

Basel III Disclosure Data

Sumitomo Mitsui Trust Holdings, Inc.

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

[Quantitative Disclosure Data: SuMi TRUST Holdings]

Consolidated	
KM1: Key Metrics	98
Capital Adequacy Ratio	99
Scope of Consolidation	99
Composition of Capital (Consolidated BIS capital adequacy ratio)	100
Main Features and Further Information of Regulatory Capital Instruments	103
Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements	103
Equity Investments in Funds	116
Disclosure Data Designated as Per the Appended Forms	117
Composition of Basel III Leverage Ratio	153
Liquidity Coverage Ratio (LCR)	154

Quantitative Disclosure Data:

Sumitomo Mitsui Trust Holdings, Inc.

KM1: Key Metrics

Consolidated

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

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

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

Capital Adequacy Ratio

Consolidated

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

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

Scope of Consolidation

Consolidated

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

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

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

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

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

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

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

CC1: Composition of Capital

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2020	2019	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,357,824	¥ 2,277,358	
1a	of Which: Capital Stock and Capital Surplus	841,769	842,204	
2	of Which: Retained Earnings	1,546,998	1,466,126	
1c	of Which: Treasury Stock (Deduction)	2,820	2,850	
26	of Which: Earnings to be Distributed (Deduction)	28,122	28,122	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	1,041	1,060	
3	Accumulated Other Comprehensive Income	216,430	366,399	(a)
5	Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	—	—	
6	Common Equity Tier 1 Capital: Instruments and Reserves	(A) 2,575,296	2,644,817	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	103,504	126,940	
8	of Which: Goodwill (Including Those Equivalent)	43,216	60,553	
9	of Which: Other Intangible Assets	60,288	66,387	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	338	764	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(47,909)	(41,199)	
12	Shortfall of Eligible Provisions to Expected Losses	—	342	
13	Securitisation Gain on Sale	1,060	1,204	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	
15	Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	68,405	104,224	
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	23	20	
17	Reciprocal Cross-Holdings in Common Equity	—	—	
18	Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)	—	—	
19+20+21	Amount above the 10% Threshold on the Specified Items	—	—	
19	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
20	of Which: Mortgage Servicing Rights	—	—	
21	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
22	Amount Exceeding the 15% Threshold on the Specified Items	—	—	
23	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
24	of Which: Mortgage Servicing Rights	—	—	
25	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
27	Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	—	—	
28	Common Equity Tier 1 Capital: Regulatory Adjustments	(B) 125,422	192,297	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital	(C) = (A)-(B) ¥ 2,449,874	¥ 2,452,519	

CC1		Millions of Yen, %					
As of September 30		a		b		c	
Basel III Template No.	Items	2020	2019	Reference Numbers to Reconciliation with the Balance Sheet			
Additional Tier 1 Capital: Instruments							
30	31a	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —			
	31b	Subscription Rights to Additional Tier 1 Instruments	—	—			
	32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	340,000	340,000			
		Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—			
	34–35	Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	12,742	12,919			
33+35	Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	—	—				
33	of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—				
35	of Which: Issued by Subsidiaries	—	—				
36	Additional Tier 1 Capital: Instruments	(D) 352,742	352,919				
Additional Tier 1 Capital: Regulatory Adjustments							
37	Investments in Own Additional Tier 1 Instruments	—	—				
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—				
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—				
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—				
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—				
43	Additional Tier 1 Capital: Regulatory Adjustments	(E) —	—				
Additional Tier 1 Capital (AT1)							
44	Additional Tier 1 Capital	(F) = (D) - (E) 352,742	352,919				
Tier 1 Capital (T1 = CET1 + AT1)							
45	Tier 1 Capital	(G) = (C) + (F) 2,802,616	2,805,439				
Tier 2 Capital: Instruments and Provisions							
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—				
	Subscription Rights to Tier 2 Instruments	—	—				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	341,657	309,589				
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—				
48–49	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,363	2,702				
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	170,648	209,227				
47	of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—				
49	of Which: Issued by Subsidiaries	170,648	209,227				
50	Provisions Allowed in Group Tier 2	33,480	2,680				
50a	of Which: General Allowance for Credit Losses	3,031	2,680				
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	30,448	—				
51	Tier 2 Capital: Instruments and Provisions	(H) ¥ 548,149	¥ 524,200				

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2020	2019	Reference Numbers to Reconciliation with the Balance Sheet
Tier 2 Capital: Regulatory Adjustments				
52	Investments in Own Tier 2 Instruments	¥ —	¥ —	
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—	
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	1,540	1,540	
57	Tier 2 Capital: Regulatory Adjustments (I)	1,540	1,540	
Tier 2 Capital (T2)				
58	Tier 2 Capital (J) = (H) – (I)	546,609	522,660	
Total Capital (TC = T1 + T2)				
59	Total Capital (K) = (G) + (J)	3,349,226	3,328,099	
Total Risk Weighted Assets				
60	Total Risk Weighted Assets (L)	19,711,096	19,010,206	
Capital Ratios and Buffers (Consolidated)				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	12.42%	12.90%	
62	Tier 1 Capital Ratio (G)/(L)	14.21%	14.75%	
63	Total Capital Ratio (K)/(L)	16.99%	17.50%	
64	Total of bank CET1 specific buffer requirements	3.00%	3.02%	
65	of Which: Capital conservation buffer requirement	2.50%	2.50%	
66	of Which: Countercyclical buffer requirement	0.00%	0.02%	
67	of Which: Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%	
68	CET1 available after meeting the bank's minimum capital requirements	7.92%	8.40%	
Regulatory Adjustments (before Risk Weighting)				
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	120,620	128,768	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	156,258	147,857	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	14,012	—	
Provisions Included in Tier 2 Capital: Instruments and Provisions				
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)	3,031	2,680	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	10,625	9,094	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	30,448	—	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	94,942	94,087	
Capital Instruments Subject to Phase out Arrangements				
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	109,000	163,500	
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	171,581	257,372	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	¥ —	

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

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

Main Features and Further Information of Regulatory Capital Instruments

Consolidated

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

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 2020

CC2: Reconciliation of Regulatory Capital to Balance Sheet

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

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

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

(Appendix)

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

1. Shareholders' equity**(1) Consolidated balance sheet**

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

(2) Composition of capital

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

2. Subscription Rights to Shares**(1) Consolidated balance sheet**

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

(2) Composition of capital

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

3. Intangible assets**(1) Consolidated balance sheet**

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

(2) Composition of capital

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

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

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

(2) Composition of capital

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

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

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

(2) Composition of capital

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

6. Deferred gains or losses on hedges

(1) Consolidated balance sheet

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

(2) Composition of capital

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

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

(1) Consolidated balance sheet

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

(2) Composition of capital

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

8. Non-controlling Interests**(1) Consolidated balance sheet**

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

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	12,742	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,363	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48–49

9. Other Capital Instruments**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 5,551,590		9–a
Bonds Payable	1,277,082		9–b

(2) Composition of capital

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

As of September 30, 2019

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

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

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

(Appendix)

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

1. Shareholders' equity**(1) Consolidated balance sheet**

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

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,305,480	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	842,204		1a
of Which: Retained Earnings	1,466,126		2
of Which: Treasury Stock (Deduction)	2,850		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Subscription Rights to Shares**(1) Consolidated balance sheet**

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

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Subscription Rights to Common Shares	¥ 1,060		1b
Subscription Rights to Additional Tier 1 Instruments	—		31b
Subscription Rights to Tier 2 Instruments	—		46

3. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 150,451		3-a
Securities	6,156,477		3-b
of Which: Goodwill Arising on the Application of the Equity Method	4,758		
Associated Deferred Tax Liabilities	¥ 28,269		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 60,553		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	66,387	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 150,239		4
Associated Deferred Tax Liabilities	46,015		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 104,224		15

5. Deferred tax assets

(1) Consolidated balance sheet

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

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 764	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

6. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (48,652)		6

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (41,199)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

7. Investments in the capital of financial entities**(1) Consolidated balance sheet**

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

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ 20		
Common Equity Tier 1 Capital	20		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-holdings in the Capital and other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	128,768		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	128,768		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	149,397		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before Risk Weighting)	147,857		73

8. Non-controlling Interests

(1) Consolidated balance sheet

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

(2) Composition of capital

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

9. Other Capital Instruments

(1) Consolidated balance sheet

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

(2) Composition of capital

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

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

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

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

Disclosure Data Designated as Per the Appended Forms

Consolidated

OV1: Overview of Risk-weighted assets (RWA)

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

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

CR1: Credit quality of assets

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

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

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

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

CR2: Changes in stock of defaulted loans and debt securities

CR2 Item No.	Millions of Yen	
	September 30, 2020	
Amounts		
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 143,609
2	Of which: Newly defaulted	41,751
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status
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)	162,470

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

CR2 Item No.	Millions of Yen	
	September 30, 2019	
Amounts		
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 138,273
2	Of which: Newly defaulted	59,177
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status
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)	155,541

Notes: 1. The end of the previous fiscal year indicates March 31, 2019, and the end of the first half indicates September 30, 2019.
2. The main factor for the item 5. "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

CR3: Credit risk mitigation techniques (CRM) – overview

CR3 Item No.	Millions of Yen					
	September 30, 2020					
	a	b	c	d	e	
	Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives	
1	Loans and Bills Discounted	¥ 28,984,336	¥ 608,398	¥ 290,459	¥ 188,504	¥ —
2	Debt Securities	3,326,270	51,636	1,000	50,104	—
3	Other on-balance sheet assets (debt-based assets)	18,936,437	136	131	4	—
4	Total (1+2+3)	¥ 51,247,044	¥ 660,171	¥ 291,591	¥ 238,613	¥ —
5	Of which defaulted	127,214	6,234	4,783	—	—

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

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

CR4		Millions of Yen, %										
		September 30, 2020										
		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	¥	14	¥	—	¥	14	¥	—	¥	—	—%
2	Government of Japan and Bank of Japan (BOJ)		60		—		60		—		—	—
3	Foreign central governments and foreign central banks		365,211		—		365,211		—		17,582	4.81
4	Bank for International Settlements, etc.		—		—		—		—		—	—
5	Local governments of Japan		—		—		—		—		—	—
6	Foreign non-central government public sector entities (PSEs)		77		—		77		—		33	43.25
7	Multilateral development banks (MDBs)		—		—		—		—		—	—
8	Japan Finance Organization for Municipalities (JFM)		—		—		—		—		—	—
9	Government-affiliated agencies of Japan		—		—		—		—		—	—
10	The three local public corporations		—		—		—		—		—	—
11	Financial institutions and type I financial instruments business operators		270,013		5,138		270,013		1,138		141,020	52.00
12	Corporates, etc.		185,961		331,437		185,961		15,656		201,544	99.96
13	SMEs, etc. and individuals		—		—		—		—		—	—
14	Residential mortgage loans		—		—		—		—		—	—
15	Real estate acquisition activities, etc.		—		—		—		—		—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		—		—		—		—		—	110.71
17	Past due loans for three months or more (residential mortgage loans)		—		—		—		—		—	—
18	Uncollected notes		—		—		—		—		—	—
19	Guaranteed by credit guarantee corporations, etc.		—		—		—		—		—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—		—		—		—		—	—
21	Investments, etc. (excluding significant investments)		—		—		—		—		—	—
22	Total		¥ 821,338		¥ 336,576		¥ 821,338		¥ 16,794		¥ 360,181	42.97%

CR4		Millions of Yen, %					
		September 30, 2019					
Item No.	Asset classes	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		
		a	b	c	d	e	f
1	Cash	¥ 42	¥ —	¥ 42	¥ —	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	—	—
3	Foreign central governments and foreign central banks	348,632	—	348,632	—	28,615	8.20
4	Bank for International Settlements, etc.	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	40	—	40	—	17	42.34
7	Multilateral development banks (MDBs)	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government-affiliated agencies of Japan	—	—	—	—	—	—
10	The three local public corporations	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators	157,925	—	157,925	—	45,591	28.86
12	Corporates, etc.	228,772	378,150	228,772	9,414	237,346	99.64
13	SMEs, etc. and individuals	—	—	—	—	—	—
14	Residential mortgage loans	—	—	—	—	—	—
15	Real estate acquisition activities, etc.	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)	1	—	1	—	1	100.53
17	Past due loans for three months or more (residential mortgage loans)	—	—	—	—	—	—
18	Uncollected notes	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)	—	—	—	—	—	—
22	Total	¥ 735,475	¥ 378,150	¥ 735,475	¥ 9,414	¥ 311,572	41.82%

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

CR5		Millions of Yen											
		September 30, 2020											
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	¥	14	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ 14
2	Government of Japan and Bank of Japan (BOJ)		60	–	–	–	–	–	–	–	–	–	60
3	Foreign central governments and foreign central banks		330,047	–	–	–	35,162	–	1	–	–	–	365,211
4	Bank for International Settlements, etc.		–	–	–	–	–	–	–	–	–	–	–
5	Local governments of Japan		–	–	–	–	–	–	–	–	–	–	–
6	Foreign non-central government public sector entities (PSEs)		–	–	32	–	35	–	9	–	–	–	77
7	Multilateral development banks (MDBs)		–	–	–	–	–	–	–	–	–	–	–
8	Japan Finance Organization for Municipalities (JFM)		–	–	–	–	–	–	–	–	–	–	–
9	Government-affiliated agencies of Japan		–	–	–	–	–	–	–	–	–	–	–
10	The three local public corporations		–	–	–	–	–	–	–	–	–	–	–
11	Financial institutions and type I financial instruments business operators		–	–	162,103	–	897	–	108,151	–	–	–	271,152
12	Corporates, etc.		–	–	–	–	146	–	201,471	–	–	–	201,617
13	SMEs, etc. and individuals		–	–	–	–	–	–	–	–	–	–	–
14	Residential mortgage loans		–	–	–	–	–	–	–	–	–	–	–
15	Real estate acquisition activities, etc.		–	–	–	–	–	–	–	–	–	–	–
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		–	–	–	–	0	–	0	0	–	–	0
17	Past due loans for three months or more (residential mortgage loans)		–	–	–	–	–	–	–	–	–	–	–
18	Uncollected notes		–	–	–	–	–	–	–	–	–	–	–
19	Guaranteed by credit guarantee corporations, etc.		–	–	–	–	–	–	–	–	–	–	–
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		–	–	–	–	–	–	–	–	–	–	–
21	Investments, etc. (excluding significant investments)		–	–	–	–	–	–	–	–	–	–	–
22	Total		¥ 330,122	¥ –	¥ 162,136	¥ –	¥ 36,242	¥ –	¥ 309,633	¥ 0	¥ –	¥ –	¥ 838,133

