

Basel III Disclosure Data

Sumitomo Mitsui Trust Bank, Limited

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

The following disclosure, unless otherwise stated, is with respect to Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") as of the end of March 2020.

[Qualitative Disclosure Data: SuMi TRUST Bank]

Qualitative disclosure data of SuMi TRUST Bank is stated in line with the qualitative disclosure data of SuMi TRUST Holdings. Please refer to pages 201-230.

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

[Quantitative Disclosure Data: SuMi TRUST Bank]

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Quantitative Disclosure Data:

Sumitomo Mitsui Trust Bank, Limited

Corporate Data

KM1: Key Metrics

Consolidated

KM1 Basel III Template No.	Millions of Yen, %					
	a March 31, 2020	b December 31, 2019	c September 30, 2019	d June 30, 2019	e March 31, 2019	
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,068,648	¥ 2,126,088	¥ 2,115,555	¥ 2,087,033	¥ 2,068,239
2	Tier 1	2,420,402	2,477,180	2,466,947	2,439,841	2,421,640
3	Total capital	2,944,968	2,997,793	2,989,248	2,973,365	2,935,268
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	18,657,616	19,363,782	18,667,159	19,109,831	19,529,822
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	11.08%	10.97%	11.33%	10.92%	10.59%
6	Tier 1 ratio	12.97%	12.79%	13.21%	12.76%	12.39%
7	Total capital ratio	15.78%	15.48%	16.01%	15.55%	15.02%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	59,140,679	57,940,472	59,946,397	58,982,403	59,930,811
14	Basel III leverage ratio	4.09%	4.27%	4.11%	4.13%	4.04%

KM1 Basel III Template No.	Millions of Yen, %					
	Fiscal Year 2019 4th Quarter	Fiscal Year 2019 3rd Quarter	Fiscal Year 2019 2nd Quarter	Fiscal Year 2019 1st Quarter	Fiscal Year 2018 4th Quarter	
Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 14,412,361	¥ 15,227,585	¥ 15,446,412	¥ 15,297,151	¥ 15,231,564
16	Net cash outflows	11,278,102	11,969,705	11,584,160	12,552,800	12,064,738
17	Consolidated LCR	127.7%	127.2%	133.3%	121.8%	126.2%

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

Financial Data/
Sumitomo Mitsui Trust Holdings, Inc.Financial Data/
Sumitomo Mitsui Trust Bank, LimitedBase III Disclosure Data/
Sumitomo Mitsui Trust Holdings, Inc.Base III Disclosure Data/
Sumitomo Mitsui Trust Bank, Limited

Capital Adequacy Ratio

Consolidated

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

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

Scope of Consolidation

Consolidated

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

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

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

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

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

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

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

CC1:Composition of Capital

CC1 As of March 31		Millions of Yen, %		
		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	¥ 1,927,246	¥ 1,848,276	
1a	of Which: Capital Stock and Capital Surplus	684,890	733,435	
2	of Which: Retained Earnings	1,264,091	1,307,578	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	21,735	192,737	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	—	—	
3	Accumulated Other Comprehensive Income	236,738	424,472	(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)	2,163,984	2,272,748	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	80,214	132,443	
8	of Which: Goodwill (Including Those Equivalent)	24,598	69,376	
9	of Which: Other Intangible Assets	55,615	63,067	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	187	608	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(46,588)	(31,820)	
12	Shortfall of Eligible Provisions to Expected Losses	—	5,606	
13	Securitisation Gain on Sale	1,122	1,307	
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)	60,400	96,364	
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	—	
17	Reciprocal Cross-Holdings in Common Equity	—	—	
18	Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)	—	—	
19+20+21	Amount above the 10% Threshold on the Specified Items	—	—	
19	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
20	of Which: Mortgage Servicing Rights	—	—	
21	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
22	Amount Exceeding the 15% Threshold on the Specified Items	—	—	
23	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
24	of Which: Mortgage Servicing Rights	—	—	
25	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
27	Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	—	—	
28	Common Equity Tier 1 Capital: Regulatory Adjustments (B)	95,336	204,508	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,068,648	¥ 2,068,239	

CC1		Millions of Yen, %		
As of March 31		a	b	c
Basel III Template No.	Items	2020	2019	Reference Numbers to Reconciliation with the Balance Sheet
Additional Tier 1 Capital: Instruments				
30	31a	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —
	31b	Subscription Rights to Additional Tier 1 Instruments	—	—
	32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	340,000	340,000
		Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—
34–35	Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	11,754	13,400	
33+35	Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	—	—	
33	of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—	
35	of Which: Issued by Subsidiaries	—	—	
36	Additional Tier 1 Capital: Instruments (D)	351,754	353,400	
Additional Tier 1 Capital: Regulatory Adjustments				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—	
43	Additional Tier 1 Capital: Regulatory Adjustments (E)	—	—	
Additional Tier 1 Capital (AT1)				
44	Additional Tier 1 Capital (F) = (D) - (E)	351,754	353,400	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	2,420,402	2,421,640	
Tier 2 Capital: Instruments and Provisions				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	306,584	270,000	
	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)	2,060	2,936	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	171,581	239,264	
47	of Which: Directly Issued and Issued by Special Purpose Vehicles	171,581	239,264	
49	of Which: Issued by Subsidiaries	—	—	
50	Provisions Allowed in Group Tier 2	45,878	2,965	
50a	of Which: General Allowance for Credit Losses	3,100	2,965	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	42,778	—	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 526,106	¥ 515,167	

CC1 As of March 31	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2020	2019	Reference Numbers to Reconciliation with the Balance Sheet
Tier 2 Capital: Regulatory Adjustments					
52		Investments in Own Tier 2 Instruments	¥ —	¥ —	
53		Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—	
54		Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
55		Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	1,540	1,540	
57		Tier 2 Capital: Regulatory Adjustments (I)	1,540	1,540	
Tier 2 Capital (T2)					
58		Tier 2 Capital (J) = (H) - (I)	524,566	513,627	
Total Capital (TC = T1 + T2)					
59		Total Capital (K) = (G) + (J)	2,944,968	2,935,268	
Total Risk Weighted Assets					
60		Total Risk Weighted Assets (L)	18,657,616	19,529,822	
Capital Ratios (Consolidated)					
61		Common Equity Tier 1 Capital Ratio (C)/(L)	11.08%	10.59%	
62		Tier 1 Capital Ratio (G)/(L)	12.97%	12.39%	
63		Total Capital Ratio (K)/(L)	15.78%	15.02%	
Regulatory Adjustments (before Risk Weighting)					
72		Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	108,315	126,654	
73		Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	103,040	109,009	
74		Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75		Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	14,634	—	
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)	3,100	2,965	
77		Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	7,359	8,182	
78		Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	42,778	—	
79		Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	91,018	98,006	
Capital Instruments Subject to Phase out Arrangements					
82		Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	77,800	116,700	
83		Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	
84		Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	171,581	257,372	
85		Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ 17,609	¥ —	

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

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

Main Features and Further Information of Regulatory Capital Instruments

Consolidated

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

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

Fiscal Year 2019**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	¥ 13,087,816		
Call Loans and Bills Bought	71,236		
Receivables under Resale Agreements	1,220,761		
Receivables under Securities Borrowing Transactions	740,658		
Monetary Claims Bought	999,705		
Trading Assets	507,646		
Money Held in Trust	1,406		
Securities	6,343,103		2-b, 6-a
Loans and Bills Discounted	29,703,375		6-b
Foreign Exchanges	36,952		
Lease Receivables and Investment Assets	673,880		
Other Assets	2,072,673		6-c
Tangible Fixed Assets	220,936		
Intangible Fixed Assets	100,915		2-a
Assets for Retirement Benefits	87,075		3
Deferred Tax Assets	29,142		4-a
Customers' Liabilities for Acceptances and Guarantees	518,811		
Allowance for Loan Losses	(127,205)		
Total Assets	¥ 56,288,892		

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
	Deposits	¥ 30,717,040		
	Negotiable Certificates of Deposit	5,989,292		
	Call Money and Bills Sold	142,974		
	Payables under Repurchase Agreements	1,558,919		
	Payables under Securities Lending Transactions	—		
	Trading Liabilities	371,950		
	Borrowed Money	6,496,384		8
	Foreign Exchanges	3,213		
	Short-term Bonds Payable	1,707,097		
	Bonds Payable	485,368		
	Borrowed Money from Trust Account	4,750,289		
	Other Liabilities	1,221,403		6-d
	Provision for Bonuses	12,881		
	Provision for Directors' Bonuses	74		
	Provision for Stocks Payment	219		
	Liabilities for Retirement Benefits	12,079		
	Provision for Reward Points Program	16,889		
	Provision for Reimbursement of Deposits	4,867		
	Provision for Contingent Losses	1,440		
	Deferred Tax Liabilities	62,767		4-b
	Deferred Tax Liabilities for Land Revaluation	2,439		4-c
	Acceptances and Guarantees	518,811		
	Total Liabilities	54,076,402		
(Net Assets)				
	Capital Stock	342,037		1-a
	Capital Surplus	342,853		1-b
	Retained Earnings	1,264,091		1-c
	Total Shareholders' Equity	1,948,981		
	Valuation Differences on Available-for-Sale Securities	369,924		
	Deferred Gains (Losses) on Hedges	(57,389)		5
	Revaluation Reserve for Land	(3,901)		
	Foreign Currency Translation Adjustments	(2,493)		
	Adjustments for Retirement Benefits	(69,401)		
	Total Accumulated Other Comprehensive Income	236,738	(a)	
	Non-controlling Interests	26,769		7
	Total Net Assets	2,212,489		
	Total Liabilities and Net Assets	¥ 56,288,892		

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

(Appendix)

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

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	342,853		1-b
Retained Earnings	1,264,091		1-c
Total Shareholders' Equity	¥ 1,948,981		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,948,981	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,890		1a
of Which: Retained Earnings	1,264,091		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 100,915		2-a
Securities	6,343,103		2-b
of Which: Goodwill Arising on the Application of the Equity Method	3,322		
Associated Deferred Tax Liabilities	24,024		

(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)	¥ 24,598		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	55,615	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 87,075		3
Associated Deferred Tax Liabilities	26,674		

(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)	¥ 60,400		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 29,142		4-a
Deferred Tax Liabilities	62,767		4-b
Deferred Tax Liabilities for Land Revaluation	2,439		4-c
Associated Intangible Fixed Assets	24,024		
Associated Assets for Retirement Benefits	26,674		

(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)	¥ 187	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)	14,634	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)	14,634		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (57,389)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (46,588)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,343,103		6-a
Loans and Bills Discounted	29,703,375	Including Subordinated Debts	6-b
Other Assets	2,072,673	Including derivatives	6-c
Other Liabilities	¥ 1,221,403	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	108,315		
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)	108,315		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	104,580		
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)	103,040		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 26,769		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	11,754	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)	2,060	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,496,384		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 340,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	306,584		46

Fiscal Year 2018

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	¥ 16,042,864		
	Call Loans and Bills Bought	50,124		
	Receivables under Resale Agreements	158,734		
	Receivables under Securities Borrowing Transactions	759,812		
	Monetary Claims Bought	1,082,650		
	Trading Assets	454,978		
	Money Held in Trust	1,393		
	Securities	5,692,564		2-b, 6-a
	Loans and Bills Discounted	29,022,792		6-b
	Foreign Exchanges	36,936		
	Lease Receivables and Investment Assets	653,447		
	Other Assets	1,986,352		6-c
	Tangible Fixed Assets	219,309		
	Intangible Fixed Assets	152,896		2-a
	Assets for Retirement Benefits	138,909		3
	Deferred Tax Assets	30,606		4-a
	Customers' Liabilities for Acceptances and Guarantees	557,007		
	Allowance for Loan Losses	(99,770)		
	Total Assets	¥ 56,941,609		

Sumitomo Mitsui Trust Holdings, Inc.

