
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—
3	0.25 to < 0.50	26,027	—	—	26,027	0.30	26.9	70.83	—	9,855	37.86	56	—
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	—
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	26,027	—	—	26,027	0.30	26.9	70.83	—	9,855	37.86	56	75

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

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

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

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

CR7		Millions of Yen	
		September 30, 2023	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 151,667	¥ 151,667
2	Sovereign Exposures – AIRB	26,258	26,258
3	Financial Institution Exposures – FIRB	123,043	123,043
4	Financial Institution Exposures – AIRB	112,220	112,220
5	Corporate exposures (excluding specialised lending) – FIRB	2,264,961	2,264,961
6	Corporate exposures (excluding specialised lending) – AIRB	4,599,647	4,599,647
7	Specialised lending – FIRB	788,958	788,958
8	Specialised lending – AIRB	1,578,013	1,578,013
9	Retail – Qualifying revolving retail exposures	87,698	87,698
10	Retail – Residential mortgage exposures	717,395	717,395
11	Retail – Other retail exposures	377,979	377,979
12	Equity Exposures – FIRB	1,445,050	1,445,050
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	464,934	464,934
15	Purchased receivables – AIRB	61,655	61,655
16	Total	¥ 12,799,485	¥ 12,799,485

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

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

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

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

CR10											
Millions of Yen, %											
September 30, 2023											
a	b	c	d	e	f	g	h	i	j	k	l
Specialised lending (supervisory slotting criteria approach)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses	
					PF	OF	CF	IPRE			Total
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
	≥ 2.5 years	—	—	70%	—	—	—	—	—	—	—
Good	< 2.5 years	—	—	70%	—	—	—	—	—	—	—
	≥ 2.5 years	177	—	90%	—	177	—	—	177	159	1
Satisfactory		6,078	—	115%	3,074	—	—	3,004	6,078	6,990	170
Weak		—	—	250%	—	—	—	—	—	—	—
Default		—	—	—	—	—	—	—	—	—	—
Total		¥ 6,256	¥ —	—	¥ 3,074	¥ 177	¥ —	¥ 3,004	¥ 6,256	¥ 7,150	¥ 171
HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses	
Strong	< 2.5 years	¥ 9,413	¥ 2,832	70%	¥ 11,537				¥ 8,076	¥ 46	
	≥ 2.5 years	9,155	13,678	95%	19,414				18,443	77	
Good	< 2.5 years	49,536	15,951	95%	61,500				58,425	246	
	≥ 2.5 years	23,430	32,052	120%	47,470				56,964	189	
Satisfactory		58,092	256,617	140%	250,555				350,778	7,015	
Weak		45,570	89,628	250%	112,791				281,978	9,023	
Default		—	—	—	—				—	—	
Total		¥ 195,198	¥ 410,761	—	¥ 503,269				¥ 774,665	¥ 16,598	
Equity exposures (Market-Based Approach, etc.)											
Equity exposures subject to market-based approach											
Categories	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses		
Simple risk weight method – Listed shares	¥ 5,954	¥ 7,529	300%	¥ 13,484				¥ 40,454	—		
Simple risk weight method – Unlisted shares	55,283	13,515	400%	65,419				261,678	—		
Internal Models Approach	—	—	—	—				—	—		
Total	¥ 61,238	¥ 21,045	—	¥ 78,904				¥ 302,133	—		
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, 2022											
a	b	c	d	e	f	g	h	i	j	k	l
Specialised lending (supervisory slotting criteria approach)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses	
					PF	OF	CF	IPRE			Total
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
	≥ 2.5 years	—	—	70%	—	—	—	—	—	—	—
Good	< 2.5 years	4,500	—	70%	4,500	—	—	—	4,500	3,150	18
	≥ 2.5 years	217	—	90%	—	217	—	—	217	196	1
Satisfactory		1,098	—	115%	—	—	—	2,525	2,525	2,904	70
Weak		—	—	250%	—	—	—	—	—	—	—
Default		—	—	—	—	—	—	—	—	—	—
Total		¥ 5,816	¥ —	—	¥ 4,500	¥ 217	¥ —	¥ 2,525	¥ 7,243	¥ 6,250	¥ 90
HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses	
Strong	< 2.5 years	¥ 12,424	¥ 2,786	70%	¥ 14,514				¥ 10,160	¥ 58	
	≥ 2.5 years	4,560	25,031	95%	23,333				22,166	93	
Good	< 2.5 years	46,390	3,882	95%	49,301				46,836	197	
	≥ 2.5 years	28,007	54,920	120%	69,198				83,037	276	
Satisfactory		60,593	116,159	140%	147,712				206,797	4,135	
Weak		14,861	25,087	250%	33,677				84,193	2,694	
Default		—	—	—	—				—	—	
Total		¥ 166,838	¥ 227,866	—	¥ 337,737				¥ 453,192	¥ 7,455	
Equity exposures (Market-Based Approach, etc.)											
Equity exposures subject to market-based approach											
Categories	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses		
Simple risk weight method – Listed shares	¥ 4,324	¥ 63,362	300%	¥ 67,326				¥ 201,978	—		
Simple risk weight method – Unlisted shares	37,183	4,639	400%	41,392				165,571	—		
Internal Models Approach	—	—	—	—				—	—		
Total	¥ 41,508	¥ 68,001	—	¥ 108,719				367,549	—		
Equity exposures subject to 100% risk weight											
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%	—				—	—	

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

CCR1		Millions of Yen					
		September 30, 2023					
		a	b	c	d	e	f
Item No.	RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts	
1	SA-CCR	¥ —	¥ —	/	1.4	¥ —	¥ —
	Current Exposure Method (CEM)	958,976	862,958	/	/	1,821,935	468,352
2	Expected Exposure Method (IMM)	/	/	—	—	—	—
3	Simple Approach for credit risk mitigation	/	/	/	/	—	—
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	877,021	163,220
5	Exposure variation estimation model	/	/	/	/	—	—
6	Total	/	/	/	/	/	¥ 631,573

CCR1		Millions of Yen					
		September 30, 2022					
		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)	827,500	730,324	/	/	1,557,825	421,391
2	Expected Exposure Method (IMM)	/	/	—	—	—	—
3	Simple Approach for credit risk mitigation	/	/	/	/	—	—
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	824,242	147,104
5	Exposure variation estimation model	/	/	/	/	—	—
6	Total	/	/	/	/	/	¥ 568,496

## CCR2: Credit valuation adjustment (CVA) capital charge

CCR2		Millions of Yen	
		September 30, 2023	
		a	b
Item No.	EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)	
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)	/	—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)	/	—
4	Total portfolios subject to the standardised risk measurement method	1,536,240	690,362
5	Total portfolios subject to the CVA capital charge	¥ 1,536,240	¥ 690,362

CCR2		Millions of Yen	
		September 30, 2022	
		a	b
Item No.	EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)	
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)	/	—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)	/	—
4	Total portfolios subject to the standardised risk measurement method	1,380,678	644,275
5	Total portfolios subject to the CVA capital charge	¥ 1,380,678	¥ 644,275



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

CCR3		Millions of Yen									
		September 30, 2023									
		a	b	c	d	e	f	g	h	i	
Item No.	Risk weight	Credit equivalent amounts (post-CRM)									
	Regulatory portfolio	0%	10%	20%	50%	75%	100%	150%	Other	Total	
1	Government of Japan and Bank of Japan (BOJ)	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks	—	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—	—
4	Local governments of Japan	—	—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)	—	—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan	—	—	—	—	—	—	—	—	—	—
9	The three local public corporations	—	—	—	—	—	—	—	—	—	—
10	Financial institutions and type I financial instruments business operators	—	—	714,120	—	—	—	—	—	—	714,120
11	Corporates, etc.	—	—	—	—	—	—	—	—	—	—
12	SMEs, etc., and individuals	—	—	—	—	—	—	—	—	—	—
13	Other than the above	—	—	—	—	—	1,494	—	—	—	1,494
14	Total	¥ —	¥ —	¥ 714,120	¥ —	¥ —	¥ 1,494	¥ —	¥ —	¥ 715,615	