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

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

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

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

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2020											
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	¥ —	¥ —	—%	¥ —	—%	—	—%	—	¥ —	—%	¥ —	—
2	0.15 to < 0.25	2,280	570	75.00	2,707	0.22	0.0	100.00	1.0	1,962	72.47	—	—
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	—
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	—
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	2,280	570	75.00	2,707	0.22	0.0	100.00	1.0	1,962	72.47	—	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	274,899	—	—	274,899	0.05	0.2	45.00	1.1	36,860	13.40	71	—
2	0.15 to < 0.25	65,519	2,309	75.00	67,251	0.20	0.1	45.00	1.1	21,167	31.47	62	—
3	0.25 to < 0.50	73,504	—	—	73,504	0.30	0.1	45.00	1.1	29,767	40.49	101	—
4	0.50 to < 0.75	27,212	2,281	75.00	28,924	0.51	0.9	45.00	1.3	16,381	56.63	67	—
5	0.75 to < 2.50	35,403	—	—	35,403	1.49	3.4	45.00	1.5	30,391	85.84	238	—
6	2.50 to < 10.00	5,162	—	—	5,162	3.26	0.3	45.00	1.0	5,838	113.09	75	—
7	10.00 to < 100.00	177	—	—	177	34.71	0.0	45.00	4.9	469	265.28	27	—
8	100.00 (Default)	3,930	—	—	3,930	100.00	0.0	45.00	1.0	0	0.00	1,768	—
9	Sub-total	485,810	4,591	75.00	489,253	1.09	5.2	45.00	1.1	140,877	28.79	2,414	471
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	347,810	2,281	75.00	349,521	0.05	0.1	90.39	1.1	85,533	24.47	14	—
2	0.15 to < 0.25	13,441	2,309	75.00	15,173	0.21	0.0	77.02	1.3	8,660	57.07	5	—
3	0.25 to < 0.50	29,734	—	—	29,734	0.35	0.1	68.32	1.1	20,820	70.02	20	—
4	0.50 to < 0.75	1,994	—	—	1,994	0.50	0.0	45.00	4.2	1,908	95.66	4	—
5	0.75 to < 2.50	6,185	—	—	6,185	0.87	0.1	97.37	1.1	9,284	150.09	2	—
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	399,165	4,591	75.00	402,609	0.09	0.5	88.14	1.1	126,206	31.34	48	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	—
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—
3	0.25 to < 0.50	51,853	—	—	51,853	0.30	34.4	74.33	—	20,782	40.08	119	—
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	—
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	51,853	—	—	51,853	0.30	34.4	74.33	—	20,782	40.08	119	191

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2020											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 42,224	28.14%	¥ 11,883	0.10%	44.5	62.59%	—	¥ 482	4.05%	¥ 8	
2	0.15 to < 0.25	37,275	822,865	12.66	141,524	0.23	201.8	66.45	—	11,555	8.16	223	
3	0.25 to < 0.50	21,056	861,762	7.91	89,230	0.36	152.6	75.32	—	11,621	13.02	243	
4	0.50 to < 0.75	30,214	260,775	12.66	63,251	0.57	83.1	66.45	—	10,406	16.45	239	
5	0.75 to < 2.50	12,480	209,469	13.54	40,859	1.17	118.2	67.62	—	11,616	28.42	322	
6	2.50 to < 10.00	32,904	75,086	13.44	42,997	4.90	43.6	66.91	—	32,836	76.36	1,412	
7	10.00 to < 100.00	235	1,165	13.74	395	46.99	0.6	65.83	—	678	171.52	125	
8	100.00 (Default)	71	4,318	8.92	16,158	100.00	19.3	67.43	—	15,669	96.97	9,643	
9	Sub-total	134,238	2,277,668	11.25	406,301	4.91	664.0	68.49	—	94,867	23.34	12,219	¥ 17,747
Residential mortgage exposures													
1	0.00 to < 0.15	3,912,966	14,686	100.00	3,927,653	0.09	130.8	18.38	—	168,759	4.29	712	
2	0.15 to < 0.25	2,923,688	43	100.00	2,923,732	0.17	138.0	18.16	—	193,605	6.62	935	
3	0.25 to < 0.50	2,883,704	1,886	100.00	2,885,600	0.35	173.0	18.03	—	313,921	10.87	1,833	
4	0.50 to < 0.75	39,732	—	—	39,732	0.62	2.6	22.43	—	8,133	20.47	55	
5	0.75 to < 2.50	134,580	19	100.00	134,599	0.89	13.5	21.19	—	32,953	24.48	252	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	68,496	5	100.00	68,502	20.12	3.8	18.74	—	71,723	104.70	2,610	
8	100.00 (Default)	33,688	22	100.00	35,085	100.00	1.9	20.16	—	8,556	24.38	6,389	
9	Sub-total	9,996,857	16,663	100.00	10,014,906	0.69	464.0	18.28	—	797,652	7.96	12,789	25,494
Other retail exposures													
1	0.00 to < 0.15	0	23,303	22.70	5,290	0.10	21.1	21.87	—	306	5.79	1	
2	0.15 to < 0.25	14,810	—	—	14,810	0.18	1.6	43.63	—	2,455	16.57	11	
3	0.25 to < 0.50	346,697	—	—	346,697	0.32	118.7	52.47	—	98,710	28.47	579	
4	0.50 to < 0.75	328,808	350	100.00	329,456	0.57	89.5	36.17	—	94,245	28.60	710	
5	0.75 to < 2.50	176,598	140,920	28.26	216,432	1.21	278.9	64.24	—	150,758	69.65	1,772	
6	2.50 to < 10.00	24,547	25,376	58.23	39,325	4.34	44.3	29.59	—	17,244	43.85	592	
7	10.00 to < 100.00	17,828	574	86.75	18,383	15.06	1.4	32.48	—	10,736	58.40	1,022	
8	100.00 (Default)	10,474	1,732	31.85	23,391	100.00	12.6	48.48	—	5,967	25.51	10,863	
9	Sub-total	919,766	192,258	31.88	993,787	3.37	568.5	47.97	—	380,425	38.28	15,553	19,061
Lease transactions													
1	0.00 to < 0.15	195,749	—	—	195,749	0.07	0.4	45.00	2.6	48,414	24.73	69	
2	0.15 to < 0.25	140,005	—	—	140,005	0.20	0.1	45.00	4.1	83,418	59.58	129	
3	0.25 to < 0.50	23,418	—	—	23,418	0.30	0.1	45.00	2.4	12,755	54.46	32	
4	0.50 to < 0.75	38,209	—	—	38,209	0.50	0.2	45.00	3.0	28,934	75.72	86	
5	0.75 to < 2.50	39,917	—	—	39,917	1.60	0.3	45.00	2.9	42,062	105.37	288	
6	2.50 to < 10.00	4,117	—	—	4,117	5.86	0.0	45.00	3.6	6,466	157.06	108	
7	10.00 to < 100.00	332	—	—	332	18.67	0.0	45.00	3.0	661	199.03	27	
8	100.00 (Default)	—	—	—	225	100.00	0.0	45.00	1.0	0	0.00	101	
9	Sub-total	441,749	—	—	441,974	0.42	1.3	45.00	3.1	222,713	50.39	844	5,085
Total (all portfolios)		¥ 52,968,332	¥ 7,547,529	55.27%	¥ 56,335,846	0.64%	1,751.4	35.56%	2.0	¥ 10,885,967	19.32%	¥ 123,147	¥ 163,629