Sumitomo Mitsui Trust Bank, Limited

Sumitomo Mitsui Trust Holdings, Inc.

Sumitomo Mitsui Trust Bank, Limited

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
	Deposits	¥ 31,930,697		
	Negotiable Certificates of Deposit	6,428,622		
	Call Money and Bills Sold	72,793		
	Payables under Repurchase Agreements	1,603,191		
	Payables under Securities Lending Transactions	104,767		
	Trading Liabilities	258,771		
	Borrowed Money	4,623,801		8
	Foreign Exchanges	457		
	Short-term Bonds Payable	1,472,786		
	Bonds Payable	777,834		
	Borrowed Money from Trust Account	5,408,009		
	Other Liabilities	993,243		6-d
	Provision for Bonuses	17,161		
	Provision for Directors' Bonuses	294		
	Liabilities for Retirement Benefits	13,470		
	Provision for Reward Points Program	18,282		
	Provision for Reimbursement of Deposits	5,250		
	Provision for Contingent Losses	3,465		
	Deferred Tax Liabilities	148,972		4-b
	Deferred Tax Liabilities for Land Revaluation	2,847		4-c
	Acceptances and Guarantees	557,007		
	Total Liabilities	54,441,730		
(Net Assets)				
	Capital Stock	342,037		1-a
	Capital Surplus	391,397		1-b
	Retained Earnings	1,307,578		1-c
	Total Shareholders' Equity	2,041,013		
	Valuation Difference on Available-for-Sale Securities	481,923		
	Deferred Gains or Losses on Hedges	(36,833)		5
	Revaluation Reserve for Land	(2,345)		
	Foreign Currency Translation Adjustment	4,394		
	Adjustments for Retirement Benefits	(22,665)		
	Total Accumulated Other Comprehensive Income	424,472	(a)	
	Non-controlling Interests	34,393		7
	Total Net Assets	2,499,879		
	Total Liabilities and Net Assets	¥ 56,941,609		

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

(Appendix)

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

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	391,397		1-b
Retained Earnings	1,307,578		1-c
Total Shareholders' Equity	¥ 2,041,013		

(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	¥ 2,041,013	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	733,435		1a
of Which: Retained Earnings	1,307,578		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 152,896		2-a
Securities	5,692,564		2-b
of Which: Goodwill Arising on the Application of the Equity Method	6,285		
Associated Deferred Tax Liabilities	26,737		

(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)	¥ 69,376		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	63,067	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 138,909		3
Associated Deferred Tax Liabilities	42,545		

(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)	¥ 96,364		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 30,606		4-a
Deferred Tax Liabilities	148,972		4-b
Deferred Tax Liabilities for Land Revaluation	2,847		4-c
Associated Intangible Fixed Assets	26,737		
Associated Assets for Retirement Benefits	42,545		

(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)	¥ 608	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (36,833)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (31,820)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Investments in the capital of financial entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 5,692,564		6-a
Loans and Bills Discounted	29,022,792	Including subordinated Debts	6-b
Other Assets	1,986,352	Including derivatives	6-c
Other Liabilities	¥ 993,243	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	126,654		
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)	126,654		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	110,549		
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)	109,009		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 34,393		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	13,400	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)	2,936	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,623,801		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 340,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,000		46

Credit Risk

Consolidated

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

As of March 31	Millions of Yen							
	2020				2019			
	Total	Term-end balance of exposures			Total	Term-end balance of exposures		
Loans, Call Loans, Deposits, etc.		Securities	Other Off-balance Sheet Transactions	Loans, Call Loans, Deposits, etc.		Securities	Other Off-balance Sheet Transactions	
Japan	¥ 45,226,390	¥ 39,116,928	¥ 2,807,601	¥ 3,301,860	¥ 46,787,214	¥ 41,567,976	¥ 1,818,681	¥ 3,400,557
Outside Japan	6,344,400	4,967,535	949,983	426,881	6,610,177	4,972,149	1,066,216	571,811
Total for Geographic Regions	¥ 51,570,790	¥ 44,084,464	¥ 3,757,584	¥ 3,728,741	¥ 53,397,392	¥ 46,540,126	¥ 2,884,897	¥ 3,972,369
Manufacturing	4,375,010	2,965,142	244,922	1,164,944	4,359,502	3,000,435	288,313	1,070,753
Agriculture and Forestry	5,530	5,528	2	—	5,583	5,573	10	—
Fisheries	32	0	31	—	31	1	29	—
Mining and Quarrying of Stones and Gravel	63,134	60,582	70	2,480	104,752	26,857	74	77,820
Construction	277,625	201,530	14,006	62,088	224,906	140,712	17,049	67,144
Electricity, Gas, Heat Supply and Water	1,435,848	1,177,202	9,131	249,513	1,398,339	1,163,403	11,339	223,596
Information and Communication	547,495	521,944	4,017	21,532	522,404	464,731	4,071	53,600
Transport and Postal Activities	1,433,447	1,198,672	108,438	126,336	1,475,192	1,220,131	121,656	133,404
Wholesale and Retail Trade	1,898,634	1,550,306	64,691	283,636	1,921,158	1,546,038	64,899	310,220
Finance and Insurance	2,012,028	1,464,303	331,236	216,488	2,009,526	1,444,242	363,260	202,023
Real Estate	4,135,291	3,476,468	386,885	271,938	4,074,192	3,409,830	383,251	281,110
Goods Rental and Leasing	1,229,772	1,094,906	4,301	130,563	1,117,422	1,009,615	5,013	102,792
Local Public Bodies	151,352	128,500	14,785	8,065	123,753	108,871	8,764	6,117
Individuals	11,135,706	10,796,943	—	338,762	10,980,124	10,658,486	—	321,638
Others	22,869,881	19,442,429	2,575,062	852,390	25,080,502	22,341,193	1,617,162	1,122,147
Total for Industry Sectors	¥ 51,570,790	¥ 44,084,464	¥ 3,757,584	¥ 3,728,741	¥ 53,397,392	¥ 46,540,126	¥ 2,884,897	¥ 3,972,369
To 1 year	19,847,455	17,466,862	1,215,100	1,165,492	22,659,299	20,811,518	661,255	1,186,525
> 1 year to 3 years	6,044,163	4,270,761	619,462	1,153,939	5,630,919	4,098,004	325,579	1,207,335
> 3 years to 5 years	6,776,432	5,644,766	693,944	437,722	6,222,598	5,202,026	478,447	542,125
> 5 years	18,902,739	16,702,074	1,229,077	971,587	18,884,574	16,428,576	1,419,614	1,036,383
Total for Residual Maturity	¥ 51,570,790	¥ 44,084,464	¥ 3,757,584	¥ 3,728,741	¥ 53,397,392	¥ 46,540,126	¥ 2,884,897	¥ 3,972,369

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

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

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

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

	Millions of Yen					
	As of March 31, 2020		FY2019	As of March 31, 2019		FY2018
	Term-end balance of exposures	Allowances for loan losses	Write-offs	Term-end balance of exposures	Allowances for loan losses	Write-offs
Japan	¥ 96,440	¥ 25,119	¥ 14,650	¥ 95,384	¥ 25,381	¥ 4,144
Outside Japan	30,897	7,569	4	20,693	6,771	—
Total for Geographic Regions	¥ 127,337	¥ 32,689	¥ 14,654	¥ 116,077	¥ 32,153	¥ 4,144
Manufacturing	11,943	4,320	9,652	17,910	12,474	201
Agriculture and Forestry	284	160	0	283	110	6
Fisheries	11	11	—	—	—	1
Mining and Quarrying of Stones and Gravel	1,350	77	79	1,341	34	1,019
Construction	958	751	61	308	108	80
Electricity, Gas, Heat Supply and Water	3,741	2,590	1	4,053	2,791	—
Information and Communication	107	96	14	68	5	34
Transport and Postal Activities	1,694	659	22	2,555	642	31
Wholesale and Retail Trade	9,076	6,146	1,443	7,739	4,786	139
Finance and Insurance	234	171	7	292	180	15
Real Estate	13,841	760	20	11,833	300	23
Goods Rental and Leasing	3,369	2,918	5	875	0	44
Local Public Bodies	—	—	—	—	—	—
Individuals	45,765	4,652	3,123	46,617	3,720	2,195
Others	34,958	9,371	221	22,196	6,997	352
Total for Industry Sectors	¥ 127,337	¥ 32,689	¥ 14,654	¥ 116,077	¥ 32,153	¥ 4,144

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

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

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

As of March 31	Millions of Yen	
	2020	2019
< 1 month	¥ 65,387	¥ 73,399
≥ 1 month to < 2 months	12,095	15,287
≥ 2 months to < 3 months	11,023	11,035
≥ 3 months	3,341	—
Total	¥ 91,848	¥ 99,722

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

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

As of March 31	Millions of Yen	
	2020	2019
Amounts of Increased Allowances for Such Exposures Due to the Restructuring of the Loan Conditions	¥ 50,311	¥ 26,269
Other Amounts	—	—
Term-end Balance of Exposures	¥ 50,311	¥ 26,269

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

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

As of March 31	Millions of Yen	
	2020	2019
Total exposures relating to funds	¥ 1,471,030	¥ 1,661,148
Look-through Approach	1,279,862	1,469,553
Mandate-based Approach	191,076	191,480
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	91	113

Note: Exposures subject to the calculation of credit risk-weighted assets under the provisions of Article 167 of the FSA Capital Adequacy Notification are shown.