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

CCR3		Millions of Yen									
		September 30, 2022									
		a	b	c	d	e	f	g	h	i	
Item No.	Risk weight	Credit equivalent amounts (post-CRM)									
	Regulatory portfolio	0%	10%	20%	50%	75%	100%	150%	Other	Total	
1	Government of Japan and Bank of Japan (BOJ)	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks	—	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—	—
4	Local governments of Japan	—	—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)	—	—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan	—	—	—	—	—	—	—	—	—	—
9	The three local public corporations	—	—	—	—	—	—	—	—	—	—
10	Financial institutions and type I financial instruments business operators	—	—	649,157	—	—	—	—	—	—	649,157
11	Corporates, etc.	—	—	—	—	—	—	—	—	—	—
12	SMEs, etc., and individuals	—	—	—	—	—	—	—	—	—	—
13	Other than the above	—	—	—	—	—	1,083	—	—	—	1,083
14	Total	¥ —	¥ —	¥ 649,157	¥ —	¥ —	¥ 1,083	¥ —	¥ —	¥ 650,241	

Note: The aggregate calculation in 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, 2023							
		a	b	c	d	e	f	g	
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density	
Sovereign exposures									
1	0.00 to < 0.15	¥ 17,382	0.01%	0.0	26.20%	2.4	¥ 1,671	9.61%	
2	0.15 to < 0.25	—	—	—	—	—	—	—	
3	0.25 to < 0.50	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	17,382	0.01	0.0	26.20	2.4	1,671	9.61	
Financial Institution exposures									
1	0.00 to < 0.15	739,064	0.04	0.1	24.10	2.5	143,779	19.45	
2	0.15 to < 0.25	92	0.20	0.0	21.32	3.4	60	64.65	
3	0.25 to < 0.50	29,274	0.28	0.0	10.24	3.5	24,119	82.39	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	768	2.03	0.0	45.00	3.5	987	128.50	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	769,200	0.05	0.1	22.93	2.5	168,946	21.96	
Corporate exposures and SME exposures									
1	0.00 to < 0.15	712,660	0.03	0.3	23.11	1.4	98,687	13.84	
2	0.15 to < 0.25	16,334	0.20	0.0	44.02	2.5	7,290	44.63	
3	0.25 to < 0.50	27,156	0.35	0.1	45.00	1.7	13,497	49.70	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	3,674	1.39	0.0	45.00	3.0	3,886	105.78	
6	2.50 to < 10.00	598	5.12	0.0	45.00	1.1	807	134.85	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	7	100.00	0.0	45.00	1.0	—	0.00	
9	Sub-total	760,432	0.06	0.6	23.83	1.4	124,169	16.32	
Specialised lending									
1	0.00 to < 0.15	28,154	0.10	0.1	45.00	3.9	11,911	42.30	
2	0.15 to < 0.25	961	0.20	0.0	45.00	4.6	621	64.67	
3	0.25 to < 0.50	22,035	0.30	0.1	45.00	4.8	17,428	79.09	
4	0.50 to < 0.75	18,272	0.65	0.0	45.00	4.7	19,242	105.31	
5	0.75 to < 2.50	34,218	1.16	0.0	45.00	4.6	42,443	124.03	
6	2.50 to < 10.00	31,145	3.11	0.0	45.00	4.7	49,205	157.98	
7	10.00 to < 100.00	19,033	30.79	0.0	45.00	4.6	48,605	255.37	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	153,821	4.84	0.3	45.00	4.6	189,460	123.16	
Total (all portfolios)		¥ 1,700,837	0.49%	1.0	24.46%	2.2	¥ 484,248	28.47%	

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

Item No.	CCR4 PD scale	Millions of Yen, %, 1,000 cases, Year							
		September 30, 2022							
		a	b	c	d	e	f	g	
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density	
<b>Sovereign exposures</b>									
1	0.00 to < 0.15	¥ 21,327	0.01%	0.0	20.72%	2.2	¥ 1,792	8.40%	
2	0.15 to < 0.25	—	—	—	—	—	—	—	
3	0.25 to < 0.50	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	21,327	0.01	0.0	20.72	2.2	1,792	8.40	
<b>Financial Institution exposures</b>									
1	0.00 to < 0.15	692,212	0.04	0.1	23.95	2.2	130,814	18.89	
2	0.15 to < 0.25	37	0.20	0.0	89.35	4.2	35	93.96	
3	0.25 to < 0.50	19,633	0.29	0.0	27.17	4.2	17,987	91.61	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	1,570	1.09	0.0	45.00	1.0	1,195	76.09	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	713,454	0.05	0.1	24.06	2.2	150,032	21.02	
<b>Corporate exposures and SME exposures</b>									
1	0.00 to < 0.15	603,350	0.04	0.3	21.27	1.6	103,789	17.20	
2	0.15 to < 0.25	22,143	0.20	0.0	46.10	1.9	8,886	40.13	
3	0.25 to < 0.50	31,622	0.35	0.1	45.00	1.8	16,319	51.60	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	5,087	1.61	0.0	45.00	2.2	5,232	102.85	
6	2.50 to < 10.00	102	4.33	0.0	45.00	3.9	164	160.39	
7	10.00 to < 100.00	—	35.80	0.0	45.00	0.4	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	662,305	0.07	0.6	22.29	1.6	134,392	20.29	
<b>Specialised lending</b>									
1	0.00 to < 0.15	37,049	0.11	0.1	45.00	4.1	16,576	44.74	
2	0.15 to < 0.25	1,056	0.20	0.0	45.00	4.4	658	62.28	
3	0.25 to < 0.50	16,525	0.30	0.0	45.00	4.9	13,188	79.80	
4	0.50 to < 0.75	26,161	0.65	0.0	45.00	4.7	27,597	105.48	
5	0.75 to < 2.50	37,631	1.23	0.0	45.00	4.7	47,302	125.69	
6	2.50 to < 10.00	26,806	3.12	0.0	45.00	4.8	42,523	158.63	
7	10.00 to < 100.00	75	15.89	0.0	45.00	3.1	175	232.26	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	145,307	1.08	0.3	45.00	4.6	148,021	101.86	
Total (all portfolios)		¥ 1,542,396	0.16%	1.1	24.20%	2.2	¥ 434,238	28.15%	

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

## CCR5: Composition of collateral for CCR exposure

CCR5		Millions of Yen											
		September 30, 2023											
		a		b		c		d		e		f	
		Collateral used in derivative transactions						Collateral used in repo transactions					
Item No.	Fair value of collateral received			Fair value of posted collateral			Fair value of collateral received			Fair value of posted collateral			
	Segregated		Unsegregated	Segregated		Unsegregated	of collateral received		of collateral received		of posted collateral		
1	Cash (domestic currency)	¥	—	¥	511,379	¥	—	¥	762,901	¥	110,028	¥	472,875
2	Cash (other currency)		—		1,083,716		—		588,873		1,378,219		1,846
3	Domestic sovereign debt		6,250		39,211		15,485		59,610		190,148		326,117
4	Other sovereign debt		6,296		—		—		—		895,144		3,581,359
5	Government agency debt		—		—		—		—		221,738		72,543
6	Corporate bonds		—		—		—		—		183,499		—
7	Equity securities		—		—		—		8,346		1,600,291		723,889
8	Other collateral		—		—		—		—		—		—
9	Total		¥ 12,546		¥ 1,634,307		¥ 15,485		¥ 1,419,731		¥ 4,579,068		¥ 5,178,630

CCR5		Millions of Yen											
		September 30, 2022											
		a		b		c		d		e		f	
		Collateral used in derivative transactions						Collateral used in repo transactions					
Item No.	Fair value of collateral received			Fair value of posted collateral			Fair value of collateral received			Fair value of posted collateral			
	Segregated		Unsegregated	Segregated		Unsegregated	of collateral received		of collateral received		of posted collateral		
1	Cash (domestic currency)	¥	—	¥	261,402	¥	—	¥	573,930	¥	—	¥	509,341
2	Cash (other currency)		—		6,056		—		472,531		1,255,313		1,698
3	Domestic sovereign debt		9,872		21,537		15,434		37,609		377,839		240,457
4	Other sovereign debt		—		—		—		—		1,242,285		3,139,929
5	Government agency debt		—		—		—		—		147,287		47,922
6	Corporate bonds		—		—		—		—		133,874		15,233
7	Equity securities		—		—		—		6,724		1,067,145		741,245
8	Other collateral		—		—		—		—		—		—
9	Total		¥ 9,872		¥ 288,996		¥ 15,434		¥ 1,090,796		¥ 4,223,743		¥ 4,695,827