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

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 1,309,660	¥ 33	75.00%	¥ 1,326,377	0.00%	0.0	32.52%	2.0	¥ 16,526	1.24%	¥ 9	
2	0.15 to < 0.25	4,661	1,020	75.00	480	0.20	0.0	31.78	4.5	216	45.12	0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	1,314,322	1,053	75.00	1,326,858	0.00	0.0	32.52	2.0	16,743	1.26	9	¥ 68
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	16,180,247	152,029	92.94	16,381,632	0.00	0.0	44.99	1.1	76,254	0.46	114	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.51	0	
3	0.25 to < 0.50	57,954	4,262	75.00	26,094	0.28	0.0	43.27	2.2	15,807	60.57	31	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,343	—	—	2,245	1.77	0.0	45.00	1.0	2,063	91.89	17	
6	2.50 to < 10.00	28,041	—	—	841	5.63	0.0	45.00	2.4	1,284	152.65	21	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	16,268,587	156,292	92.45	16,410,815	0.00	0.1	44.99	1.1	95,410	0.58	185	519
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	434,018	830	75.00	435,377	0.04	0.0	32.53	3.2	99,621	22.88	69	
2	0.15 to < 0.25	25,000	9,000	75.00	31,750	0.20	0.0	32.53	1.3	7,712	24.29	21	
3	0.25 to < 0.50	1,079	—	—	1,079	0.30	0.0	11.99	1.0	113	10.53	0	
4	0.50 to < 0.75	1,400	1,000	75.00	2,150	0.50	0.0	32.53	1.0	815	37.91	3	
5	0.75 to < 2.50	16,784	4,176	95.05	20,753	1.12	0.0	32.53	1.0	11,642	56.09	76	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	478,281	15,006	80.58	491,110	0.10	0.0	32.48	3.0	119,905	24.41	171	324
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	618,846	120,395	80.76	715,896	0.06	0.1	44.37	2.0	159,427	22.26	198	
2	0.15 to < 0.25	536	—	—	536	0.20	0.0	72.94	1.0	265	49.46	0	
3	0.25 to < 0.50	11,778	4,197	75.00	12,426	0.28	0.0	45.00	2.3	8,361	67.28	15	
4	0.50 to < 0.75	0	—	—	0	0.50	0.0	45.00	1.0	0	52.44	0	
5	0.75 to < 2.50	3,937	—	—	3,937	1.77	0.0	45.00	4.9	5,582	141.76	31	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	635,099	124,592	80.56	732,798	0.07	0.1	44.41	2.0	173,637	23.69	246	192

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 981,697	¥106,790	75.00%	¥1,061,789	0.08%	0.2	22.03%	4.0	¥ 194,088	18.27%	¥ 196	
2	0.15 to < 0.25	53,336	5,850	75.00	57,723	0.20	0.0	18.07	3.7	13,012	22.54	21	
3	0.25 to < 0.50	467,747	129,937	74.80	564,947	0.29	0.1	24.07	4.6	230,559	40.81	404	
4	0.50 to < 0.75	302,901	57,427	75.47	346,242	0.56	0.0	19.71	4.5	148,590	42.91	392	
5	0.75 to < 2.50	171,823	53,316	75.00	211,811	1.34	0.0	24.77	4.1	143,120	67.56	706	
6	2.50 to < 10.00	24,111	34,757	74.95	50,163	3.81	0.0	27.73	4.8	50,939	101.54	513	
7	10.00 to < 100.00	8,623	2,411	75.00	10,432	21.01	0.0	25.81	3.6	14,403	138.06	541	
8	100.00 (Default)	9,274	1,467	64.93	10,227	100.00	0.0	22.46	1.0	0	0.00	2,297	
9	Sub-total	2,019,516	391,958	74.96	2,313,338	0.94	0.5	22.47	4.2	794,714	34.35	5,074	¥ 7,492
Specialised lending (FIRB)													
1	0.00 to < 0.15	1,467	—	—	1,467	0.10	0.2	45.00	4.3	633	43.17	0	
2	0.15 to < 0.25	30	—	—	30	0.20	0.0	45.00	1.0	9	30.51	0	
3	0.25 to < 0.50	1,525	—	—	1,525	0.30	0.1	45.00	4.9	1,219	79.97	2	
4	0.50 to < 0.75	180	—	—	180	0.58	0.0	45.00	2.8	143	79.57	0	
5	0.75 to < 2.50	449	—	—	449	1.10	0.0	45.00	4.8	562	125.15	2	
6	2.50 to < 10.00	41	—	—	41	3.17	0.0	45.00	4.9	66	161.28	0	
7	10.00 to < 100.00	55	—	—	55	25.60	0.0	45.00	5.0	141	255.70	6	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	3,751	—	—	3,751	0.73	0.4	45.00	4.5	2,777	74.05	12	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,270,738	29	100.00	471,697	0.07	0.3	90.00	5.0	570,819	121.01	—	
2	0.15 to < 0.25	111,840	—	—	38,148	0.20	0.1	90.00	5.0	58,580	153.56	—	
3	0.25 to < 0.50	64,129	—	—	23,153	0.30	0.2	90.00	5.0	41,424	178.90	—	
4	0.50 to < 0.75	42,052	—	—	18,599	0.50	0.2	90.00	5.0	38,999	209.68	—	
5	0.75 to < 2.50	21,042	—	—	16,395	1.29	0.2	90.00	5.0	45,946	280.23	—	
6	2.50 to < 10.00	3,276	—	—	1,791	6.65	0.0	90.00	5.0	7,705	430.24	—	
7	10.00 to < 100.00	144	—	—	40	18.67	0.0	90.00	5.0	297	731.60	—	
8	100.00 (Default)	93	—	—	50	100.00	0.0	90.00	5.0	563	1,125.00	—	
9	Sub-total	1,513,318	29	100.00	569,875	0.17	1.3	90.00	5.0	764,337	134.12	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,183	7,015	75.00	13,444	0.10	0.0	37.41	2.9	4,136	30.76	5	
2	0.15 to < 0.25	21,639	—	—	21,639	0.20	0.0	32.53	2.5	7,099	32.80	14	
3	0.25 to < 0.50	1,600	—	—	1,600	0.30	0.0	32.53	4.1	835	52.20	1	
4	0.50 to < 0.75	1,045	570	75.00	1,473	0.50	0.0	32.53	1.1	747	50.73	2	
5	0.75 to < 2.50	27,401	—	—	27,401	1.60	0.0	32.47	3.9	24,709	90.17	142	
6	2.50 to < 10.00	2,309	—	—	2,309	7.65	0.0	32.53	3.3	3,089	133.75	57	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	62,179	7,585	75.00	67,868	1.01	0.0	33.47	3.2	40,617	59.84	224	9