Disclosure Data Designated as Per the Appended Forms

Consolidated

OV1: Overview of Risk-weighted assets (RWA)

OV1 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		March 31, 2020	March 31, 2019	March 31, 2020	March 31, 2019
1	Credit risk (excluding counterparty credit risk)	¥ 12,085,492	¥ 13,195,265	¥ 1,021,035	¥ 1,115,178
2	of Which: Standardised Approach (SA)	280,125	293,105	22,410	23,448
3	of Which: Internal Ratings-Based (IRB) Approach	11,290,809	12,407,702	957,460	1,052,173
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	59,850	30,191	4,788	2,415
	Other assets	454,706	464,265	36,376	37,141
4	Counterparty credit risk (CCR)	1,201,970	905,383	98,122	73,857
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	392,916	280,827	33,304	23,798
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	663,072	496,078	53,045	39,686
	of Which: Central Counterparty (CCP)	49,867	41,617	3,989	3,329
	Others	96,113	86,860	7,782	7,043
7	Equity positions in banking book under market-based approach	221,775	175,521	18,806	14,884
8	Equity investment in funds (Look-Through Approach (LTA))	861,670	1,153,184	68,933	92,254
9	Equity investment in funds (Mandate-Based Approach (MBA))	763,076	712,155	61,046	56,972
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	1,137	1,422	91	113
10	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	348,026	322,082	27,842	25,766
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	334,315	304,053	26,745	24,324
14	of Which: External Rating-Based Approach (SEC-ERBA)	12,804	14,696	1,024	1,175
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	906	3,332	72	266
16	Market risk	1,325,398	1,104,072	106,031	88,325
17	of Which: Standardised Approach (SA)	13,585	22,272	1,086	1,781
18	of Which: Internal Model Approaches (IMA)	1,311,813	1,081,800	104,945	86,544
19	Operational risk	860,710	899,035	68,856	71,922
20	of Which: Basic Indicator Approach (BIA)	166,809	173,667	13,344	13,893
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	693,900	725,368	55,512	58,029
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	257,586	272,523	21,843	23,109
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 18,657,616	¥ 19,529,822	¥ 1,492,609	¥ 1,562,385

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

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

LI1	Millions of Yen						
	March 31, 2020						
	a	b	c	d	e	f	g
	Carrying values of items						
	Carrying values as reported in published consolidated financial statement	Carrying values under scope of regulatory consolidation	Credit risk (excluding amounts relevant to columns d and e)	Counterparty credit risk	Securitisation (excluding amounts relevant to column f)	Market risk	Items not subject to capital requirements or subject to deduction from capital
Assets:							
Cash and Due from Banks		¥ 13,087,816	¥ 13,087,816	¥ —	¥ —	¥ —	¥ —
Call Loans and Bills Bought		71,236	71,236	—	—	—	—
Receivables under Resale Agreements		1,220,761	—	1,220,761	—	—	—
Receivables under Securities Borrowing Transactions		740,658	—	740,658	—	—	—
Monetary Claims Bought		999,705	956,067	—	43,637	—	—
Trading Assets		507,646	—	450,544	—	507,646	—
Money Held in Trust		1,406	1,406	—	—	—	—
Securities		6,343,103	5,832,684	—	510,419	—	—
Loans and Bills Discounted		29,703,375	29,313,191	—	390,184	—	—
Foreign Exchanges		36,952	36,952	—	—	—	—
Lease Receivables and Investment Assets		673,880	673,880	—	—	—	—
Other Assets		2,072,673	343,578	1,232,880	3,846	429,482	492,369
Tangible Fixed Assets		220,936	220,936	—	—	—	—
Intangible Fixed Assets		100,915	—	—	—	—	100,915
Assets for Retirement Benefits		87,075	—	—	—	—	87,075
Deferred Tax Assets		29,142	—	—	—	—	29,142
Customers' Liabilities for Acceptances and Guarantees		518,811	518,811	—	—	—	—
Allowance for Loan Losses		(127,205)	(127,205)	—	—	—	—
Total Assets		¥ 56,288,892	¥ 50,929,354	¥ 3,644,844	¥ 948,088	¥ 937,128	¥ 709,502
Liabilities:							
Deposits		¥ 30,717,040	¥ —	¥ —	¥ —	¥ —	¥ 30,717,040
Negotiable Certificates of Deposit		5,989,292	—	—	—	—	5,989,292
Call Money and Bills Sold		142,974	—	—	—	—	142,974
Payables under Repurchase Agreements		1,558,919	—	1,558,919	—	—	—
Payables under Securities Lending Transactions		—	—	—	—	—	—
Trading Liabilities		371,950	—	371,950	—	371,950	—
Borrowed Money		6,496,384	—	—	—	—	6,496,384
Foreign Exchanges		3,213	—	—	—	—	3,213
Short-Term Bonds Payable		1,707,097	—	—	—	—	1,707,097
Bonds Payable		485,368	—	—	—	—	485,368
Borrowed Money from Trust Account		4,750,289	—	—	—	—	4,750,289
Other Liabilities		1,221,403	—	673,470	—	538,853	547,933
Provision for Bonuses		12,881	—	—	—	—	12,881
Provision for Directors' Bonuses		74	—	—	—	—	74
Provision for Stocks Payment		219	—	—	—	—	219
Liabilities for Retirement Benefits		12,079	—	—	—	—	12,079
Provision for Reward Points Program		16,889	—	—	—	—	16,889
Provision for Reimbursement of Deposits		4,867	—	—	—	—	4,867
Provision for Contingent Losses		1,440	—	—	—	—	1,440
Deferred Tax Liabilities		62,767	—	—	—	—	62,767
Deferred Tax Liabilities for Land Revaluation		2,439	—	—	—	—	2,439
Acceptances and Guarantees		518,811	—	—	—	—	518,811
Total Liabilities		¥ 54,076,402	¥ —	¥ 2,604,339	¥ —	¥ 910,803	¥ 51,472,063

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

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

LI1	Millions of Yen						
	March 31, 2019						
	a	b	c	d	e	f	g
	Carrying values as reported in published consolidated financial statement	Carrying values under scope of regulatory consolidation	Credit risk (excluding amounts relevant to columns d and e)	Counterparty credit risk	Securitisation (excluding amounts relevant to column f)	Market risk	Items not subject to capital requirements or subject to deduction from capital
Assets:							
Cash and Due from Banks	¥ 16,042,864	¥ 16,042,864	¥ —	¥ —	¥ —	¥ —	¥ —
Call Loans and Bills Bought	50,124	50,124	—	—	—	—	—
Receivables under Resale Agreements	158,734	—	158,734	—	—	—	—
Receivables under Securities Borrowing Transactions	759,812	—	759,812	—	—	—	—
Monetary Claims Bought	1,082,650	1,035,011	—	47,638	—	—	—
Trading Assets	454,978	—	291,789	—	454,978	—	—
Money Held in Trust	1,393	1,393	—	—	—	—	—
Securities	5,692,564	5,318,300	—	374,263	—	—	—
Loans and Bills Discounted	29,022,792	28,561,162	—	461,630	—	—	—
Foreign Exchanges	36,936	36,936	—	—	—	—	—
Lease Receivables and Investment Assets	653,447	653,447	—	—	—	—	—
Other Assets	1,986,352	379,360	928,101	3,221	295,243	675,669	—
Tangible Fixed Assets	219,309	219,309	—	—	—	—	—
Intangible Fixed Assets	152,896	—	—	—	—	—	152,896
Assets for Retirement Benefits	138,909	—	—	—	—	—	138,909
Deferred Tax Assets	30,606	—	—	—	—	—	30,606
Customers' Liabilities for Acceptances and Guarantees	557,007	556,890	—	117	—	—	—
Allowance for Loan Losses	(99,770)	(99,770)	—	—	—	—	—
Total Assets	¥ 56,941,609	¥ 52,755,029	¥ 2,138,437	¥ 886,871	¥ 750,221	¥ 998,082	
Liabilities:							
Deposits	¥ 31,930,697	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 31,930,697
Negotiable Certificates of Deposit	6,428,622	—	—	—	—	—	6,428,622
Call Money and Bills Sold	72,793	—	—	—	—	—	72,793
Payables under Repurchase Agreements	1,603,191	—	1,603,191	—	—	—	—
Payables under Securities Lending Transactions	104,767	—	104,767	—	—	—	—
Trading Liabilities	258,771	—	258,771	—	258,771	—	—
Borrowed Money	4,623,801	—	—	—	—	—	4,623,801
Foreign Exchanges	457	—	—	—	—	—	457
Short-Term Bonds Payable	1,472,786	—	—	—	—	—	1,472,786
Bonds Payable	777,834	—	—	—	—	—	777,834
Borrowed Money from Trust Account	5,408,009	—	—	—	—	—	5,408,009
Other Liabilities	993,243	—	472,422	—	351,548	520,770	—
Provision for Bonuses	17,161	—	—	—	—	—	17,161
Provision for Directors' Bonuses	294	—	—	—	—	—	294
Liabilities for Retirement Benefits	13,470	—	—	—	—	—	13,470
Provision for Reward Points Program	18,282	—	—	—	—	—	18,282
Provision for Reimbursement of Deposits	5,250	—	—	—	—	—	50
Provision for Contingent Losses	3,465	—	—	—	—	—	8,716
Deferred Tax Liabilities	148,972	—	—	—	—	—	148,972
Deferred Tax Liabilities for Land Revaluation	2,847	—	—	—	—	—	2,847
Acceptances and Guarantees	557,007	—	—	—	—	—	557,007
Total Liabilities	¥ 54,441,730	¥ —	¥ 2,439,153	¥ —	¥ 610,320	¥ 52,002,576	

Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the sum of amounts in Columns a and b is not equal to the sum of amounts in Columns c to g.
2. Among market risks, the foreign exchange risk in banking accounts is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.

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

LI2		Millions of Yen				
		March 31, 2020				
Item No.		a	b	c	d	e
		Total	Items subject to:			
			Credit risk (excluding amounts relevant to columns c and d)	Counterparty credit risk	Securitisation (excluding amounts relevant to column e)	Market risk
1	Asset carrying value amount under scope of regulatory consolidation	¥ 55,579,389	¥ 50,929,354	¥ 3,644,844	¥ 948,088	¥ 937,128
2	Liabilities carrying value amount under scope of regulatory consolidation	2,604,339	—	2,604,339	—	910,803
3	Total net amount under regulatory scope of consolidation	52,975,050	50,929,354	1,040,504	948,088	26,324
4	Off-balance sheet amounts	3,633,094	3,427,425	—	205,669	—
5	Differences due to netting, the exposure calculation method, etc.	1,596,228	—	2,035,292	—	(439,064)
6	Differences due to consideration of allowances and write-offs	40,686	40,686	—	—	—
7	Regulatory exposure amounts	58,245,059	54,397,466	3,075,797	1,153,757	(412,740)

- Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the amount in Column a is not equal to the sum of amounts in Columns b to e, for Item No. 1, 2, 3, and 7.
2. Among market risks, the foreign exchange risk in banking accounts is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.
3. The major factors in the difference between the amount of exposure in the capital regulatory standards and the amount posted in the consolidated balance sheet for each risk category are as follows:
- Credit Risk and Securitisation Exposures: Off-balance sheet amounts and differences due to consideration of allowances and write-offs
 - Counterparty credit risk: Difference due to netting, the application of the credit risk mitigation techniques, and the application of the Current Exposure Method to the exposure calculation method
 - Market risk: Difference due to netting, etc.