## CCR6: Credit derivatives exposures

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

CCR6		Millions of Yen	
		September 30, 2022	
		a	b
Item No.		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 29,100	¥ 29,100
2	Index credit default swaps	158,954	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 188,054	¥ 29,100
Fair values			
7	Positive fair value (asset)	3,759	423
8	Negative fair value (liability)	(395)	(66)

## CCR8: Exposures to central counterparties (CCP)

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

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

**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, 2023								
		a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
Item No.	Type of underlying asset	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 85,268	¥ —	¥ 85,268	¥ 309,078	¥ —	¥ 309,078	¥ 182,015	¥ —	¥ 182,015
2	Residential mortgage	85,268	—	85,268	18,000	—	18,000	143,435	—	143,435
3	Credit card	—	—	—	41,433	—	41,433	26,530	—	26,530
4	Other retail exposures	—	—	—	249,644	—	249,644	12,048	—	12,048
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	8,175	—	8,175	3,598	—	3,598	1,276,757	—	1,276,757
7	Loans to corporates	—	—	—	—	—	—	1,276,757	—	1,276,757
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	8,175	—	8,175	3,598	—	3,598	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		September 30, 2022								
		a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
Item No.	Type of underlying asset	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 85,744	¥ —	¥ 85,744	¥ 297,168	¥ —	¥ 297,168	¥ 135,975	¥ —	¥ 135,975
2	Residential mortgage	85,744	—	85,744	57,614	—	57,614	102,281	—	102,281
3	Credit card	—	—	—	40,866	—	40,866	24,920	—	24,920
4	Other retail exposures	—	—	—	198,686	—	198,686	8,773	—	8,773
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	5,461	—	5,461	10,430	—	10,430	1,048,254	—	1,048,254
7	Loans to corporates	—	—	—	—	—	—	1,048,254	—	1,048,254
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	5,461	—	5,461	10,430	—	10,430	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

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

As of September 30, 2023

Not applicable.

As of September 30, 2022

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, 2023														
		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	¥192,504	¥192,504	¥192,504	¥188,906	¥ 3,598	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	171,768	171,768	171,768	171,768	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	28,762	28,762	28,762	28,762	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	13,077	13,077	13,077	4,902	8,175	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—	—
Exposure values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	404,264	404,264	404,264	392,490	11,773	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,849	1,849	1,849	1,849	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	143,349	143,349	143,349	113,287	30,062	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	448	448	448	448	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	83	83	83	83	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	11,467	11,467	11,467	9,062	2,404	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	35	35	35	35	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—	—



SEC3		Millions of Yen															
		September 30, 2022															
Item No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total															
		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)								
		Securitisation				Re-securitisation			Securitisation				Re-securitisation				
		Retail underlying		Wholesale		Senior		Non-senior		Retail underlying		Wholesale		Senior		Non-senior	
<b>Exposure values (by RW bands)</b>																	
1	≤ 20% risk weight	¥ 235,374	¥ 235,374	¥ 235,374	¥ 224,944	¥ 10,430	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
2	> 20% to 50% risk weight	90,107	90,107	90,107	90,107	—	—	—	—	—	—	—	—	—	—	—	
3	> 50% to 100% risk weight	63,583	63,583	63,583	63,583	—	—	—	—	—	—	—	—	—	—	—	
4	> 100% to < 1,250% risk weight	9,719	9,719	9,719	4,258	5,461	—	—	—	—	—	—	—	—	—	—	
5	1,250% risk weight	19	19	19	19	—	—	—	—	—	—	—	—	—	—	—	
<b>Exposure values (by regulatory approach)</b>																	
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	398,470	398,470	398,470	382,578	15,891	—	—	—	—	—	—	—	—	—	—	
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	314	314	314	314	—	—	—	—	—	—	—	—	—	—	—	
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Subject to 1,250% risk weight	19	19	19	19	—	—	—	—	—	—	—	—	—	—	—	
<b>RWA (by regulatory approach)</b>																	
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	148,026	148,026	148,026	119,729	28,297	—	—	—	—	—	—	—	—	—	—	
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	99	99	99	99	—	—	—	—	—	—	—	—	—	—	—	
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Subject to 1,250% risk weight	247	247	247	247	—	—	—	—	—	—	—	—	—	—	—	
<b>Capital requirement values (by regulatory approach)</b>																	
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	11,842	11,842	11,842	9,578	2,263	—	—	—	—	—	—	—	—	—	—	
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	7	7	7	7	—	—	—	—	—	—	—	—	—	—	—	
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Subject to 1,250% risk weight	19	19	19	19	—	—	—	—	—	—	—	—	—	—	—	

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

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

SEC4		Millions of Yen																
		September 30, 2022																
Item No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o		
		Total																
		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)									
		Securitisation				Re-securitisation			Securitisation				Re-securitisation					
		Retail underlying		Wholesale			Senior	Non-senior				Retail underlying	Wholesale			Senior	Non-senior	
<b>Exposure values (by RW bands)</b>																		
1	≤ 20% risk weight	¥1,048,956	¥1,048,956	¥1,048,956	¥111,486	¥937,469	¥	¥	¥	¥	¥	¥	¥	¥	¥	¥	¥	
2	> 20% to 50% risk weight	41,222	41,222	41,222	1,696	39,525	—	—	—	—	—	—	—	—	—	—	—	
3	> 50% to 100% risk weight	62,427	62,427	62,427	14,291	48,136	—	—	—	—	—	—	—	—	—	—	—	
4	> 100% to < 1,250% risk weight	31,623	31,623	31,623	8,501	23,122	—	—	—	—	—	—	—	—	—	—	—	
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—	
<b>Exposure values (by regulatory approach)</b>																		
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	1,159,309	1,159,309	1,159,309	111,055	1,048,254	—	—	—	—	—	—	—	—	—	—	—	
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	24,920	24,920	24,920	24,920	—	—	—	—	—	—	—	—	—	—	—	—	
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—	
<b>RWA (by regulatory approach)</b>																		
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	251,921	251,921	251,921	25,004	226,916	—	—	—	—	—	—	—	—	—	—	—	
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	15,804	15,804	15,804	15,804	—	—	—	—	—	—	—	—	—	—	—	—	
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—	
<b>Capital requirement values (by regulatory approach)</b>																		
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	20,153	20,153	20,153	2,000	18,153	—	—	—	—	—	—	—	—	—	—	—	
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,264	1,264	1,264	1,264	—	—	—	—	—	—	—	—	—	—	—	—	
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—	

## MR1: Market risk under standardised approach

MR1 Item No.	Millions of Yen	
	September 30, 2023	
	RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1	Interest rate risk (general and specific)	¥ 39,521
2	Equity risk (general and specific)	—
3	Foreign exchange risk	27,526
4	Commodity risk	11
	Options transactions	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 67,059