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)													
1	0.00 to < 0.15	¥ 0	¥ 7,015	75.00%	¥ 5,261	0.12%	0.0	45.00%	2.7	¥ 1,903	36.16%	¥ 3	
2	0.15 to < 0.25	1,710	570	75.00	2,137	0.22	0.0	100.00	1.0	1,549	72.47	—	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	1,710	7,585	75.00	7,399	0.15	0.0	60.88	2.2	3,452	46.65	3	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	293,982	—	—	293,982	0.07	0.3	45.00	1.2	49,091	16.69	94	
2	0.15 to < 0.25	85,996	—	—	85,996	0.20	0.2	45.00	1.0	26,308	30.59	79	
3	0.25 to < 0.50	151,720	—	—	151,720	0.28	0.3	45.00	1.0	58,074	38.27	192	
4	0.50 to < 0.75	52,152	—	—	52,152	0.50	1.2	45.00	1.0	27,440	52.61	118	
5	0.75 to < 2.50	45,638	—	—	45,638	1.52	3.9	45.00	1.4	39,762	87.12	312	
6	2.50 to < 10.00	1,512	—	—	1,512	4.05	0.3	45.00	1.6	1,962	129.73	27	
7	10.00 to < 100.00	4,785	—	—	4,785	34.67	0.0	45.00	4.9	12,706	265.54	746	
8	100.00 (Default)	1	—	—	1	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	635,790	—	—	635,790	0.54	6.4	45.00	1.1	215,346	33.87	1,573	273
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	450,209	—	—	450,209	0.06	0.4	92.78	1.1	123,220	27.36	16	
2	0.15 to < 0.25	10,540	—	—	10,540	0.22	0.0	98.94	1.0	7,440	70.59	0	
3	0.25 to < 0.50	27,937	—	—	27,937	0.33	0.1	63.75	1.4	18,481	66.15	22	
4	0.50 to < 0.75	1,102	—	—	1,102	0.50	0.0	45.00	2.6	794	72.07	2	
5	0.75 to < 2.50	8,170	—	—	8,170	0.94	0.3	93.44	1.3	12,379	151.50	7	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	497,960	—	—	497,960	0.09	0.9	91.19	1.1	162,317	32.59	48	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	65,766	—	—	65,787	0.31	35.5	74.64	—	26,683	40.56	153	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	65,766	—	—	65,787	0.31	35.5	74.64	—	26,683	40.56	153	304

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 42,268	28.44%	¥ 12,023	0.11%	44.4	64.24%	—	¥ 520	4.33%	¥ 8	
2	0.15 to < 0.25	44,969	835,819	11.53	141,381	0.24	200.3	58.77	—	10,436	7.38	203	
3	0.25 to < 0.50	20,322	708,916	8.14	78,048	0.37	149.0	73.17	—	10,017	12.83	211	
4	0.50 to < 0.75	35,638	275,621	11.53	67,431	0.59	85.2	58.77	—	10,122	15.01	235	
5	0.75 to < 2.50	15,683	187,913	11.58	37,443	0.94	88.7	62.91	—	8,571	22.89	221	
6	2.50 to < 10.00	45,213	132,761	13.24	62,795	4.92	93.5	59.65	—	42,659	67.93	1,838	
7	10.00 to < 100.00	479	976	14.20	617	49.55	0.7	62.17	—	963	155.99	190	
8	100.00 (Default)	63	3,698	7.81	17,074	100.00	21.0	60.41	—	5,109	29.92	9,906	
9	Sub-total	162,370	2,187,975	10.86	416,817	5.24	683.2	62.20	—	88,401	21.20	12,815	¥ 18,759
Residential mortgage exposures													
1	0.00 to < 0.15	3,214,116	16,393	100.00	3,230,509	0.10	111.9	19.82	—	160,983	4.98	694	
2	0.15 to < 0.25	2,979,124	90	100.00	2,979,215	0.18	141.9	18.49	—	207,402	6.96	1,012	
3	0.25 to < 0.50	2,541,242	2,485	100.00	2,543,737	0.35	127.8	18.11	—	277,206	10.89	1,611	
4	0.50 to < 0.75	708,831	73	100.00	708,905	0.51	47.2	19.88	—	111,933	15.78	724	
5	0.75 to < 2.50	131,858	19	100.00	131,877	0.92	13.5	22.37	—	34,836	26.41	270	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	93,795	21	100.00	93,816	20.59	5.0	19.36	—	102,114	108.84	3,807	
8	100.00 (Default)	30,482	17	100.00	31,800	100.00	1.8	21.10	—	8,343	26.23	6,043	
9	Sub-total	9,699,451	19,100	100.00	9,719,862	0.76	449.5	19.00	—	902,822	9.28	14,164	23,757
Other retail exposures													
1	0.00 to < 0.15	0	24,660	22.87	5,642	0.11	22.4	19.31	—	298	5.29	1	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	298,799	—	—	298,799	0.31	120.0	54.76	—	88,573	29.64	518	
4	0.50 to < 0.75	362,363	495	100.00	363,057	0.58	100.0	39.62	—	113,511	31.26	855	
5	0.75 to < 2.50	165,384	147,638	28.66	207,714	1.14	280.8	64.27	—	141,997	68.36	1,564	
6	2.50 to < 10.00	63,916	25,804	55.46	78,230	3.82	64.8	44.93	—	49,943	63.84	1,317	
7	10.00 to < 100.00	4,182	925	87.67	5,142	39.81	1.1	36.89	—	4,323	84.07	895	
8	100.00 (Default)	8,899	1,481	32.53	22,353	100.00	13.6	49.48	—	6,115	27.35	10,571	
9	Sub-total	903,546	201,005	31.87	980,940	3.34	603.0	49.97	—	404,762	41.26	15,725	16,487
Lease transactions													
1	0.00 to < 0.15	190,149	—	—	190,149	0.07	0.4	45.00	2.6	47,784	25.13	67	
2	0.15 to < 0.25	136,773	—	—	136,773	0.20	0.1	45.00	4.2	82,629	60.41	126	
3	0.25 to < 0.50	22,919	—	—	22,919	0.30	0.1	45.00	2.1	11,891	51.88	31	
4	0.50 to < 0.75	41,966	—	—	41,966	0.50	0.2	45.00	2.9	31,319	74.62	95	
5	0.75 to < 2.50	37,530	—	—	37,530	1.64	0.3	45.00	3.0	39,826	106.11	278	
6	2.50 to < 10.00	2,426	—	—	2,426	6.26	0.0	45.00	3.2	3,815	157.21	68	
7	10.00 to < 100.00	465	—	—	465	18.67	0.0	45.00	2.9	973	209.10	39	
8	100.00 (Default)	—	—	—	173	100.00	0.0	45.00	1.0	0	0.00	77	
9	Sub-total	432,232	—	—	432,405	0.40	1.3	45.00	3.1	218,239	50.47	784	3,480
Total (all portfolios)		¥ 49,357,420	¥ 6,726,502	54.03%	¥ 52,097,608	0.61%	1,792.9	36.02%	2.1	¥ 10,466,741	20.09%	¥ 105,608	¥ 126,118

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

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

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

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

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

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

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

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

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

CR10												
Millions of Yen, %												
September 30, 2019												
a	b	c	d	e	f	g	h	i	j	k	l	
Specialised lending (supervisory slotting criteria approach)												
Other than high-volatility commercial real estate (HVCRE)												
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses		
					PF	OF	CF	IPRE			Total	
Strong	< 2.5 years	¥ 43,793	¥ —	50%	¥ —	¥ 9,131	¥ —	¥ 34,661	¥ 43,793	¥ 21,896	¥ —	
	2.5 years ≤	166,240	39,348	70%	—	195,676	—	75	195,751	137,026	783	
Good	< 2.5 years	51,187	—	70%	—	20,493	—	30,693	51,187	35,831	204	
	2.5 years ≤	199,125	12,812	90%	—	208,596	—	138	208,734	187,861	1,669	
Satisfactory		134,089	2,769	115%	—	81,972	—	54,194	136,166	156,591	3,812	
Weak		28,252	—	250%	—	26,091	—	2,160	28,252	70,631	2,260	
Default		7,972	—	—	—	1,334	—	6,638	7,972	—	3,986	
Total		¥ 630,661	¥ 54,930	—	¥ —	¥ 543,296	¥ —	¥ 128,563	¥ 671,859	¥ 609,838	¥ 12,716	
HVCRE												
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses		
Strong	< 2.5 years	5,649	—	70%					5,649	3,954	22	
	2.5 years ≤	21	—	95%					21	20	0	
Good	< 2.5 years	8,600	—	95%					8,600	8,170	34	
	2.5 years ≤	14,849	31,640	120%					38,579	46,295	154	
Satisfactory		108,831	65,037	140%					157,609	220,653	4,413	
Weak		7,331	10,767	250%					15,406	38,516	1,232	
Default		—	—	—					—	—	—	
Total		¥ 145,283	¥ 107,445	—					¥ 225,867	¥ 317,611	¥ 5,857	
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to market-based approach												
Categories	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts				
Simple risk weight method – Listed shares	11,540	38,903	300%					50,444	151,332			
Simple risk weight method – Unlisted shares	22,180	—	400%					22,180	88,720			
Internal Models Approach	—	—	—					—	—			
Total	¥ 33,720	¥ 38,903	—					¥ 72,624	¥ 240,052			
Equity exposures subject to 100% risk weight												
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%					—	—		