LI2		Millions of Yen				
		March 31, 2019				
Item No.		a	b	c	d	e
		Total	Items subject to:			
			Credit risk (excluding amounts relevant to columns c and d)	Counterparty credit risk	Securitisation (excluding amounts relevant to column e)	Market risk
1	Asset carrying value amount under scope of regulatory consolidation	¥ 55,943,527	¥ 52,755,029	¥ 2,138,437	¥ 886,871	¥ 750,221
2	Liabilities carrying value amount under scope of regulatory consolidation	2,439,153	—	2,439,153	—	610,320
3	Total net amount under regulatory scope of consolidation	53,504,374	52,755,029	(300,715)	886,871	139,900
4	Off-balance sheet amounts	3,668,866	3,442,449	—	226,416	—
5	Differences due to netting, the exposure calculation method, etc.	1,975,752	—	2,200,320	—	(224,567)
6	Differences due to consideration of allowances and write-offs	40,119	40,119	—	—	—
7	Regulatory exposure amounts	59,189,112	56,237,598	1,899,604	1,113,287	(84,666)

- Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the amount in Column a is not equal to the sum of amounts in Columns b to e, for Item No. 1, 2, 3, and 7.
2. Among market risks, the foreign exchange risk in banking accounts is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.
3. The major factors in the difference between the amount of exposure in the capital regulatory standards and the amount posted in the consolidated balance sheet for each risk category are as follows:
- Credit Risk and Securitisation Exposures: Off-balance sheet amounts and differences due to consideration of allowances and write-offs
 - Counterparty credit risk: Difference due to netting, the application of the credit risk mitigation techniques, and the application of the Current Exposure Method to the exposure calculation method
 - Market risk: Difference due to netting, etc.

CR1: Credit quality of assets

Item No.	CR1	Millions of Yen			
		March 31, 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	¥ 122,779	¥ 29,165,498	¥ 110,093	¥ 29,178,183
2	Debt Securities	720	3,126,705	—	3,127,426
3	Other on-balance sheet assets (debt-based assets)	20,109	14,788,800	15,891	14,793,018
4	Total on-balance sheet assets (1+2+3)	143,609	47,081,004	125,985	47,098,629
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	694	523,550	1,220	523,025
6	Commitments, etc.	918	3,560,273	1,440	3,559,751
7	Total off-balance sheet assets (5+6)	1,613	4,083,824	2,660	4,082,777
Total					
8	Total (4+7)	¥ 145,222	¥ 51,164,829	¥ 128,645	¥ 51,181,406

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.

Item No.	CR1	Millions of Yen			
		March 31, 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	¥ 115,111	¥ 28,417,558	¥ 87,931	¥ 28,444,738
2	Debt Securities	0	2,161,177	—	2,161,177
3	Other on-balance sheet assets (debt-based assets)	23,162	17,980,976	10,493	17,993,645
4	Total on-balance sheet assets (1+2+3)	138,273	48,559,712	98,425	48,599,561
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	720	559,905	1,345	559,280
6	Commitments, etc.	1,006	3,620,654	3,465	3,618,195
7	Total off-balance sheet assets (5+6)	1,726	4,180,560	4,811	4,177,476
Total					
8	Total (4+7)	¥ 140,000	¥ 52,740,273	¥ 103,236	¥ 52,777,037

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	
	March 31, 2020	
	Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 138,273
2	Of which: Newly defaulted	95,303
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status
4	for each factor during the fiscal year	Of which: Written-offs
5		Of which: Other factors
6	Stock of defaulted loans and debt securities at the end of the fiscal year (1+2-3-4+5)	143,609

Notes: 1. The end of the previous fiscal year indicates March 31, 2019, and the end of the fiscal year indicates March 31, 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	
	March 31, 2019	
	Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 109,458
2	Of which: Newly defaulted	66,446
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status
4	for each factor during the fiscal year	Of which: Written-offs
5		Of which: Other factors
6	Stock of defaulted loans and debt securities at the end of the fiscal year (1+2-3-4+5)	138,273

Notes: 1. The end of the previous fiscal year indicates March 31, 2018, and the end of the fiscal year indicates March 31, 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					
	March 31, 2020					
	a	b	c	d	e	
1	Loans and Bills Discounted	¥ 28,617,886	¥ 560,297	¥ 262,517	¥ 185,954	¥ —
2	Debt Securities	3,075,495	51,930	1,000	45,431	—
3	Other on-balance sheet assets (debt-based assets)	14,787,851	5,167	162	5,004	—
4	Total (1+2+3)	¥ 46,481,233	¥ 617,395	¥ 263,680	¥ 236,389	¥ —
5	Of which defaulted	114,625	4,985	3,983	—	—

CR3 Item No.	Millions of Yen					
	March 31, 2019					
	a	b	c	d	e	
1	Loans and Bills Discounted	¥ 27,898,806	¥ 545,932	¥ 253,059	¥ 193,265	¥ —
2	Debt Securities	2,084,128	77,048	3,006	72,804	—
3	Other on-balance sheet assets (debt-based assets)	17,988,466	5,178	173	5,004	—
4	Total (1+2+3)	¥ 47,971,401	¥ 628,159	¥ 256,239	¥ 271,074	¥ —
5	Of which defaulted	102,216	4,529	4,034	7	—

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

CR4		Millions of Yen, %										
		March 31, 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	¥	7	¥	—	¥	7	¥	—	¥	0	0.00%
2	Government of Japan and Bank of Japan (BOJ)		60		—		60		—		0	0.00
3	Foreign central governments and foreign central banks		340,528		—		340,528		—		31,335	9.20
4	Bank for International Settlements, etc.		—		—		—		—		—	—
5	Local governments of Japan		—		—		—		—		—	—
6	Foreign non-central government public sector entities (PSEs)		—		—		—		—		—	—
7	Multilateral development banks (MDBs)		—		—		—		—		—	—
8	Japan Finance Organization for Municipalities (JFM)		—		—		—		—		—	—
9	Government-affiliated agencies of Japan		—		—		—		—		—	—
10	The three local public corporations		—		—		—		—		—	—
11	Financial institutions and type I financial instruments business operators		112,814		—		112,814		—		36,479	32.33
12	Corporates, etc.		197,570		376,332		197,570		14,738		212,309	100.00
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	130.65
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		¥ 650,981		¥ 376,332		¥ 650,981		¥ 14,738		¥ 280,125	42.07%

CR4		Millions of Yen, %								
		March 31, 2019								
Item No.	Asset classes	a		b		c		d	e	f
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount				
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			
1	Cash	¥ 47	¥ —	¥ 47	¥ —	¥ 0				0.00%
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	0				0.00
3	Foreign central governments and foreign central banks	256,081	—	256,081	—	29,513				11.52
4	Bank for International Settlements, etc.	—	—	—	—	—				—
5	Local governments of Japan	—	—	—	—	—				—
6	Foreign non-central government public sector entities (PSEs)	—	—	—	—	—				—
7	Multilateral development banks (MDBs)	—	—	—	—	—				—
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—				—
9	Government-affiliated agencies of Japan	—	—	—	—	—				—
10	The three local public corporations	—	—	—	—	—				—
11	Financial institutions and type I financial instruments business operators	167,824	—	167,824	—	42,447				25.29
12	Corporates, etc.	216,313	391,286	216,313	9,734	218,077				96.47
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)	2,047	—	2,047	—	3,067				149.81
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	¥ 642,374	¥ 391,286	¥ 642,374	¥ 9,734	¥ 293,105				44.94%

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

CR5		Millions of Yen																					
		March 31, 2020																					
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	¥	7	¥	—	¥	—	¥	—	¥	—	¥	—	¥	7								
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	—	—	60								
3	Foreign central governments and foreign central banks		277,857	—	—	—	62,671	—	—	—	—	—	—	—	340,528								
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—	—	—								
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—	—	—								
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—	—	—	—	—								
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—	—	—								
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—	—	—								
9	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	—	—	—	—								
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—	—	—								
11	Financial institutions and type I financial instruments business operators		—	—	80,984	—	23,094	—	8,734	—	—	—	—	—	112,814								
12	Corporates, etc.		—	—	—	—	—	—	212,309	—	—	—	—	—	212,309								
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	¥	277,924	¥	—	¥	80,984	¥	—	¥	85,766	¥	—	¥	221,043	¥	0	¥	—	¥	—	¥	665,720

CR5		Millions of Yen											
		March 31, 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	¥	47	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	47
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		197,054	—	—	—	59,026	—	—	—	—	—	256,081
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—	—	—
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—
9	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	—	—
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators		—	—	142,912	—	22,095	—	2,817	—	—	—	167,824
12	Corporates, etc.		—	—	—	—	16,170	—	209,876	—	—	—	226,047
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)		—	—	—	—	3	—	—	2,043	—	—	2,047
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	¥	197,162	¥ —	¥ 142,912	¥ —	¥ 97,296	¥ —	¥ 212,694	¥ 2,043	¥ —	¥ —	¥ 652,108

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 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	¥ 2,252,178	¥ 33	75.00%	¥ 2,269,637	0.00%	0.0	32.09%	1.8	¥ 14,071	0.62%	¥ 8	
2	0.15 to < 0.25	2,906	469	75.00	314	0.20	0.0	31.13	3.6	121	38.73	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	2,255,084	502	75.00	2,269,951	0.00	0.0	32.09	1.8	14,193	0.62	8	¥ 59
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	13,225,296	102,116	92.02	13,359,874	0.00	0.0	44.99	1.0	86,772	0.64	117	
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	41,559	8,528	75.00	32,224	0.28	0.0	43.60	2.6	19,988	62.02	39	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	27,759	—	—	559	6.02	0.0	45.00	2.0	846	151.38	15	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	13,294,615	110,644	90.71	13,392,658	0.00	0.1	44.99	1.1	107,606	0.80	172	143
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	433,512	—	—	452,652	0.05	0.0	32.10	3.3	104,083	22.99	75	
2	0.15 to < 0.25	49,000	9,000	75.00	55,750	0.20	0.0	32.10	1.1	12,700	22.78	36	
3	0.25 to < 0.50	1,086	—	—	1,086	0.30	0.0	11.81	1.0	112	10.37	0	
4	0.50 to < 0.75	1,400	1,000	75.00	2,150	0.50	0.0	32.10	1.0	806	37.50	3	
5	0.75 to < 2.50	17,984	8,651	87.57	25,559	1.14	0.0	32.10	1.0	14,185	55.49	94	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	502,983	18,651	80.83	537,199	0.12	0.0	32.05	2.9	131,888	24.55	209	339
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	456,549	122,155	80.67	554,966	0.06	0.0	44.17	1.5	120,062	21.63	162	
2	0.15 to < 0.25	1,626	—	—	1,626	0.20	0.0	72.66	4.2	1,617	99.44	2	
3	0.25 to < 0.50	23,583	6,521	75.00	25,974	0.27	0.0	45.00	1.2	13,568	52.23	32	
4	0.50 to < 0.75	1	—	—	1	0.50	0.0	45.00	1.0	0	52.44	0	
5	0.75 to < 2.50	4,197	—	—	4,197	1.78	0.0	45.00	4.4	5,727	136.44	33	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	485,959	128,676	80.39	586,767	0.08	0.1	44.29	1.6	140,976	24.02	230	164