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

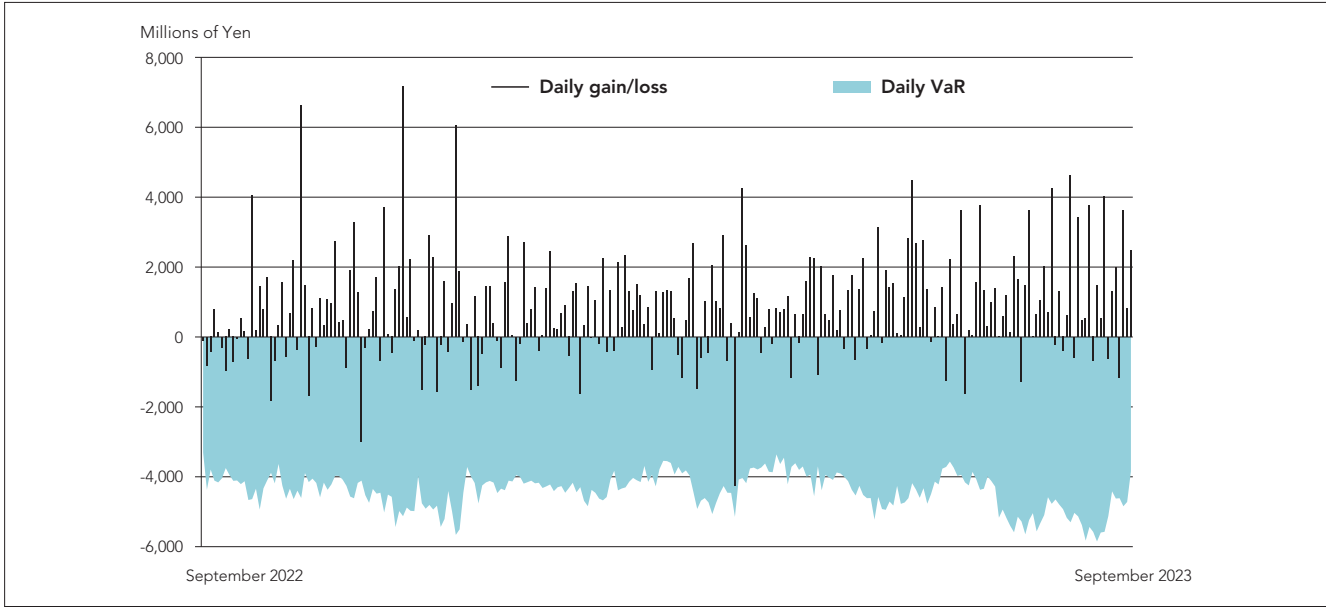
## MR3: Values of Internal Model Approaches (IMA) (Market risk)

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

MR3 Item No.	Millions of Yen	
	September 30, 2022	
VaR (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value	¥ 13,103
2	Average value	8,951
3	Minimum value	7,159
4	Period end	13,103
Stressed VaR (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value	34,057
6	Average value	25,783
7	Minimum value	18,089
8	Period end	33,642
Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (modified standardised measurement method)	—

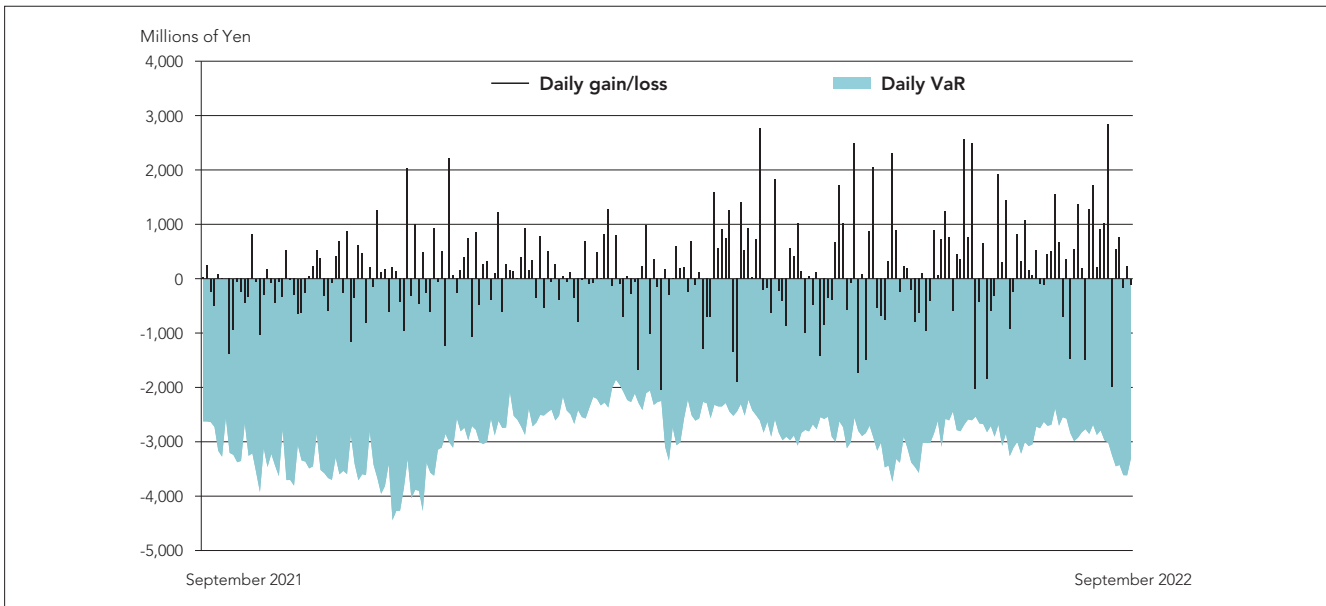
MR4: Backtesting results by Internal Model Approaches (IMA)

MR4 September 30, 2023



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

MR4 September 30, 2022



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

## IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
Item No.		ΔEVE		ΔNII	
		September 30, 2023	September 30, 2022	September 30, 2023	September 30, 2022
1	Parallel up	¥ 72,606	¥ 76,943	¥ (84,363)	¥ (88,228)
2	Parallel down	105	2,991	80,768	84,166
3	Steepener	48,341	93,325		
4	Flattener	1,572	—		
5	Short rate up	10,147	2,630		
6	Short rate down	3,595	26,614		
7	Maximum	72,606	93,325	80,768	84,166
		e		f	
		September 30, 2023		September 30, 2022	
8	Tier 1 Capital	¥ 2,575,868		¥ 2,433,390	

## 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	2023	2022
<b>On-Balance Sheet Exposures</b>				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 47,077,509	¥ 45,705,978
1a	1	Total Assets Reported in the Consolidated Balance Sheet	53,368,130	52,280,028
1b	2	The Amount of Assets of Subsidiaries that are not Included in the Scope of the Basel III Leverage Ratio on a Consolidated Basis (Deduction)	—	—
1c	7	The Amount of Assets of Subsidiaries that are Included in the Scope of the Basel III Leverage Ratio on a Consolidated Basis (except Those Included in the Total Assets Reported in the Consolidated Balance Sheet)	—	—
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Consolidated Balance Sheet (except Adjustment Items) (Deduction)	6,290,620	6,574,050
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	258,388	218,333
3		Total On-Balance Sheet Exposures (A)	46,819,120	45,487,644
<b>Exposures Related to Derivative Transactions</b>				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4 Replacement Cost Associated with Derivatives Transactions, etc.	1,367,478	1,393,333
5		The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4 Add-On Amount Associated with Derivatives Transactions, etc.	1,263,093	1,301,831
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	1,260,774	1,046,462
6		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework		
		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	25,020	85,754
8		The Amount of Client-Cleared Trade Exposures for which a Bank or Bank Holding Company Acting as Clearing Member is not Obligated to Make Any Indemnification (Deduction)		
9		Adjusted Effective Notional Amount of Written Credit Derivatives	21,600	29,100
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	21,600	29,100
11	4	Total Exposures Related to Derivative Transactions (B)	3,866,325	3,655,873
<b>Exposures Related to Repo Transactions</b>				
12		The Amount of Assets Related to Repo Transactions, etc.	582,904	509,341
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	253,618	293,293
15		The Exposures for Agent Repo Transactions		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	836,522	802,635
<b>Exposures Related to Off-Balance Sheet Transactions</b>				
17		Notional Amount of Off-Balance Sheet Transactions	9,193,280	8,950,474
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	5,486,376	5,348,626
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,706,904	3,601,848
<b>Basel III Leverage Ratio on a Consolidated Basis</b>				
20		The Amount of Capital (Tier 1 Capital) (E)	2,575,868	2,433,390
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 55,228,873	¥ 53,548,001
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	4.66%	4.54%
		Minimum leverage ratio requirement	3.00%	
<b>Basel III Leverage Ratio on a Consolidated basis (Including due from the Bank of Japan)</b>				
		Total Exposures (F)	¥ 55,228,873	¥ 53,548,001
		The Bank of Japan Deposit	19,498,955	16,279,147
		Total Exposures (Including due from the Bank of Japan) (F')	74,727,828	69,827,148
		Basel III Leverage Ratio on a Consolidated basis (Including due from the Bank of Japan) (H) = (E)/(F')	3.44%	3.48%

Note: SuMI TRUST Holdings' Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).