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

CCR1		Millions of Yen					
		September 30, 2020					
		a	b	c	d	e	f
Item No.	RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts	
1	SA-CCR	¥ —	¥ —	/	1.4	¥ —	¥ —
	Current Exposure Method (CEM)	375,295	520,654	/	/	895,949	389,657
2	Expected Exposure Method (IMM)	/	/	—	—	—	—
3	Simple Approach for credit risk mitigation	/	/	/	/	—	—
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	645,578	105,129
5	Exposure variation estimation model	/	/	/	/	—	—
6	Total	/	/	/	/	/	¥ 494,786

CCR1		Millions of Yen					
		September 30, 2019					
		a	b	c	d	e	f
Item No.	RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts	
1	SA-CCR	¥ —	¥ —	/	1.4	¥ —	¥ —
	Current Exposure Method (CEM)	372,747	508,095	/	/	880,842	335,089
2	Expected Exposure Method (IMM)	/	/	—	—	—	—
3	Simple Approach for credit risk mitigation	/	/	/	/	—	—
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	589,641	88,452
5	Exposure variation estimation model	/	/	/	/	—	—
6	Total	/	/	/	/	/	¥ 423,542

CCR2: Credit valuation adjustment (CVA) capital charge

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

CCR2		Millions of Yen	
		September 30, 2019	
		a	b
Item No.	EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)	
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)	/	—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)	/	—
4	Total portfolios subject to the standardised risk measurement method	810,528	613,982
5	Total portfolios subject to the CVA capital charge	¥ 810,528	¥ 613,982

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3		Millions of Yen									
		September 30, 2020									
		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	—	—	397,479	—	—	—	—	—	397,479	
11	Corporates, etc.	—	—	—	—	—	—	—	—	—	
12	SMEs, etc. and individuals	—	—	—	—	—	—	—	—	—	
13	Other than the above	—	—	—	—	—	—	—	—	—	
14	Total	¥ —	¥ —	¥ 397,479	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 397,479	

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

CCR3		Millions of Yen									
		September 30, 2019									
		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	—	—	339,425	—	—	—	—	—	339,425	
11	Corporates, etc.	—	—	—	—	—	—	—	—	—	
12	SMEs, etc. and individuals	—	—	—	—	—	—	—	—	—	
13	Other than the above	—	—	—	—	—	—	—	—	—	
14	Total	¥ —	¥ —	¥ 339,425	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 339,425	

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

CCR4: IRB – CCR exposures by portfolio and PD scale

Item No.	CCR4 PD scale	Millions of Yen, %, 1,000 cases, Year							
		September 30, 2020							
		a	b	c	d	e	f	g	
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density	
Sovereign exposures									
1	0.00 to < 0.15	¥ 25,369	0.02%	0.0	38.74%	2.1	¥ 2,780	10.96%	
2	0.15 to < 0.25	—	—	—	—	—	—	—	
3	0.25 to < 0.50	178	0.26	0.0	45.00	1.0	85	47.82	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	25,548	0.02	0.0	38.78	2.1	2,866	11.21	
Financial Institution exposures									
1	0.00 to < 0.15	414,560	0.05	0.1	17.75	2.9	90,526	21.83	
2	0.15 to < 0.25	297	0.20	0.0	45.00	3.0	136	45.85	
3	0.25 to < 0.50	34,259	0.28	0.0	27.29	4.2	28,685	83.72	
4	0.50 to < 0.75	337	0.50	0.0	45.00	1.0	176	52.44	
5	0.75 to < 2.50	463	1.03	0.0	45.00	1.0	344	74.38	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	449,917	0.07	0.1	18.26	3.0	119,869	26.64	
Corporate exposures and SME exposures									
1	0.00 to < 0.15	299,327	0.05	0.2	9.31	1.5	59,571	19.90	
2	0.15 to < 0.25	26,645	0.20	0.0	45.00	4.6	16,713	62.72	
3	0.25 to < 0.50	10,824	0.30	0.0	45.00	3.9	7,880	72.80	
4	0.50 to < 0.75	5,732	0.50	0.0	46.40	4.1	5,146	89.78	
5	0.75 to < 2.50	6,823	1.49	0.1	45.00	3.8	8,704	127.56	
6	2.50 to < 10.00	1,818	4.05	0.0	45.00	4.6	3,006	165.31	
7	10.00 to < 100.00	786	34.62	0.0	45.00	2.4	2,135	271.51	
8	100.00 (Default)	1	100.00	0.0	45.00	1.0	0	0.00	
9	Sub-total	351,961	0.20	0.6	10.50	1.9	103,158	29.30	
Specialised lending									
1	0.00 to < 0.15	101,829	0.08	0.1	45.00	4.8	42,948	42.17	
2	0.15 to < 0.25	846	0.20	0.0	45.00	3.6	468	55.32	
3	0.25 to < 0.50	41,401	0.29	0.0	45.00	4.9	33,183	80.14	
4	0.50 to < 0.75	8,161	0.67	0.0	45.00	4.9	8,908	109.14	
5	0.75 to < 2.50	48,615	1.40	0.0	45.00	4.8	64,189	132.03	
6	2.50 to < 10.00	23,413	3.25	0.0	45.00	4.8	37,526	160.28	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	49	100.00	0.0	45.00	1.0	0	0.00	
9	Sub-total	224,316	0.78	0.2	45.00	4.8	187,225	83.46	
Total (all portfolios)		¥ 1,051,744	0.26%	1.0	16.33%	3.0	¥ 413,119	39.27%	

Notes: 1. The SuMi TRUST Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.
2. "Specialised lending" is shown as a portfolio category from this fiscal year.

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

Notes: 1. The SuMi TRUST Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.
2. "Specialised lending" is shown as a portfolio category from this fiscal year.