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 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	¥ 6,864,526	¥ 2,434,624	75.70%	¥ 8,776,921	0.07%	0.7	31.45%	2.6	¥ 1,688,245	19.23%	¥ 2,141	
2	0.15 to < 0.25	1,972,574	362,044	76.22	2,208,815	0.20	0.4	30.69	2.5	714,099	32.32	1,389	
3	0.25 to < 0.50	1,302,246	168,894	74.83	1,432,960	0.30	0.4	31.15	2.4	579,608	40.44	1,377	
4	0.50 to < 0.75	1,083,258	240,765	74.84	1,258,310	0.50	0.7	28.83	2.4	560,606	44.55	1,832	
5	0.75 to < 2.50	869,047	126,389	68.72	911,662	1.50	0.7	28.69	2.1	604,461	66.30	3,948	
6	2.50 to < 10.00	147,526	10,071	78.93	155,899	5.93	0.0	24.41	2.4	132,293	84.85	2,280	
7	10.00 to < 100.00	89,160	35	75.00	89,036	18.67	0.0	31.14	3.6	152,138	170.87	5,180	
8	100.00 (Default)	30,930	—	—	34,760	100.00	0.0	32.06	1.0	14,279	41.08	10,004	
9	Sub-total	12,359,271	3,342,824	75.40	14,868,366	0.64	3.3	30.85	2.5	4,445,734	29.90	28,155	¥ 67,246
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	810,879	129,185	80.98	928,172	0.07	0.9	53.50	3.1	350,278	37.73	360	
2	0.15 to < 0.25	80,031	—	—	83,225	0.20	0.4	59.85	3.1	61,408	73.78	102	
3	0.25 to < 0.50	328,629	57,328	78.25	372,638	0.29	0.6	46.44	2.6	235,325	63.15	511	
4	0.50 to < 0.75	171,069	19,437	75.88	186,972	0.58	0.8	42.74	3.5	162,888	87.11	472	
5	0.75 to < 2.50	371,451	20,283	75.83	387,350	1.39	1.2	44.26	3.8	464,244	119.85	2,379	
6	2.50 to < 10.00	149,046	14,721	90.04	162,248	6.09	0.3	45.22	4.3	303,501	187.05	4,451	
7	10.00 to < 100.00	64,517	—	—	62,651	26.25	0.0	44.76	3.9	166,620	265.94	7,359	
8	100.00 (Default)	12,929	179	92.62	16,489	100.00	0.0	44.40	1.0	0	0.00	7,321	
9	Sub-total	1,988,553	241,136	80.05	2,199,748	2.33	4.6	49.07	3.3	1,744,266	79.29	22,959	14,304
SME exposures (AIRB)													
1	0.00 to < 0.15	39,785	4,000	75.00	42,785	0.11	0.0	29.77	3.9	11,454	26.77	15	
2	0.15 to < 0.25	75,498	1,723	75.00	73,043	0.20	0.0	31.69	3.2	23,046	31.55	47	
3	0.25 to < 0.50	30,525	—	—	30,525	0.30	0.0	31.81	2.1	9,146	29.96	30	
4	0.50 to < 0.75	40,764	713	78.50	39,747	0.50	0.0	20.72	2.5	11,058	27.82	41	
5	0.75 to < 2.50	116,545	8,508	78.94	115,961	1.59	0.1	20.33	2.9	50,012	43.12	368	
6	2.50 to < 10.00	6,682	523	76.13	7,080	7.03	0.0	19.93	1.8	4,028	56.89	101	
7	10.00 to < 100.00	829	—	—	107	18.67	0.0	11.81	5.0	58	53.89	2	
8	100.00 (Default)	1,880	—	—	3,978	100.00	0.0	28.40	1.0	1,437	36.12	1,015	
9	Sub-total	312,511	15,468	77.37	313,230	2.18	0.3	25.53	2.9	110,241	35.19	1,621	3,283
SME exposures (FIRB)													
1	0.00 to < 0.15	27	—	—	27	0.12	0.0	45.00	1.0	5	20.42	0	
2	0.15 to < 0.25	39	—	—	39	0.20	0.0	45.00	1.0	10	26.73	0	
3	0.25 to < 0.50	4	—	—	4	0.30	0.0	45.00	1.0	1	33.97	0	
4	0.50 to < 0.75	111,701	1,671	75.00	112,133	0.50	0.5	38.65	4.5	72,824	64.94	218	
5	0.75 to < 2.50	273,580	1,531	79.63	272,355	1.57	1.5	39.74	4.7	252,649	92.76	1,710	
6	2.50 to < 10.00	9,107	1	0.00	9,140	7.39	0.0	40.54	3.5	11,757	128.63	272	
7	10.00 to < 100.00	524	—	—	524	18.67	0.0	45.00	2.6	1,011	192.88	44	
8	100.00 (Default)	5,217	235	98.80	5,802	100.00	0.0	40.11	1.0	0	0.00	2,327	
9	Sub-total	400,202	3,439	78.66	400,027	2.85	2.3	39.47	4.6	338,260	84.55	4,574	587

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 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	¥ 1,386,047	¥ 150,657	75.00%	¥ 1,499,040	0.08%	0.3	27.34%	4.2	¥ 356,139	23.75%	¥ 361	
2	0.15 to < 0.25	71,748	5,850	75.00	76,136	0.20	0.0	25.91	3.7	25,107	32.97	40	
3	0.25 to < 0.50	540,609	142,098	74.83	646,951	0.29	0.1	24.16	4.4	254,982	39.41	465	
4	0.50 to < 0.75	282,051	44,188	75.61	315,465	0.56	0.0	20.69	4.3	138,436	43.88	377	
5	0.75 to < 2.50	312,508	62,662	74.17	358,985	1.37	0.0	27.37	4.0	266,355	74.19	1,399	
6	2.50 to < 10.00	77,678	30,088	75.00	100,244	5.02	0.0	28.54	3.8	102,946	102.69	1,371	
7	10.00 to < 100.00	12,524	9,828	75.00	19,895	25.06	0.0	37.70	3.5	41,186	207.01	2,102	
8	100.00 (Default)	12,642	1,478	64.93	13,606	100.00	0.0	22.95	1.0	5,129	37.69	2,712	
9	Sub-total	2,695,811	446,852	74.86	3,030,325	1.11	0.7	26.02	4.2	1,190,283	39.27	8,830	¥ 8,768
Specialised lending (FIRB)													
1	0.00 to < 0.15	2,228	—	—	2,228	0.09	0.3	45.00	1.0	401	18.02	0	
2	0.15 to < 0.25	66	—	—	66	0.20	0.0	45.00	1.0	20	30.51	0	
3	0.25 to < 0.50	1,192	—	—	1,192	0.30	0.1	45.00	1.0	467	39.22	1	
4	0.50 to < 0.75	223	—	—	223	0.59	0.0	45.00	1.0	127	57.05	0	
5	0.75 to < 2.50	599	—	—	599	1.32	0.0	45.00	1.0	486	81.21	3	
6	2.50 to < 10.00	103	—	—	103	4.95	0.0	45.00	1.0	134	130.15	2	
7	10.00 to < 100.00	66	—	—	66	27.62	0.0	45.00	1.0	148	223.15	8	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	4,480	—	—	4,480	0.87	0.6	45.00	1.0	1,787	39.89	17	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,051,512	—	—	430,193	0.07	0.3	90.00	5.0	511,630	118.93	—	
2	0.15 to < 0.25	97,203	—	—	36,664	0.20	0.1	90.00	5.0	56,359	153.71	—	
3	0.25 to < 0.50	60,985	—	—	23,285	0.30	0.2	90.00	5.0	40,849	175.43	—	
4	0.50 to < 0.75	33,223	—	—	16,229	0.50	0.2	90.00	5.0	32,626	201.03	—	
5	0.75 to < 2.50	19,468	—	—	16,094	1.31	0.2	90.00	5.0	44,907	279.02	—	
6	2.50 to < 10.00	3,229	—	—	1,947	6.74	0.0	90.00	5.0	8,423	432.58	—	
7	10.00 to < 100.00	0	—	—	0	18.68	0.0	90.00	5.0	0	703.02	—	
8	100.00 (Default)	61	—	—	19	100.00	0.0	90.00	5.0	217	1,125.00	—	
9	Sub-total	1,265,684	—	—	524,433	0.17	1.3	90.00	5.0	695,015	132.52	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,690	—	—	8,690	0.10	0.0	32.10	2.8	2,241	25.78	2	
2	0.15 to < 0.25	18,858	—	—	18,858	0.20	0.0	32.10	2.4	5,904	31.31	12	
3	0.25 to < 0.50	3,750	—	—	3,750	0.30	0.0	32.10	4.2	1,976	52.71	3	
4	0.50 to < 0.75	3,752	—	—	3,752	0.50	0.0	31.85	3.1	2,169	57.81	6	
5	0.75 to < 2.50	28,502	—	—	28,502	1.61	0.0	31.88	3.8	25,491	89.43	146	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	2,309	—	—	2,309	100.00	0.0	32.10	1.0	949	41.12	665	
9	Sub-total	65,863	—	—	65,863	4.32	0.0	31.99	3.2	38,732	58.80	837	312