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



## Liquidity Coverage Ratio (LCR)

Consolidated

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

Items	Millions of Yen, %, the Number of Data			
	Fiscal Year 2023 2nd Quarter		Fiscal Year 2023 1st Quarter	
<b>High-Quality Liquid Assets (1)</b>				
1 Total high-quality liquid assets (HQLA)	¥ 20,631,012		¥ 20,202,105	
<b>Cash Outflows (2)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash outflows related to unsecured retail funding	¥ 19,141,291	¥ 928,504	¥ 19,027,915	¥ 908,177
3 of which: Stable deposits	1,806,420	54,192	1,782,034	53,461
4 of which: Less stable deposits	8,739,683	874,312	8,543,594	854,716
5 Cash outflows related to unsecured wholesale funding	15,698,732	12,078,847	16,115,595	12,697,942
6 of which: Qualifying operational deposits	—	—	—	—
7 of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,966,307	8,346,422	12,408,586	8,990,934
8 of which: Debt securities	3,732,424	3,732,424	3,707,008	3,707,008
9 Cash outflows related to secured funding, etc.	7,648		2,662	
10 Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	7,894,795	2,751,690	7,778,885	2,691,596
11 of which: Cash outflows related to derivative transactions, etc.	1,393,945	1,393,945	1,366,904	1,366,904
12 of which: Cash outflows related to funding programs	—	—	—	—
13 of which: Cash outflows related to credit and liquidity facilities	6,500,849	1,357,744	6,411,981	1,324,691
14 Cash outflows related to contractual funding obligations, etc.	528,842	416,580	424,555	344,515
15 Cash outflows related to contingencies	679,899	18,050	659,930	17,657
16 Total cash outflows	16,201,322		16,662,551	
<b>Cash Inflows (3)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash inflows related to secured lending, etc.	¥ 219,838	¥ —	¥ 187,013	¥ —
18 Cash inflows related to collection of loans, etc.	2,990,199	2,048,345	2,327,179	1,486,332
19 Other cash inflows	649,851	501,784	551,998	466,878
20 Total cash inflows	3,859,889	2,550,129	3,066,191	1,953,210
<b>Consolidated Liquidity Coverage Ratio (4)</b>				
21 Total HQLA allowed to be included in the calculation	¥ 20,631,012		¥ 20,202,105	
22 Net cash outflows	13,651,192		14,709,340	
23 Consolidated Liquidity Coverage Ratio (LCR)	151.1%		137.3%	
24 The number of data used to calculate the average value	62		62	

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

## (1) Items concerning fluctuations in the LCR over time

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

## (2) Items concerning evaluation of the LCR level

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

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

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

## (4) Other items concerning LCR

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

In addition, in consideration of the impact on the consolidated liquidity coverage ratio, monthly or quarterly data are used to calculate daily averages for consolidated subsidiaries that are immaterial and have practical limitations.

## Net Stable Funding Ratio (NSFR)

Consolidated

## Consolidated Net Stable Funding Ratio

## Quantitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis

Item No.		Millions of Yen, %					Weighted value
		Fiscal Year 2023 2nd Quarter					
		Unweighted value by residual maturity					
No maturity	< 6 months	6 months to < 1yr	≥ 1yr				
<b>Available stable funding (ASF) items (1)</b>							
1	Capital	¥ 2,837,219	¥ —	¥ —	¥ 276,000	¥ 3,113,219	
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	2,837,219	—	—	219,817	3,057,037	
3	of which: Other capital instruments that are not included in the above category	—	—	—	56,182	56,182	
4	Funding from retail and small business customers	12,912,661	—	—	5,896,477	17,517,872	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	12,912,661	—	—	5,896,477	17,517,872	
7	Wholesale funding	5,158,112	26,737,053	3,648,830	8,888,739	16,540,211	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	5,158,112	26,737,053	3,648,830	8,888,739	16,540,211	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	454,187	1,211,533	45,599	—	34,773	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	454,187	1,211,533	45,599	—	34,773	
14	Total available stable funding					¥ 37,206,077	
<b>Required stable funding (RSF) items (2)</b>							
15	HQLA					¥ 1,162,092	
16	Deposits held at financial institutions for operational purposes	—	—	—	43,357	43,357	
17	Loans, repo transactions-related assets, securities and other similar assets	192,110	6,476,551	2,153,442	28,664,053	27,494,765	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	582,904	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	56,203	1,377,223	496,343	2,620,680	3,118,888	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,921,954	1,142,683	12,309,722	12,944,310	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	773,525	108,344	298,363	634,871	
22	of which: Residential mortgages	—	425,393	351,543	10,953,489	8,783,818	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	329,857	246,385	5,946,524	4,370,503	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	135,907	169,075	162,871	2,780,161	2,647,748	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,122,171	478,331	2,978	2,536,405	3,632,011	
27	of which: Physical traded commodities, including gold	—	—	—	—	—	
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	—	—	—	365,657	310,808	
29	of which: Derivative assets	—	—	—	339,597	339,597	
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	71,290	71,290	
31	of which: All other assets not included in the above categories	1,122,171	478,331	2,978	1,759,860	2,910,315	
32	Off-balance sheet items	—	—	—	7,348,630	576,442	
33	Total required stable funding					¥ 32,908,669	
34	Consolidated net stable funding ratio (NSFR)					113.0%	

Item No.		Millions of Yen, %					
		Fiscal Year 2023 1st Quarter					
		Unweighted value by residual maturity				Weighted value	
No maturity	< 6 months	6 months to < 1yr	≥ 1yr				
<b>Available stable funding (ASF) items (1)</b>							
1	Capital	¥ 2,785,609	¥ —	¥ —	¥ 265,000	¥ 3,050,609	
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	2,785,609	—	—	192,980	2,978,589	
3	of which: Other capital instruments that are not included in the above category	—	—	—	72,019	72,019	
4	Funding from retail and small business customers	13,107,114	—	—	5,791,273	17,587,676	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	13,107,114	—	—	5,791,273	17,587,676	
7	Wholesale funding	5,237,615	25,082,907	3,953,133	9,014,431	15,884,189	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	5,237,615	25,082,907	3,953,133	9,014,431	15,884,189	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	387,340	1,259,385	40,000	—	31,370	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	387,340	1,259,385	40,000	—	31,370	
14	Total available stable funding					¥ 36,553,845	
<b>Required stable funding (RSF) items (2)</b>							
15	HQLA					¥ 1,095,488	
16	Deposits held at financial institutions for operational purposes	—	—	—	55,019	55,019	
17	Loans, repo transactions-related assets, securities and other similar assets	180,096	6,003,416	2,377,303	27,912,353	26,739,690	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	590,027	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	51,880	981,523	513,888	2,485,985	2,930,751	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,958,383	1,368,073	11,743,181	12,601,097	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	789,460	121,930	261,177	625,461	
22	of which: Residential mortgages	—	419,709	356,532	10,958,428	8,683,267	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	323,890	251,518	5,976,666	4,328,889	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	128,216	53,772	138,809	2,724,757	2,524,574	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,044,145	555,422	2,768	3,077,865	4,048,669	
27	of which: Physical traded commodities, including gold	—	—	—	—	—	
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)					497,407	422,796
29	of which: Derivative assets					325,082	325,082
30	of which: Derivative liabilities (before deduction of variation margin posted)					60,870	60,870
31	of which: All other assets not included in the above categories	1,044,145	555,422	2,768	2,194,504	3,239,920	
32	Off-balance sheet items					7,175,528	539,270
33	Total required stable funding					¥ 32,478,139	
34	Consolidated net stable funding ratio (NSFR)					112.5%	

### Qualitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis

(1) Items concerning fluctuations in the consolidated NSFR over time

Our consolidated NSFR has remained stable mainly due to our predetermined funding policy on sticky money.

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

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

(3) Other items concerning consolidated NSFR

Our consolidated NSFR satisfies the regulated level (100%), and we do not expect NSFR to deviate significantly from the current level in the future.