CCR5: Composition of collateral for CCR exposure

CCR5		Millions of Yen					
		September 30, 2020					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
Item No.	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated			
1	Cash (domestic currency)	¥ —	¥ 153,926	¥ —	¥ 270,897	¥ —	¥ 789,671
2	Cash (other currency)	—	5,266	—	246,026	1,013,945	928
3	Domestic sovereign debt	—	749	—	26,488	157,328	296,235
4	Other sovereign debt	—	—	—	—	992,112	1,502,516
5	Government agency debt	—	—	—	—	60,480	12,522
6	Corporate bonds	—	—	—	—	482,272	408,954
7	Equity securities	—	—	—	11,041	536,834	625,230
8	Other collateral	—	—	—	—	—	—
9	Total	¥ —	¥ 159,943	¥ —	¥ 554,454	¥ 3,242,974	¥ 3,636,059

CCR5		Millions of Yen					
		September 30, 2019					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
Item No.	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated			
1	Cash (domestic currency)	¥ —	¥ 108,412	¥ —	¥ 269,824	¥ 18,010	¥ 763,873
2	Cash (other currency)	—	1,412	—	131,450	1,159,270	33,245
3	Domestic sovereign debt	—	2,753	—	6,535	93,929	305,658
4	Other sovereign debt	—	—	—	—	924,094	1,484,073
5	Government agency debt	—	—	—	—	578,821	585,791
6	Corporate bonds	—	—	—	—	73,369	3,052
7	Equity securities	—	—	—	9,657	677,137	754,514
8	Other collateral	—	—	—	—	—	—
9	Total	¥ —	¥ 112,578	¥ —	¥ 417,466	¥ 3,524,633	¥ 3,930,210

CCR6: Credit derivatives exposures

CCR6		Millions of Yen	
		September 30, 2020	
		a	b
Item No.		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 63,600	¥ 65,600
2	Index credit default swaps	—	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 63,600	¥ 65,600
Fair values			
7	Positive fair value (asset)	72	1,009
8	Negative fair value (liability)	(995)	(58)

CCR6		Millions of Yen	
		September 30, 2019	
		a	b
Item No.		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 52,579	¥ 77,339
2	Index credit default swaps	4,720	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 57,300	¥ 77,339
Fair values			
7	Positive fair value (asset)	25	1,070
8	Negative fair value (liability)	(660)	(33)

CCR8: Exposures to central counterparties (CCP)

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

CCR8		Millions of Yen	
		September 30, 2019	
		a	b
Item No.	EAD to CCP (post-CRM)	RWA amounts	
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 47,669
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,313,493	26,269
3	(i) OTC derivatives	1,162,311	23,246
4	(ii) Exchange-traded derivatives	111,606	2,232
5	(iii) Repo transactions	39,575	791
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	72,418	1,448
9	Pre-funded default fund contributions	22,353	19,950
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	—	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	—
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

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

SEC1		Millions of Yen								
		September 30, 2020								
		a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
Item No.	Type of underlying asset	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 71,425	¥ —	¥ 71,425	¥ 267,509	¥ —	¥ 267,509	¥ 111,826	¥ —	¥ 111,826
2	Residential mortgage	71,425	—	71,425	80,101	—	80,101	64,477	—	64,477
3	Credit card	—	—	—	22,221	—	22,221	23,794	—	23,794
4	Other retail exposures	—	—	—	165,186	—	165,186	23,553	—	23,553
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	5,409	—	5,409	—	—	—	679,759	—	679,759
7	Loans to corporates	—	—	—	—	—	—	679,759	—	679,759
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	5,409	—	5,409	—	—	—	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		September 30, 2019								
		a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
Item No.	Type of underlying asset	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 59,721	¥ —	¥ 59,721	¥ 172,186	¥ —	¥ 172,186	¥ 182,641	¥ —	¥ 182,641
2	Residential mortgage	59,721	—	59,721	84,675	—	84,675	80,336	—	80,336
3	Credit card	—	—	—	1,320	—	1,320	34,103	—	34,103
4	Other retail exposures	—	—	—	86,191	—	86,191	68,201	—	68,201
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	16,677	—	16,677	—	—	—	783,151	—	783,151
7	Loans to corporates	—	—	—	—	—	—	761,554	—	761,554
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	16,677	—	16,677	—	—	—	21,596	—	21,596
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

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

As of September 30, 2020

Not applicable.

As of September 30, 2019

Not applicable.

SEC3	Millions of Yen																
	September 30, 2019																
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o		
	Total	Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)									
Item No.		Securitisation				Re-securitisation		Securitisation				Re-securitisation					
			Retail un- derlying	Wholesale			Senior	Non-senior		Retail un- derlying	Wholesale			Senior	Non-senior		
Exposure values (by RW bands)																	
1	≤ 20% risk weight	¥110,167	¥110,167	¥110,167	¥110,167	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—
2	> 20% to 50% risk weight	63,427	63,427	63,427	63,427	—	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	42,512	42,512	42,512	42,512	—	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	32,392	32,392	32,392	15,715	16,677	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																	
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	247,744	247,744	247,744	231,067	16,677	—	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	754	754	754	754	—	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																	
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	154,281	154,281	154,281	106,883	47,398	—	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	154	154	154	154	—	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	1,080	1,080	1,080	1,080	—	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																	
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	12,341	12,341	12,341	8,550	3,791	—	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	12	12	12	12	—	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—	—

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

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

SEC4	Millions of Yen														
	September 30, 2019														
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Total	Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)							
Item No.		Securitisation				Re-securitisation			Securitisation			Re-securitisation			
				Retail un- derlying	Wholesale		Senior		Non-senior		Retail un- derlying	Wholesale		Senior	Non-senior
Exposure values (by RW bands)															
1	≤ 20% risk weight	¥834,440	¥834,440	¥834,440	¥148,950	¥685,490	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	75,853	75,853	75,853	26,531	49,322	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	51,916	51,916	51,916	3,579	48,337	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	3,580	3,580	3,580	3,580	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)															
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	920,760	920,760	920,760	137,609	783,151	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	45,031	45,031	45,031	45,031	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)															
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	177,373	177,373	177,373	29,189	148,184	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	12,236	12,236	12,236	12,236	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)															
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	14,189	14,189	14,189	2,335	11,854	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	978	978	978	978	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—

MR1: Market risk under standardised approach

MR1		Millions of Yen
Item No.		September 30, 2020
		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 3,628
2	Equity risk (general and specific)	—
3	Foreign exchange risk	17,616
4	Commodity risk	—
	Options transactions	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 21,245

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

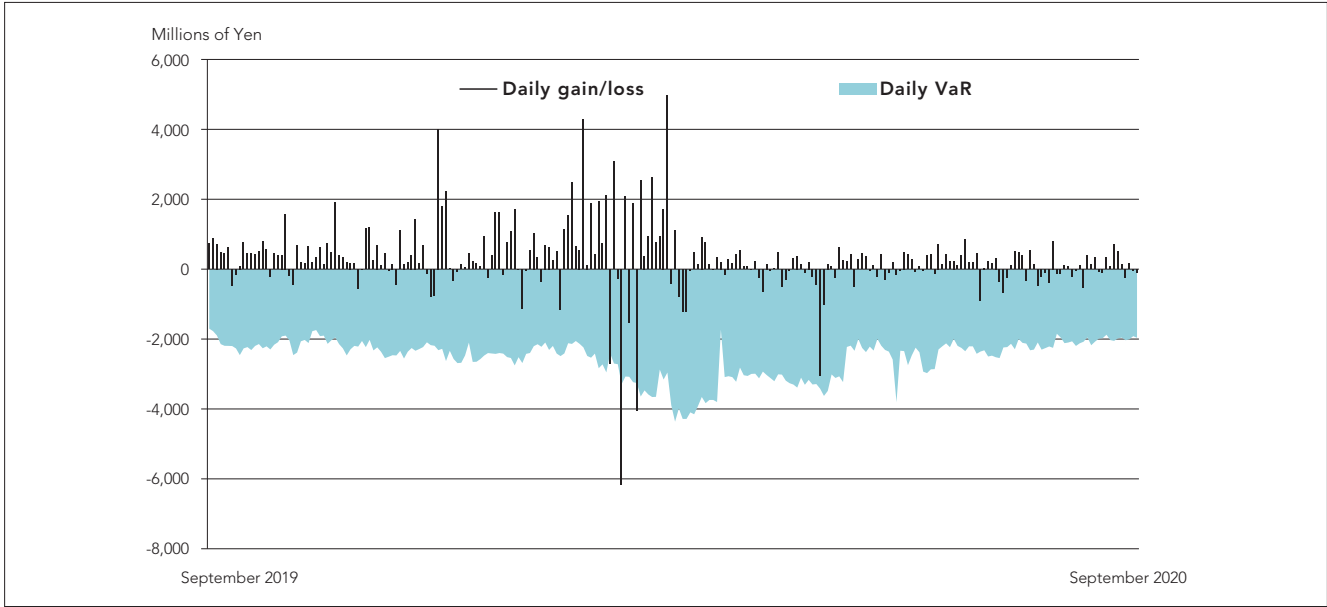
MR3: Values of Internal Model Approaches (IMA) (Market risk)