CR6		Millions of Yen, %, 1,000 cases, Year												
		March 31, 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	1,710	—	—	1,710	0.22	0.0	100.00	1.0	1,239	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	—	—	1,710	0.22	0.0	100.00	1.0	1,239	72.47	—	¥ —	
Purchased receivables for corporates, etc. (default risk) (FIRB)														
1	0.00 to < 0.15	483,484	2,372	75.00	485,263	0.06	0.3	45.00	1.1	66,743	13.75	136	—	
2	0.15 to < 0.25	64,422	—	—	64,422	0.21	0.1	45.00	1.0	20,241	31.41	60	—	
3	0.25 to < 0.50	132,722	—	—	132,722	0.33	0.2	45.00	1.2	58,650	44.19	200	—	
4	0.50 to < 0.75	48,097	2,717	75.00	50,134	0.54	1.2	45.00	1.2	29,126	58.09	122	—	
5	0.75 to < 2.50	56,045	—	—	56,045	1.57	5.3	45.00	1.3	49,537	88.38	397	—	
6	2.50 to < 10.00	5,310	—	—	5,310	6.19	1.1	45.00	1.1	7,782	146.56	148	—	
7	10.00 to < 100.00	2,322	—	—	2,322	16.89	0.0	45.00	1.6	4,806	206.95	176	—	
8	100.00 (Default)	4,037	—	—	4,037	100.00	0.0	45.00	1.0	0	0.00	1,816	—	
9	Sub-total	796,441	5,089	75.00	800,258	0.84	8.5	45.00	1.1	236,888	29.60	3,059	560	
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)														
1	0.00 to < 0.15	578,025	5,089	75.00	581,842	0.06	0.4	94.35	1.1	167,833	28.84	17	—	
2	0.15 to < 0.25	19,872	—	—	19,872	0.22	0.1	99.49	1.0	14,065	70.77	0	—	
3	0.25 to < 0.50	39,216	—	—	39,216	0.34	0.2	66.44	1.3	27,085	69.06	29	—	
4	0.50 to < 0.75	1,001	—	—	1,001	0.50	0.0	45.00	2.9	877	87.58	2	—	
5	0.75 to < 2.50	6,020	—	—	6,020	0.91	0.2	95.12	1.2	9,071	150.66	3	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	644,136	5,089	75.00	647,953	0.09	1.1	92.75	1.1	218,932	33.78	53	—	
Purchased receivables for retail (default risk)														
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	58,756	—	—	58,775	0.30	35.0	75.28	—	23,858	40.59	136	—	
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	58,756	—	—	58,775	0.30	35.0	75.28	—	23,858	40.59	136	237	

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 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	¥ 42,186	28.14%	¥ 11,872	0.10%	44.6	62.62%	—	¥ 481	4.05%	¥ 8	
2	0.15 to < 0.25	36,647	819,182	12.66	140,429	0.23	198.2	66.45	—	11,466	8.16	221	
3	0.25 to < 0.50	25,516	829,416	7.96	91,609	0.36	171.5	75.34	—	11,933	13.02	250	
4	0.50 to < 0.75	31,871	281,217	12.66	67,498	0.57	86.9	66.45	—	11,105	16.45	255	
5	0.75 to < 2.50	15,059	213,789	13.84	44,649	1.15	126.6	67.39	—	12,520	28.04	346	
6	2.50 to < 10.00	37,209	85,971	13.43	48,758	4.85	49.1	66.92	—	36,992	75.86	1,585	
7	10.00 to < 100.00	378	1,403	13.33	566	49.24	0.7	66.08	—	969	171.29	188	
8	100.00 (Default)	109	3,614	9.64	16,063	100.00	19.3	67.40	—	15,630	97.30	9,576	
9	Sub-total	146,792	2,276,782	11.37	421,448	4.81	697.2	68.47	—	101,100	23.98	12,433	¥ 17,707
Residential mortgage exposures													
1	0.00 to < 0.15	4,025,749	14,944	100.00	4,040,694	0.09	136.9	18.34	—	174,400	4.31	737	
2	0.15 to < 0.25	2,941,838	82	100.00	2,941,920	0.17	139.4	18.06	—	194,374	6.60	939	
3	0.25 to < 0.50	2,612,664	2,340	100.00	2,615,015	0.35	157.1	18.11	—	285,730	10.92	1,669	
4	0.50 to < 0.75	41,039	—	—	41,039	0.62	2.8	22.43	—	8,404	20.47	57	
5	0.75 to < 2.50	132,716	19	100.00	132,736	0.89	13.5	21.22	—	32,538	24.51	249	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	68,321	20	100.00	68,342	20.21	3.8	18.68	—	71,391	104.46	2,607	
8	100.00 (Default)	33,521	15	100.00	34,837	100.00	2.0	20.05	—	8,496	24.38	6,307	
9	Sub-total	9,855,850	17,422	100.00	9,874,584	0.69	455.8	18.26	—	775,336	7.85	12,569	26,674
Other retail exposures													
1	0.00 to < 0.15	0	23,634	22.78	5,384	0.10	21.7	22.17	—	316	5.87	1	
2	0.15 to < 0.25	15,790	—	—	15,790	0.18	1.7	46.37	—	2,781	17.61	13	
3	0.25 to < 0.50	350,660	—	—	350,660	0.32	121.7	59.56	—	114,313	32.59	673	
4	0.50 to < 0.75	320,724	447	100.00	321,469	0.57	91.1	39.06	—	99,369	30.91	749	
5	0.75 to < 2.50	178,853	146,533	28.29	220,324	1.21	289.7	66.15	—	158,137	71.77	1,863	
6	2.50 to < 10.00	28,279	26,105	57.09	43,184	4.32	46.1	29.25	—	18,682	43.26	636	
7	10.00 to < 100.00	21,642	497	83.87	22,104	15.78	1.9	33.00	—	13,241	59.90	1,330	
8	100.00 (Default)	7,495	1,524	31.52	20,304	100.00	12.5	52.67	—	5,473	26.95	10,258	
9	Sub-total	923,447	198,741	31.74	999,223	3.13	586.8	51.97	—	412,315	41.26	15,526	19,210
Lease transactions													
1	0.00 to < 0.15	203,370	—	—	203,370	0.07	0.4	45.00	2.6	50,473	24.81	73	
2	0.15 to < 0.25	135,781	—	—	135,781	0.20	0.1	45.00	4.1	81,744	60.20	125	
3	0.25 to < 0.50	23,758	—	—	23,758	0.30	0.1	45.00	2.1	12,383	52.12	33	
4	0.50 to < 0.75	40,113	—	—	40,113	0.50	0.2	45.00	3.1	31,065	77.44	91	
5	0.75 to < 2.50	41,132	—	—	41,132	1.63	0.3	45.00	3.0	43,943	106.83	302	
6	2.50 to < 10.00	2,919	—	—	2,919	6.16	0.0	45.00	2.7	4,547	155.79	80	
7	10.00 to < 100.00	283	—	—	283	18.67	0.0	45.00	3.2	563	198.85	23	
8	100.00 (Default)	157	—	—	157	100.00	0.0	45.00	1.0	0	0.00	70	
9	Sub-total	447,516	—	—	447,516	0.39	1.3	45.00	3.1	224,722	50.21	801	4,928
Total (all portfolios)		¥ 48,505,673	¥ 6,811,321	53.22%	¥ 51,444,524	0.65%	1,799.7	35.36%	2.2	¥ 10,953,383	21.29%	¥ 112,195	¥ 164,527

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											
		March 31, 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	¥ 1,107,745	¥ 33	75.00%	¥ 1,121,315	0.00%	0.0	32.52%	1.7	¥ 15,426	1.37%	¥ 8	
2	0.15 to < 0.25	4,778	277	75.00	94	0.20	0.0	28.16	2.4	25	27.49	0	
3	0.25 to < 0.50	995	530	75.00	397	0.30	0.0	32.53	5.0	233	58.79	0	
4	0.50 to < 0.75	1	—	—	1	0.50	0.0	32.53	4.9	1	71.56	0	
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	1,113,521	840	75.00	1,121,809	0.00	0.0	32.52	1.7	15,687	1.39	9	¥ 71
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	16,154,670	248,926	95.57	16,453,018	0.00	0.1	44.99	1.1	84,798	0.51	135	
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	52,379	4,610	75.00	20,560	0.28	0.0	42.81	2.1	11,617	56.50	25	
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	2,601	92	100.00	2,499	1.78	0.0	44.62	1.1	2,316	92.66	19	
6	2.50 to < 10.00	28,184	—	—	984	5.36	0.0	35.57	2.8	1,113	113.13	15	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	16,237,835	253,629	95.20	16,477,063	0.00	0.1	44.99	1.1	99,845	0.60	196	536
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	429,035	340	75.00	430,026	0.04	0.0	32.53	2.8	89,722	20.86	68	
2	0.15 to < 0.25	32,000	9,000	75.00	38,750	0.20	0.0	32.53	1.3	9,391	24.23	25	
3	0.25 to < 0.50	1,109	—	—	1,109	0.30	0.0	11.99	1.0	116	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	817	38.00	3	
5	0.75 to < 2.50	14,512	6,368	85.20	19,938	1.12	0.0	32.53	1.1	11,258	56.46	73	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	478,056	16,708	78.89	491,974	0.10	0.0	32.48	2.6	111,306	22.62	171	336
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	685,370	142,033	82.80	802,750	0.06	0.1	43.60	1.4	146,867	18.29	219	
2	0.15 to < 0.25	1,168	—	—	1,168	0.20	0.0	70.66	1.0	560	47.91	1	
3	0.25 to < 0.50	28,396	5,869	75.00	30,299	0.30	0.0	67.01	4.0	43,624	143.97	62	
4	0.50 to < 0.75	3	—	—	3	0.50	0.0	45.00	1.0	1	52.44	0	
5	0.75 to < 2.50	3,736	—	—	3,736	1.77	0.0	45.00	4.8	5,283	141.42	29	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	718,676	147,903	82.49	837,957	0.07	0.1	44.49	1.6	196,337	23.43	312	220