Currently, the entire amount of funding from retail and small business customers is recorded as “less stable deposits.”

## KM1: Key Metrics

Non-consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,984,409	¥ 1,994,079	¥ 1,899,007	¥ 1,840,821	¥ 1,842,395
2	Tier 1	2,254,409	2,264,079	2,168,997	2,110,811	2,112,385
3	Total capital	2,519,826	2,495,520	2,442,050	2,392,665	2,425,728
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	22,668,454	22,264,199	21,771,535	21,166,974	20,859,113
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	8.75%	8.95%	8.72%	8.69%	8.83%
6	Tier 1 ratio	9.94%	10.16%	9.96%	9.97%	10.12%
7	Total capital ratio	11.11%	11.20%	11.21%	11.30%	11.62%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	53,106,429	52,074,516	49,893,138	49,905,626	51,550,175
14	Basel III leverage ratio	4.24%	4.34%	4.34%	4.22%	4.09%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2023 2nd Quarter	Fiscal Year 2023 1st Quarter	Fiscal Year 2022 4th Quarter	Fiscal Year 2022 3rd Quarter	Fiscal Year 2022 2nd Quarter
Non-consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 20,433,620	¥ 19,967,241	¥ 19,204,229	¥ 19,077,215	¥ 18,813,231
16	Net cash outflows	13,035,077	14,008,771	13,454,497	12,441,462	12,236,688
17	Non-consolidated LCR	156.7%	142.5%	142.7%	153.3%	153.7%
Non-consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	36,183,346	35,611,408	35,131,413	34,901,872	35,339,762
19	Total required stable funding	30,608,769	30,022,286	28,930,866	28,961,348	29,509,927
20	Non-consolidated NSFR	118.2%	118.6%	121.4%	120.5%	119.7%

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

Non-consolidated

## CC1: Composition of Capital

CC1 As of September 30	Items	Millions of Yen, %		
		a	b	c
Basel III Template No.		2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
<b>Common Equity Tier 1 Capital: Instruments and Reserves</b>				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,895,449	¥ 1,829,085	
1a	of Which: Capital Stock and Capital Surplus	685,103	685,103	
2	of Which: Retained Earnings	1,248,542	1,180,771	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	38,196	36,789	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	—	—	
3	Valuation and Translation Adjustments	341,919	188,263	(a)
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,237,369	2,017,348	
<b>Common Equity Tier 1 Capital: Regulatory Adjustments</b>				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	69,047	62,568	
8	of Which: Goodwill (Including Those Equivalent)	—	—	
9	of Which: Other Intangible Assets	69,047	62,568	
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	(25,406)	(77,672)	
12	Shortfall of Eligible Provisions to Expected Losses	14,008	—	
13	Securitisation Gain on Sale	722	901	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	6,711	11,133	
15	Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	187,875	178,021	
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)	252,959	174,953	
<b>Common Equity Tier 1 Capital (CET1)</b>				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,984,409	¥ 1,842,395	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
<b>Additional Tier 1 Capital: Instruments</b>				
30	31a	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which: Classified as Equity under Applicable Accounting Standards	—	—
	31b	Subscription Rights to Additional Tier 1 Instruments	—	—
	32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which: Classified as Liabilities under Applicable Accounting Standards	¥ 270,000	¥ 270,000
		Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—
33+35		Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	—	—
36		Additional Tier 1 Capital: Instruments (D)	270,000	270,000
<b>Additional Tier 1 Capital: Regulatory Adjustments</b>				
37		Investments in Own Additional Tier 1 Instruments	—	—
38		Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—
39		Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—
40		Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	10
42		Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—
43		Additional Tier 1 Capital: Regulatory Adjustments (E)	—	10
<b>Additional Tier 1 Capital (AT1)</b>				
44		Additional Tier 1 Capital (F) = (D) - (E)	270,000	269,990
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>				
45		Tier 1 Capital (G) = (C) + (F)	2,254,409	2,112,385
<b>Tier 2 Capital: Instruments and Provisions</b>				
46		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which: Classified as Equity under Applicable Accounting Standards	—	—
		Subscription Rights to Tier 2 Instruments	—	—
		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which: Classified as Liabilities under Applicable Accounting Standards	265,417	305,579
		Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—
47+49		Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	—	—
50		Provisions Allowed in Group Tier 2	—	9,303
50a		of Which: General Allowance for Credit Losses	—	—
50b		of Which: Excess Amount of Eligible Provisions to Expected Losses	—	9,303
51		Tier 2 Capital: Instruments and Provisions (H)	¥ 265,417	¥ 314,883

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
<b>Tier 2 Capital: Regulatory Adjustments</b>				
52	Investments in Own Tier 2 Instruments	¥ —	¥ —	
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—	
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	1,540	
57	Tier 2 Capital: Regulatory Adjustments (I)	—	1,540	
<b>Tier 2 Capital (T2)</b>				
58	Tier 2 Capital (J) = (H) - (I)	265,417	313,343	
<b>Total Capital (TC = T1 + T2)</b>				
59	Total Capital (K) = (G) + (J)	2,519,826	2,425,728	
<b>Total Risk Weighted Assets</b>				
60	Total Risk Weighted Assets (L)	22,668,454	20,859,113	
<b>Capital Ratios (Non-consolidated)</b>				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	8.75%	8.83%	
62	Tier 1 Capital Ratio (G)/(L)	9.94%	10.12%	
63	Total Capital Ratio (K)/(L)	11.11%	11.62%	
<b>Regulatory Adjustments (before Risk Weighting)</b>				
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	192,011	128,245	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	60,857	66,955	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	—	41,526	
<b>Provisions Included in Tier 2 Capital: Instruments and Provisions</b>				
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Application of Cap)	—	—	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	5,494	4,502	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Application of Cap)	—	9,303	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	114,237	107,259	
<b>Capital Instruments Subject to Phase out Arrangements</b>				
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	—	—	
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	—	—	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	¥ —	

Note: SuMi TRUST Holdings' non-consolidated capital adequacy ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).

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



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

As of September 30, 2023

### CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
<b>(Assets)</b>				
	Cash and Due from Banks	¥ 22,110,254		
	Call Loans	20,000		
	Receivables under Resale Agreements	110,028		
	Receivables under Securities Borrowing Transactions	472,875		
	Monetary Claims Bought	123,403		
	Trading Assets	2,293,765		
	Money Held in Trust	99		6-a
	Securities	8,233,681		6-b
	Loans and Bills Discounted	32,819,420		6-c
	Foreign Exchanges	41,202		
	Other Assets	3,639,073		6-d
	Tangible Fixed Assets	182,261		
	Intangible Fixed Assets	99,521		2
	Prepaid Pension Expenses	270,791		3
	Customers' Liabilities for Acceptances and Guarantees	508,006		
	Allowance for Loan Losses	(84,105)		
	<b>Total Assets</b>	<b>¥ 70,840,280</b>		

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
<b>(Liabilities)</b>				
	Deposits	¥ 37,861,930		
	Negotiable Certificates of Deposit	7,468,618		
	Call Money	239,711		
	Payables under Repurchase Agreements	1,378,219		
	Trading Liabilities	2,089,800		
	Borrowed Money	6,730,871		7
	Foreign Exchanges	29,729		
	Short-term Bonds Payable	2,389,178		
	Bonds Payable	1,985,389		
	Borrowed Money from Trust Account	4,794,839		
	Other Liabilities	2,931,935		6-e
	Provision for Bonuses	9,298		
	Provision for Directors' Bonuses	—		
	Provision for Stocks Payment	1,015		
	Provision for Retirement Benefits	1,025		
	Provision for Reimbursement of Deposits	2,856		
	Provision for Contingent Losses	1,492		
	Deferred Tax Liabilities	138,414		4-a
	Deferred Tax Liabilities for Land Revaluation	2,381		4-b
	Acceptances and Guarantees	508,006		
	Total Liabilities	68,564,714		
<b>(Net Assets)</b>				
	Capital Stock	342,037		1-a
	Capital Surplus	343,066		1-b
	Retained Earnings	1,248,542		1-c
	Total Shareholders' Equity	1,933,645		
	Valuation Differences on Available-for-Sale Securities	366,552		
	Deferred Gains (Losses) on Hedges	(19,908)		5
	Revaluation Reserve for Land	(4,724)		
	Foreign Currency Translation Adjustments	—		
	Total Valuation and Translation Adjustments	341,919	(a)	
	Total Net Assets	2,275,565		
	Total Liabilities and Net Assets	¥ 70,840,280		