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

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

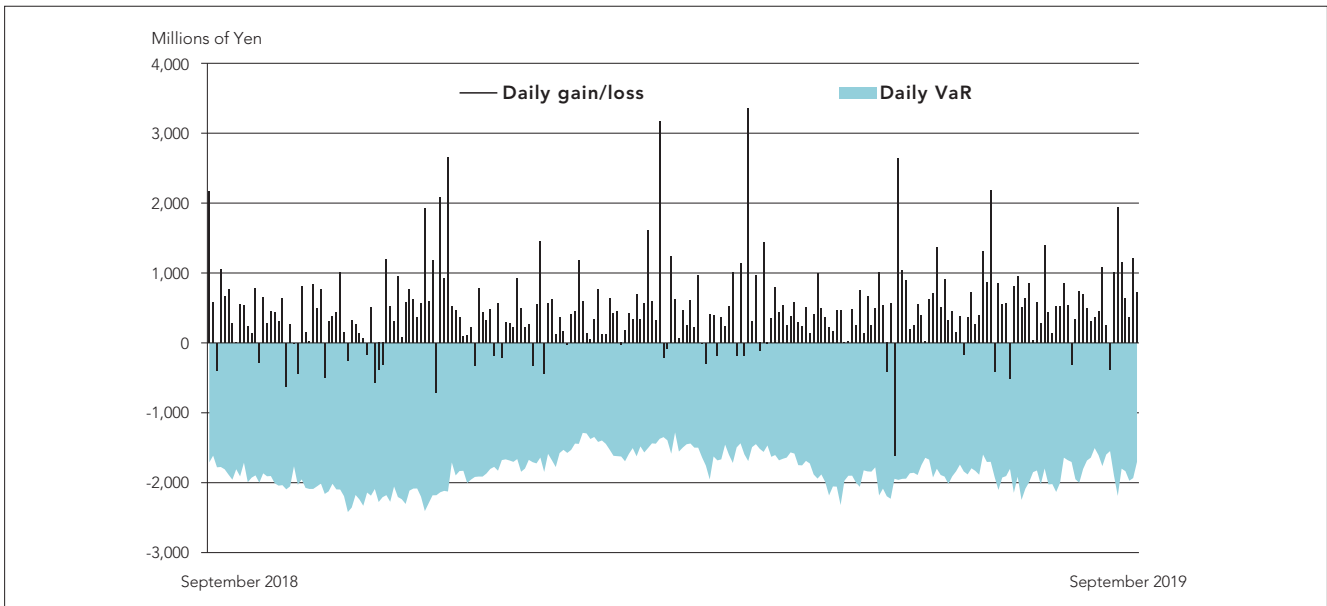
MR4: Backtesting results by Internal Model Approaches (IMA)

MR4 September 30, 2020



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

MR4 September 30, 2019



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

IRRBB1: Interest rate risk

IRRBB1	Millions of Yen			
	a	b	c	d
	ΔEVE		ΔNII	
	September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
1 Parallel up	¥ 100,975	¥ 131,376	¥ (79,552)	¥ (57,616)
2 Parallel down	24,754	19,616	76,126	59,076
3 Steepener	127,241	85,616		
4 Flattener	1,777	—		
5 Short rate up	—	4,790		
6 Short rate down	44,304	17,008		
7 Maximum	127,241	131,376	76,126	59,076
	e		f	
	September 30, 2020		September 30, 2019	
8 Tier 1 Capital	¥ 2,802,616		¥ 2,805,439	

CCyB1: Countercyclical buffer requirement: Status by Country or Region

CCyB1	Millions of Yen, %			
	September 30, 2020			
	a	b	c	d
Country or region	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Counter cyclical buffer requirement amount
Hong Kong	1.00%	¥ 51,529		
Luxembourg	0.25%	68,518		
Subtotal		120,048		
Total		¥ 15,796,194	0.00%	¥ —

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

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

CCyB1	Millions of Yen, %			
	September 30, 2019			
	a	b	c	d
Country or region	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Counter cyclical buffer requirement amount
France	0.25%	¥ 17,867		
Hong Kong	2.50%	65,193		
Sweden	2.50%	1,948		
United Kingdom	1.00%	223,390		
Subtotal		308,400		
Total		¥ 15,189,976	0.02%	¥ 3,802

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

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

Composition of Basel III Leverage Ratio

Consolidated

As of September 30		Items	Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)		2020	2019
On-Balance Sheet Exposures				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 41,949,555	¥ 54,510,045
1a	1	Total Assets Reported in the Consolidated Balance Sheet	44,586,069	57,095,352
1b	2	The Amount of Assets of Subsidiaries that are not Included in the Scope of the Basel III Leverage Ratio on a Consolidated Basis (Deduction)	—	—
1c	7	The Amount of Assets of Subsidiaries that are Included in the Scope of the Basel III Leverage Ratio on a Consolidated Basis(except Those Included in the Total Assets Reported in the Consolidated Balance Sheet)	—	—
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Consolidated Balance Sheet (except Adjustment Items) (Deduction)	2,636,513	2,585,307
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	172,271	232,292
3		Total On-Balance Sheet Exposures (A)	41,777,283	54,277,753
Exposures Related to Derivative Transactions				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4 Replacement Cost Associated with Derivatives Transactions, etc.	535,947	474,878
5		The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4 Add-On Amount Associated with Derivatives Transactions, etc.	938,353	936,714
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 Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	516,924	425,309
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	190,551	86,781
8		The Amount of Client-Cleared Trade Exposures for which a Bank or Bank Holding Company Acting as Clearing Member is not Obligated to Make Any Indemnification (Deduction)	—	—
9		Adjusted Effective Notional Amount of Written Credit Derivatives	65,600	77,339
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	63,600	57,300
11	4	Total Exposures Related to Derivative Transactions (B)	1,802,673	1,770,161
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	924,627	900,489
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	292,062	299,187
15		The Exposures for Agent Repo Transaction	—	—
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	1,216,689	1,199,676
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	8,192,722	7,551,019
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	5,141,822	4,683,930
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,050,899	2,867,088
Basel III Leverage Ratio on a Consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,802,616	2,805,439
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 47,847,547	¥ 60,114,680
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	5.85%	4.66%
Basel III Leverage Ratio If Including Deposits Held with the Bank of Japan				
		Total Exposures (F)	¥ 47,847,547	—
		Deposits Held with the Bank of Japan	15,257,555	—
		Total Exposures If Including Deposits Held with the Bank of Japan (F')	63,105,102	—
		Basel III Leverage Ratio If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	4.44%	—

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

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

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

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

Liquidity Coverage Ratio (LCR)

Consolidated

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

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

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

(1) Items concerning fluctuations in the LCR over time

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

(2) Items concerning evaluation of the LCR level

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

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

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

(4) Other items concerning LCR

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

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