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 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	¥ 6,300,280	¥ 2,415,175	75.61%	¥ 8,229,831	0.07%	0.7	32.04%	2.6	¥ 1,591,366	19.33%	¥ 1,959	
2	0.15 to < 0.25	2,277,239	432,352	76.18	2,580,853	0.20	0.4	31.43	2.6	856,102	33.17	1,663	
3	0.25 to < 0.50	1,125,691	210,731	75.98	1,268,287	0.30	0.4	31.48	2.5	519,249	40.94	1,231	
4	0.50 to < 0.75	1,081,504	216,823	75.40	1,243,507	0.50	0.7	30.06	2.4	591,849	47.59	1,887	
5	0.75 to < 2.50	787,729	115,784	73.03	822,338	1.35	0.8	28.94	2.4	538,946	65.53	3,243	
6	2.50 to < 10.00	220,720	28,913	84.55	247,723	6.62	0.0	27.26	2.2	256,729	103.63	4,560	
7	10.00 to < 100.00	19,816	37	75.00	19,161	18.67	0.0	28.80	1.7	27,395	142.97	1,031	
8	100.00 (Default)	23,865	951	75.00	28,721	100.00	0.0	32.48	1.0	13,211	45.99	8,273	
9	Sub-total	11,836,847	3,420,770	75.68	14,440,424	0.56	3.2	31.45	2.6	4,394,850	30.43	23,849	¥ 47,758
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	788,993	147,720	85.45	928,540	0.07	0.9	52.92	3.0	357,563	38.50	371	
2	0.15 to < 0.25	105,699	—	—	106,318	0.20	0.4	59.44	3.2	78,450	73.78	129	
3	0.25 to < 0.50	272,857	78,050	80.42	336,073	0.29	0.6	45.69	2.4	197,898	58.88	452	
4	0.50 to < 0.75	171,892	10,011	75.40	180,198	0.60	0.7	48.42	3.7	192,133	106.62	521	
5	0.75 to < 2.50	405,200	22,850	74.23	422,182	1.44	1.3	43.40	3.9	511,161	121.07	2,632	
6	2.50 to < 10.00	164,500	3,770	82.11	167,542	6.03	0.4	45.06	4.3	311,435	185.88	4,559	
7	10.00 to < 100.00	36,370	1,664	72.88	35,566	29.72	0.0	44.68	4.2	92,651	260.50	4,718	
8	100.00 (Default)	13,276	205	90.28	15,707	100.00	0.0	44.11	1.0	0	0.00	6,929	
9	Sub-total	1,958,791	264,274	82.49	2,192,130	2.07	4.6	49.13	3.3	1,741,292	79.43	20,315	13,172
SME exposures (AIRB)													
1	0.00 to < 0.15	48,149	4,830	75.00	50,100	0.11	0.0	32.53	3.7	14,742	29.42	19	
2	0.15 to < 0.25	81,826	—	—	79,339	0.20	0.0	30.67	3.6	26,676	33.62	49	
3	0.25 to < 0.50	10,167	—	—	10,167	0.30	0.0	28.14	2.7	2,996	29.46	8	
4	0.50 to < 0.75	50,866	474	75.00	49,710	0.50	0.0	19.90	3.2	14,427	29.02	49	
5	0.75 to < 2.50	115,194	11,185	76.32	114,080	1.52	0.2	21.60	2.9	53,422	46.82	374	
6	2.50 to < 10.00	9,832	1,594	75.00	10,938	7.13	0.0	21.45	1.6	6,580	60.15	169	
7	10.00 to < 100.00	4,040	—	—	3,293	18.67	0.0	16.82	1.5	2,203	66.89	103	
8	100.00 (Default)	1,367	—	—	2,168	100.00	0.0	27.21	1.0	827	38.13	524	
9	Sub-total	321,444	18,083	75.81	319,798	1.81	0.3	25.49	3.2	121,876	38.11	1,300	2,885
SME exposures (FIRB)													
1	0.00 to < 0.15	53	—	—	53	0.12	0.0	45.00	1.0	11	21.55	0	
2	0.15 to < 0.25	54	—	—	54	0.20	0.0	45.00	1.0	14	26.66	0	
3	0.25 to < 0.50	1	—	—	1	0.30	0.0	45.00	1.0	0	36.27	0	
4	0.50 to < 0.75	96,097	932	75.00	95,925	0.50	0.5	38.64	4.7	63,631	66.33	187	
5	0.75 to < 2.50	249,549	687	85.85	247,948	1.59	1.3	39.55	4.6	227,607	91.79	1,578	
6	2.50 to < 10.00	10,874	—	—	10,805	7.40	0.0	40.96	3.2	13,957	129.17	326	
7	10.00 to < 100.00	228	—	—	228	18.67	0.0	44.54	4.8	461	202.15	19	
8	100.00 (Default)	8,547	250	99.99	8,983	100.00	0.0	43.79	1.0	0	0.00	3,934	
9	Sub-total	365,406	1,870	82.33	364,000	3.92	2.0	39.46	4.5	305,685	83.97	6,046	600

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 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	¥ 537,680	¥ 10,807	75.00%	¥ 545,785	0.06%	0.0	18.07%	3.3	¥ 58,342	10.68%	¥ 61	
2	0.15 to < 0.25	84,129	2,700	75.00	86,154	0.20	0.0	18.07	3.0	17,301	20.08	31	
3	0.25 to < 0.50	54,223	—	—	54,223	0.30	0.0	18.07	1.2	9,227	17.01	30	
4	0.50 to < 0.75	257,122	—	—	257,122	0.50	0.0	18.07	4.3	94,747	36.84	234	
5	0.75 to < 2.50	57,285	3,100	75.00	59,610	1.23	0.0	18.07	4.3	29,262	49.08	133	
6	2.50 to < 10.00	130	—	—	130	7.65	0.0	18.07	1.0	82	63.08	1	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	990,572	16,607	75.00	1,003,027	0.27	0.1	18.07	3.5	208,963	20.83	493	¥ 1,017
Specialised lending (FIRB)													
1	0.00 to < 0.15	206	—	—	206	0.08	0.0	45.00	1.0	33	16.14	0	
2	0.15 to < 0.25	47	—	—	47	0.20	0.0	45.00	1.0	14	30.51	0	
3	0.25 to < 0.50	18	—	—	18	0.30	0.0	45.00	1.0	7	39.51	0	
4	0.50 to < 0.75	111	—	—	111	0.50	0.0	45.00	1.0	58	52.44	0	
5	0.75 to < 2.50	17	—	—	17	1.74	0.0	45.00	1.0	15	90.55	0	
6	2.50 to < 10.00	0	—	—	0	7.65	0.0	45.00	1.0	1	157.03	0	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	401	—	—	401	0.30	0.1	45.00	1.0	130	32.39	0	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,275,497	29	100.00	502,925	0.07	0.3	90.00	5.0	603,842	120.06	—	
2	0.15 to < 0.25	125,712	—	—	45,583	0.20	0.1	90.00	5.0	69,212	151.83	—	
3	0.25 to < 0.50	58,397	—	—	21,619	0.30	0.1	90.00	5.0	37,374	172.87	—	
4	0.50 to < 0.75	47,939	—	—	20,879	0.50	0.2	90.00	5.0	42,335	202.75	—	
5	0.75 to < 2.50	21,567	—	—	16,934	1.26	0.2	90.00	5.0	46,400	274.00	—	
6	2.50 to < 10.00	4,000	—	—	2,258	6.66	0.0	90.00	5.0	10,230	453.01	—	
7	10.00 to < 100.00	14	—	—	4	18.67	0.0	90.00	5.0	33	731.60	—	
8	100.00 (Default)	10	—	—	3	100.00	0.0	90.00	5.0	36	1,125.00	—	
9	Sub-total	1,533,140	29	100.00	610,207	0.16	1.3	90.00	5.0	809,466	132.65	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,055	—	—	8,055	0.09	0.0	32.53	3.3	2,221	27.58	2	
2	0.15 to < 0.25	29,955	—	—	29,955	0.20	0.0	32.53	2.3	9,367	31.27	19	
3	0.25 to < 0.50	1,700	—	—	1,700	0.30	0.0	32.53	4.3	919	54.10	1	
4	0.50 to < 0.75	40,613	—	—	40,613	0.50	0.0	32.53	4.0	25,769	63.45	66	
5	0.75 to < 2.50	32,381	—	—	32,381	1.67	0.0	32.46	3.9	29,754	91.88	175	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	112,704	—	—	112,704	0.72	0.0	32.51	3.5	68,033	60.36	266	7

CR6		Millions of Yen, %, 1,000 cases, Year												
		March 31, 2019												
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l	
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions	
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)														
1	0.00 to < 0.15	¥ —	¥ —	—%	¥ —	—%	—	—%	—	¥ —	—%	¥ —	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	1,140	—	—	1,140	0.25	0.0	100.00	1.0	886	77.74	—	—	
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	1,140	—	—	1,140	0.25	0.0	100.00	1.0	886	77.74	—	¥ —	
Purchased receivables for corporates, etc. (default risk) (FIRB)														
1	0.00 to < 0.15	605,927	—	—	605,927	0.06	0.3	45.00	1.1	87,288	14.40	180	—	
2	0.15 to < 0.25	85,732	—	—	85,732	0.20	0.1	45.00	1.0	26,297	30.67	79	—	
3	0.25 to < 0.50	78,795	—	—	78,795	0.30	0.3	45.00	1.1	31,979	40.58	109	—	
4	0.50 to < 0.75	93,164	—	—	93,164	0.51	1.3	45.00	1.1	50,102	53.77	214	—	
5	0.75 to < 2.50	56,214	—	—	56,214	1.48	4.8	45.00	1.5	48,501	86.27	375	—	
6	2.50 to < 10.00	10,764	—	—	10,764	4.87	1.4	45.00	2.7	16,283	151.26	236	—	
7	10.00 to < 100.00	2,664	—	—	2,664	21.75	0.0	45.00	2.5	5,974	224.24	260	—	
8	100.00 (Default)	76	—	—	76	100.00	0.0	45.00	1.0	0	0.00	34	—	
9	Sub-total	933,340	—	—	933,340	0.35	8.5	45.00	1.1	266,426	28.54	1,490	1,010	
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)														
1	0.00 to < 0.15	663,563	—	—	663,563	0.05	0.3	94.66	1.1	173,641	26.16	17	—	
2	0.15 to < 0.25	20,627	—	—	20,627	0.22	0.1	99.80	1.0	14,624	70.89	0	—	
3	0.25 to < 0.50	16,869	—	—	16,869	0.37	0.2	80.98	1.4	14,674	86.98	7	—	
4	0.50 to < 0.75	1,295	—	—	1,295	0.50	0.0	45.00	2.5	1,048	80.95	2	—	
5	0.75 to < 2.50	8,586	—	—	8,586	0.94	0.3	92.95	1.4	12,996	151.36	8	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	710,941	—	—	710,941	0.08	1.0	94.37	1.1	216,985	30.52	35	—	
Purchased receivables for retail (default risk)														
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	72,898	—	—	72,898	0.31	35.9	72.54	—	28,736	39.42	165	—	
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	72,898	—	—	72,898	0.31	35.9	72.54	—	28,736	39.42	165	276	