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

## (Appendix)

## 1. Shareholders' equity

## (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	343,066		1-b
Retained Earnings	1,248,542		1-c
Total Shareholders' Equity	¥ 1,933,645		

## (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	¥ 1,933,645	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	1,248,542		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	¥ 99,521		2
Associated Deferred Tax Liabilities	30,473		

## (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)	69,047	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	¥ 270,791		3
Associated Deferred Tax Liabilities	82,916		

## (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)	¥ 187,875		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	¥ 138,414		4-a
Deferred Tax Liabilities for Land Revaluation	2,381		4-b
Associated Intangible Fixed Assets	30,473		
Associated Prepaid Pension Expenses	82,916		

## (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	¥ (19,908)		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	¥ (25,406)	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

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

## (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 99		6-a
Securities	8,233,681		6-b
Loans and Bills Discounted	32,819,420	Including Subordinated Debts	6-c
Other Assets	3,639,073	Including derivatives	6-d
Other Liabilities	¥ 2,931,935	Including derivatives	6-e

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	192,011		
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)	192,011		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	60,857		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before risk weighting)	60,857		73

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

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,730,871		7

**(2) Composition of capital**

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

## As of September 30, 2022

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

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

\* The regulatory balance sheet is the same as the accounting balance sheet.



## (Appendix)

## 1. Shareholders' equity

## (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	343,066		1-b
Retained Earnings	1,180,771		1-c
Total Shareholders' Equity	¥ 1,865,874		

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,865,874	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	685,103		1a
of Which: Retained Earnings	1,180,771		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

## 2. Intangible assets

## (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 90,182		2
Associated Deferred Tax Liabilities	27,613		

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	62,568	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

**3. Defined-benefit pension fund net assets (prepaid pension Expenses)****(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Expenses	¥ 256,589		3
Associated Deferred Tax Liabilities	78,567		

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	¥ 178,021		15

**4. Deferred tax assets****(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 62,266		4-a
Deferred Tax Liabilities for Land Revaluation	2,388		4-b
Associated Intangible Fixed Assets	27,613		
Associated Prepaid Pension Expenses	78,567		

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ —	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	41,526	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	41,526		75

**5. Deferred gains or losses on hedges****(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (40,179)		5

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (77,672)	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

## 6. Investments in the capital of financial entities

### (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 7,271,933		6-a
Loans and Bills Discounted	32,188,798	Including subordinated Debts	6-b
Other Assets	4,361,468	Including derivatives	6-c
Other Liabilities	¥ 3,574,787	Including derivatives	6-d

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	128,245		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before risk weighting)	128,245		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	68,505		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	10		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	66,955		73

## 7. Other Capital Instruments

### (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,108,230		7

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	305,579		46

## 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, 2023	September 30, 2022	September 30, 2023	September 30, 2022
1	Credit risk (excluding counterparty credit risk)	¥ 13,970,573	¥ 12,823,173	¥ 1,172,784	¥ 1,076,829
2	of Which: Standardised Approach (SA)	625	922	50	73
3	of Which: Internal Ratings-Based (IRB) Approach	11,487,234	10,620,008	974,117	900,576
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	—	—	—	—
	Other assets	2,482,714	2,202,241	198,617	176,179
4	Counterparty credit risk (CCR)	1,244,998	1,157,022	101,923	94,645
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	463,619	416,803	39,314	35,344
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	690,085	643,194	55,206	51,455
	of Which: Central Counterparty (CCP)	70,897	79,751	5,671	6,380
	Others	20,396	17,273	1,729	1,464
7	Equity positions in banking book under market-based approach	257,302	348,378	21,819	29,542
8	Equity investment in funds (Look-Through Approach (LTA))	1,844,440	1,273,213	147,555	101,857
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,733,183	2,036,840	138,654	162,947
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	841	1,762	67	140
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	293,751	347,861	23,500	27,828
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	278,299	331,957	22,263	26,556
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,451	15,904	1,236	1,272
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	0	0	0	0
16	Market risk	1,743,980	1,270,454	139,518	101,636
17	of Which: Standardised Approach (SA)	40,898	13,894	3,271	1,111
18	of Which: Internal Model Approaches (IMA)	1,703,082	1,256,559	136,246	100,524
19	Operational risk	684,403	628,846	54,752	50,307
20	of Which: Basic Indicator Approach (BIA)	—	—	—	—
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	684,403	628,846	54,752	50,307
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	152,137	271,143	12,901	22,992
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 22,668,454	¥ 20,859,113	¥ 1,813,476	¥ 1,668,729

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

## IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
Item No.		ΔEVE		ΔNII	
		September 30, 2023	September 30, 2022	September 30, 2023	September 30, 2022
1	Parallel up	¥ 49,108	¥ 56,294	¥ (87,767)	¥ (91,238)
2	Parallel down	2,491	13,068	84,172	87,176
3	Steeper	38,926	85,811		
4	Flattener	1,571	—		
5	Short rate up	3,412	2,630		
6	Short rate down	5,394	33,756		
7	Maximum	49,108	85,811	84,172	87,176
		e		f	
		September 30, 2023		September 30, 2022	
8	Tier 1 Capital	¥ 2,254,409		¥ 2,112,385	

## Composition of Basel III Leverage Ratio

Non-consolidated

As of September 30			Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2023	2022
<b>On-Balance Sheet Exposures</b>				
1		On-balance Sheet Exposures before Deducting Adjustment Items	¥ 45,158,617	¥ 43,925,104
1a	1	Total Assets Reported in the Non-consolidated Balance Sheet	51,341,324	50,382,558
1b	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Non-consolidated Balance Sheet (except adjustment items) (Deduction)	6,182,706	6,457,453
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	270,931	240,600
3		Total On-Balance Sheet Exposures (A)	44,887,686	43,684,504
<b>Exposures Related to Derivative Transactions</b>				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4 Replacement Cost Associated with Derivatives Transactions, etc.	1,359,589	1,385,787
5		The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4 Add-On Amount Associated with Derivatives Transactions, etc.	1,259,316	1,298,751
6		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc. 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	1,260,774	1,046,462
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	25,020	85,754
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	21,600	29,100
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	21,600	29,100
11	4	Total Exposures Related to Derivative Transactions (B)	3,854,660	3,645,247
<b>Exposures Related to Repo Transactions</b>				
12		The Amount of Assets Related to Repo Transactions, etc.	582,904	509,341
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	248,376	292,836
15		The Exposures for Agent Repo Transactions		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	831,281	802,177
<b>Exposures Related to Off-Balance Sheet Transactions</b>				
17		Notional Amount of Off-Balance Sheet Transactions	6,802,887	6,493,947
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	3,270,086	3,075,701
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,532,801	3,418,245
<b>Basel III Leverage ratio on a Non-consolidated Basis</b>				
20		The Amount of Capital (Tier 1 Capital)	(E) 2,254,409	2,112,385
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 53,106,429	¥ 51,550,175
22		Basel III Leverage Ratio on a Non-consolidated Basis (G) = (E)/(F)	4.24%	4.09%
		Minimum leverage ratio requirement	3.00%	
<b>Basel III Leverage Ratio on a Non-Consolidated basis (Including due from the Bank of Japan)</b>				
		Total Exposures (F)	¥ 53,106,429	¥ 51,550,175
		The Bank of Japan Deposit	19,498,955	16,279,147
		Total Exposures (Including due from the Bank of Japan) (F')	72,605,384	67,829,322
		Basel III Leverage Ratio on a Non-Consolidated basis (Including due from the Bank of Japan) (H) = (E)/(F')	3.10%	3.11%

Note: SuMI TRUST Holdings' Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).

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

## Liquidity Coverage Ratio (LCR)

Non-consolidated

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

Items	Millions of Yen, %, the Number of Data			
	Fiscal Year 2023 2nd Quarter		Fiscal Year 2023 1st Quarter	
<b>High-Quality Liquid Assets (1)</b>				
1 Total high-quality liquid assets (HQLA)	¥ 20,433,620		¥ 19,967,241	
<b>Cash Outflows (2)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash outflows related to unsecured retail funding	¥ 19,141,291	¥ 928,504	¥ 19,027,915	¥ 908,177
3 of which: Stable deposits	1,806,420	54,192	1,782,034	53,461
4 of which: Less stable deposits	8,739,683	874,312	8,543,594	854,716
5 Cash outflows related to unsecured wholesale funding	15,208,893	11,623,096	15,554,652	12,187,750
6 of which: Qualifying operational deposits	—	—	—	—
7 of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,715,389	8,129,592	12,087,068	8,720,166
8 of which: Debt securities	3,493,503	3,493,503	3,467,583	3,467,583
9 Cash outflows related to secured funding, etc.	7,648		2,662	
10 Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	6,861,110	2,661,533	6,811,020	2,646,045
11 of which: Cash outflows related to derivative transactions, etc.	1,294,128	1,294,128	1,274,993	1,274,993
12 of which: Cash outflows related to funding programs	—	—	—	—
13 of which: Cash outflows related to credit and liquidity facilities	5,566,981	1,367,404	5,536,026	1,371,052
14 Cash outflows related to contractual funding obligations, etc.	536,716	425,033	434,234	354,195
15 Cash outflows related to contingencies	689,112	18,445	669,016	18,049
16 Total cash outflows	15,664,261		16,116,880	
<b>Cash Inflows (3)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash inflows related to secured lending, etc.	¥ 219,838	¥ —	¥ 187,013	¥ —
18 Cash inflows related to collection of loans, etc.	3,085,858	2,192,351	2,459,519	1,667,281
19 Other cash inflows	583,654	436,832	525,168	440,826
20 Total cash inflows	3,889,351	2,629,183	3,171,701	2,108,108
<b>Non-consolidated Liquidity Coverage Ratio (4)</b>				
21 Total HQLA allowed to be included in the calculation	¥ 20,433,620		¥ 19,967,241	
22 Net cash outflows	13,035,077		14,008,771	
23 Non-consolidated Liquidity Coverage Ratio (LCR)	156.7%		142.5%	
24 The number of data used to calculate the average value	62		62	

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

## (1) Items concerning fluctuations in the LCR over time

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

## (2) Items concerning evaluation of the LCR level

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

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

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

## (4) Other items concerning LCR

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

## Net Stable Funding Ratio (NSFR)

Non-consolidated

## Non-consolidated Net Stable Funding Ratio

## Quantitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a non-consolidated basis

Item No.		Millions of Yen, %					Weighted value
		Fiscal Year 2023 2nd Quarter					
		Unweighted value by residual maturity					
No maturity	< 6 months	6 months to < 1yr	≥ 1yr				
<b>Available stable funding (ASF) items (1)</b>							
1	Capital	¥ 2,507,369	¥ —	¥ —	¥ 276,000	¥ 2,783,369	
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	2,507,369	—	—	219,817	2,727,186	
3	of which: Other capital instruments that are not included in the above category	—	—	—	56,182	56,182	
4	Funding from retail and small business customers	12,917,347	—	—	5,896,477	17,522,090	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	12,917,347	—	—	5,896,477	17,522,090	
7	Wholesale funding	5,308,859	26,079,878	3,635,504	8,457,958	15,855,087	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	5,308,859	26,079,878	3,635,504	8,457,958	15,855,087	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	572,497	451,341	45,599	—	22,799	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	572,497	451,341	45,599	—	22,799	
14	Total available stable funding					¥ 36,183,346	
<b>Required stable funding (RSF) items (2)</b>							
15	HQLA					¥ 1,162,092	
16	Deposits held at financial institutions for operational purposes	—	111,399	14,953	116,475	179,651	
17	Loans, repo transactions-related assets, securities and other similar assets	194,824	7,115,148	2,011,650	27,500,261	26,468,484	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	582,904	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	58,976	2,198,348	506,791	2,693,406	3,320,423	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,862,158	1,124,152	12,256,642	12,860,028	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	773,525	108,344	298,363	634,871	
22	of which: Residential mortgages	—	218,867	217,834	9,770,051	7,598,436	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	132,860	132,410	5,914,804	4,184,924	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	135,848	252,870	162,871	2,780,161	2,689,595	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,431,675	478,331	2,978	857,673	2,262,784	
27	of which: Physical traded commodities, including gold	—	—	—	—	—	
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	—	—	—	365,657	310,808	
29	of which: Derivative assets	—	—	—	339,597	339,597	
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	71,290	71,290	
31	of which: All other assets not included in the above categories	1,431,675	478,331	2,978	81,128	1,541,087	
32	Off-balance sheet items	—	—	—	6,543,315	535,756	
33	Total required stable funding					¥ 30,608,769	
34	Non-consolidated net stable funding ratio (NSFR)					118.2%	



Item No.		Millions of Yen, %				
		Fiscal Year 2023 1st Quarter				
		Unweighted value by residual maturity				Weighted value
No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
<b>Available stable funding (ASF) items (1)</b>						
1	Capital	¥ 2,476,171	¥ —	¥ —	¥ 265,000	¥ 2,741,171
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	2,476,171	—	—	192,980	2,669,152
3	of which: Other capital instruments that are not included in the above category	—	—	—	72,019	72,019
4	Funding from retail and small business customers	13,110,051	—	—	5,791,273	17,590,319
5	of which: Stable deposits	—	—	—	—	—
6	of which: Less stable deposits	13,110,051	—	—	5,791,273	17,590,319
7	Wholesale funding	5,394,275	24,661,490	3,899,680	8,584,948	15,259,916
8	of which: Operational deposits	—	—	—	—	—
9	of which: Other wholesale funding	5,394,275	24,661,490	3,899,680	8,584,948	15,259,916
10	Liabilities with matching interdependent assets	—	—	—	—	—
11	Other liabilities	508,201	360,564	40,000	—	20,000
12	of which: Derivative liabilities	—	—	—	—	—
13	of which: All other liabilities and equity not included in the above categories	508,201	360,564	40,000	—	20,000
14	Total available stable funding					¥ 35,611,408
<b>Required stable funding (RSF) items (2)</b>						
15	HQLA					¥ 1,095,488
16	Deposits held at financial institutions for operational purposes	—	130,645	—	138,250	203,572
17	Loans, repo transactions-related assets, securities and other similar assets	182,863	6,900,684	2,255,539	26,935,297	25,946,704
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	590,027	—	—	0
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	54,647	2,023,039	531,158	2,636,559	3,246,602
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,958,383	1,368,073	11,787,981	12,639,177
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	789,460	121,930	261,177	625,461
22	of which: Residential mortgages	—	217,665	217,497	9,785,999	7,507,452
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	132,567	132,141	5,943,059	4,142,266
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	128,216	111,568	138,809	2,724,757	2,553,472
25	Assets with matching interdependent liabilities	—	—	—	—	—
26	Other assets	1,385,685	555,422	2,768	965,981	2,278,326
27	of which: Physical traded commodities, including gold	—	—	—	—	—
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				497,407	422,796
29	of which: Derivative assets				325,082	325,082
30	of which: Derivative liabilities (before deduction of variation margin posted)				60,870	60,870
31	of which: All other assets not included in the above categories	1,385,685	555,422	2,768	82,621	1,469,577
32	Off-balance sheet items				6,362,395	498,194
33	Total required stable funding					¥ 30,022,286
34	Non-consolidated net stable funding ratio (NSFR)					118.6%

**Qualitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a non-consolidated basis**

## (1) Items concerning fluctuations in the non-consolidated NSFR over time

Our non-consolidated NSFR has remained stable mainly due to our predetermined funding policy on sticky money.

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

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

## (3) Other items concerning non-consolidated NSFR

Our non-consolidated NSFR satisfies the regulated level (100%), and we do not expect NSFR to deviate significantly from the current level in the future.

Currently, the entire amount of funding from retail and small business customers is recorded as “less stable deposits.”