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 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	¥ 42,560	28.44%	¥ 12,106	0.11%	43.9	64.25%	—	¥ 524	4.33%	¥ 8	
2	0.15 to < 0.25	40,983	845,956	11.53	138,564	0.24	201.1	58.77	—	10,228	7.38	198	
3	0.25 to < 0.50	19,038	667,036	8.26	74,192	0.37	149.8	72.92	—	9,496	12.80	200	
4	0.50 to < 0.75	32,814	280,686	11.53	65,191	0.59	85.1	58.77	—	9,786	15.01	227	
5	0.75 to < 2.50	16,076	190,244	11.63	38,208	0.94	91.7	62.91	—	8,769	22.95	226	
6	2.50 to < 10.00	44,516	136,231	13.29	62,624	5.00	96.2	59.70	—	43,013	68.68	1,864	
7	10.00 to < 100.00	385	1,488	10.49	541	56.14	0.7	63.73	—	813	150.18	196	
8	100.00 (Default)	166	4,722	7.57	16,807	100.00	20.7	60.53	—	5,032	29.93	9,772	
9	Sub-total	153,981	2,168,927	10.97	408,238	5.29	689.6	62.11	—	87,663	21.47	12,695	¥ 18,240
Residential mortgage exposures													
1	0.00 to < 0.15	3,211,628	17,556	100.00	3,229,185	0.10	112.5	19.71	—	159,641	4.94	688	
2	0.15 to < 0.25	2,990,500	115	100.00	2,990,616	0.18	142.1	18.36	—	206,606	6.90	1,008	
3	0.25 to < 0.50	2,273,100	2,584	100.00	2,275,684	0.34	116.8	18.19	—	246,297	10.82	1,424	
4	0.50 to < 0.75	700,591	73	100.00	700,664	0.51	46.4	19.98	—	111,220	15.87	719	
5	0.75 to < 2.50	130,195	19	100.00	130,215	0.92	12.7	22.22	—	34,196	26.26	265	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	81,493	35	100.00	81,528	20.34	4.2	19.23	—	87,890	107.80	3,255	
8	100.00 (Default)	30,930	24	100.00	32,073	100.00	1.8	20.87	—	8,415	26.23	6,023	
9	Sub-total	9,418,440	20,409	100.00	9,439,968	0.74	436.8	18.97	—	854,268	9.04	13,385	23,339
Other retail exposures													
1	0.00 to < 0.15	0	25,295	22.91	5,795	0.11	23.0	19.44	—	308	5.32	1	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	277,137	—	—	277,137	0.31	121.4	55.64	—	83,915	30.27	493	
4	0.50 to < 0.75	360,872	571	100.00	361,443	0.58	101.0	39.74	—	113,239	31.32	852	
5	0.75 to < 2.50	157,862	148,343	28.60	200,301	1.14	282.2	65.10	—	138,800	69.29	1,534	
6	2.50 to < 10.00	64,836	26,106	54.24	78,998	3.80	67.6	45.23	—	50,704	64.18	1,328	
7	10.00 to < 100.00	3,666	754	91.86	4,359	41.53	1.1	39.27	—	3,831	87.89	844	
8	100.00 (Default)	9,781	1,423	34.20	23,035	100.00	13.6	49.19	—	6,312	27.40	10,826	
9	Sub-total	874,158	202,494	31.67	951,071	3.48	610.3	50.27	—	397,113	41.75	15,881	16,106
Lease transactions													
1	0.00 to < 0.15	127,287	—	—	127,287	0.05	0.4	45.00	3.1	30,100	23.64	31	
2	0.15 to < 0.25	184,569	—	—	184,569	0.20	0.1	45.00	3.3	96,033	52.03	170	
3	0.25 to < 0.50	21,888	—	—	21,888	0.30	0.1	45.00	2.0	11,090	50.66	30	
4	0.50 to < 0.75	33,751	—	—	33,751	0.50	0.2	45.00	3.1	25,989	77.00	76	
5	0.75 to < 2.50	44,629	—	—	44,629	1.51	0.3	45.00	2.8	45,430	101.79	304	
6	2.50 to < 10.00	2,510	—	—	2,510	6.26	0.0	45.00	2.9	3,773	150.26	70	
7	10.00 to < 100.00	305	—	—	305	18.67	0.0	45.00	3.5	638	208.69	25	
8	100.00 (Default)	—	—	—	526	100.00	0.0	45.00	1.0	0	0.00	237	
9	Sub-total	414,942	—	—	415,469	0.50	1.3	45.00	3.1	213,055	51.28	946	3,519
Total (all portfolios)		¥ 48,247,240	¥ 6,532,547	54.10%	¥ 50,904,567	0.55%	1,796.1	36.88%	2.0	¥ 10,138,611	19.91%	¥ 97,562	¥ 129,100

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	
		March 31, 2020	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 108,192	¥ 108,192
2	Sovereign Exposures – AIRB	12,818	12,818
3	Financial Institution Exposures – FIRB	141,054	141,054
4	Financial Institution Exposures – AIRB	129,364	129,364
5	Corporate exposures (excluding specialised lending) – FIRB	2,081,863	2,081,863
6	Corporate exposures (excluding specialised lending) – AIRB	4,559,875	4,559,875
7	Specialised lending – FIRB	339,214	339,214
8	Specialised lending – AIRB	1,190,283	1,190,283
9	Retail – Qualifying revolving retail exposures	101,100	101,100
10	Retail – Residential mortgage exposures	775,336	775,336
11	Retail – Other retail exposures	412,315	412,315
12	Equity Exposures – FIRB	916,790	916,790
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	479,679	479,679
15	Purchased receivables – AIRB	39,972	39,972
16	Total	¥ 11,287,862	¥ 11,287,862

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

CR7		Millions of Yen	
		March 31, 2019	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 100,435	¥ 100,435
2	Sovereign Exposures – AIRB	14,903	14,903
3	Financial Institution Exposures – FIRB	196,461	196,461
4	Financial Institution Exposures – AIRB	111,017	111,017
5	Corporate exposures (excluding specialised lending) – FIRB	2,046,264	2,046,264
6	Corporate exposures (excluding specialised lending) – AIRB	4,517,798	4,517,798
7	Specialised lending – FIRB	2,269,220	2,269,220
8	Specialised lending – AIRB	208,963	208,963
9	Retail – Qualifying revolving retail exposures	87,663	87,663
10	Retail – Residential mortgage exposures	854,268	854,268
11	Retail – Other retail exposures	397,113	397,113
12	Equity Exposures – FIRB	984,988	984,988
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	512,148	512,148
15	Purchased receivables – AIRB	68,919	68,919
16	Total	¥ 12,370,168	¥ 12,370,168

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

CR8: RWA flow statements of credit risk exposures under IRB

CR8 Item No.	Billions of Yen	
	March 31, 2020	
		RWA amounts
1	RWA at the end of the previous fiscal year	¥ 13,108
2	Asset size	315
3	Asset quality	(365)
4	Model updates	(23)
5	Factor of RWA changes	(819)
6	Acquisitions and disposals	—
7	Foreign exchange movements	(159)
8	Others	—
9	RWA at the end of the fiscal year	¥ 12,056

Note: The end of the previous fiscal year indicates March 31, 2019, and the end of the fiscal year indicates March 31, 2020.

CR8 Item No.	Billions of Yen	
	March 31, 2019	
		RWA amounts
1	RWA at the end of the previous fiscal year	¥ 13,413
2	Asset size	552
3	Asset quality	(898)
4	Model updates	(115)
5	Factor of RWA changes	73
6	Acquisitions and disposals	—
7	Foreign exchange movements	82
8	Others	—
9	RWA at the end of the fiscal year	¥ 13,108

Note: The end of the previous fiscal year indicates March 31, 2018, and the end of the fiscal year indicates March 31, 2019.

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

Entities subject to AIRB and FIRB

CR9		%, Cases											Credit RWA amounts ratio	
		March 31, 2020 (Period covered: September 30, 2018 - September 30, 2019)												
a	b	c					d	e	f		g	h		i
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period		Average historical annual default rate (5 years)
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2018	September 30, 2019				
Sovereign Exposures	—	AAA~B	Aaa~B2	AAA~B	AAA~BB	AAA~BB+	0.00%	0.13%	574	667	0	0	0.00%	0.9%
Financial Institution Exposures	—	AA~B+	Aa2~B1	AA~B+	AA+~BB-	AAA~BB	0.11	0.32	424	426	0	0	0.00	2.4
Corporate Exposures (Japanese)	≥ 0% to 0.03%	AAA~A-	Aaa~A3	—	AAA~AA-	AAA~AA	0.03	0.03	426	442	0	0	0.00	50.9
	> 0.03% to 0.1%	BBB+~BBB-	Baa1~Baa3	—	A+~A-	AA~A	0.07	0.07	476	483	0	0	0.00	
	> 0.1% to 0.5%	BB+~BB-	Ba1~Ba3	—	BBB+~BBB-	A~BBB	0.21	0.23	2,199	2,236	0	0	0.01	
	> 0.5% to 5%	B+~B-	B1~B3	—	BB+~BB-	BBB~BB	1.03	1.31	4,712	4,850	8	0	0.16	
	> 5% to <100%	—	—	—	—	—	7.71	9.19	230	239	8	0	3.03	
Corporate Exposures (Non-Japanese)	≥ 0% to 0.03%	AAA~AA-	Aaa~Aa3	AAA~AA-	—	—	0.03	0.03	34	35	0	0	0.00	10.1
	> 0.03% to 0.1%	A+~A-	A1~A3	A+~A-	—	—	0.06	0.06	117	107	0	0	0.00	
	> 0.1% to 0.5%	BBB+~BBB-	Baa1~Baa3	BBB+~BBB-	—	—	0.24	0.26	228	235	0	0	0.00	
	> 0.5% to 15%	BB+~B-	Ba1~B3	BB+~B-	—	—	2.50	2.71	576	590	1	0	0.07	
	> 15% to <100%	—	—	—	—	—	34.71	34.71	16	19	0	0	9.66	
Purchased receivables for corporates, etc. (Top-down approach)	—	—	—	—	AAA~BB+	AAA~BBB-	4.30	4.72	1,326	314	4	0	0.63	0.0
Qualifying revolving retail exposures	≥ 0% to 10%	/	/	/	/	/	0.55	0.36	40,909	41,995	32	0	0.10	0.0
	> 10% to < 100%	/	/	/	/	/	24.63	24.63	136	175	25	0	14.22	
Residential mortgage exposures	≥ 0% to 2%	/	/	/	/	/	0.22	0.24	462,164	502,091	319	0	0.09	6.9
	> 2% to < 100%	/	/	/	/	/	20.58	20.50	4,862	5,205	636	0	12.56	
Other retail exposures	≥ 0% to 10%	/	/	/	/	/	0.80	1.14	40,543	39,766	107	0	0.36	0.4
	> 10% to < 100%	/	/	/	/	/	24.83	25.92	222	264	43	0	17.04	

Entities subject to FIRB

CR9		%, Cases												
		March 31, 2020 (Period covered: September 30, 2018 - September 30, 2019)												
a	b	c					d	e	f		g	h	i	Credit RWA amounts ratio
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2018	September 30, 2019				
Sovereign Exposures	—	—	—	—	AAA~ BBB	AAA~ BBB+	0.01%	0.03%	184	213	0	0	0.00%	0.0%
Financial Institution Exposures	—	—	—	—	AA+~ BB-	AAA~ BB	0.05	0.33	7	5	0	0	0.00	0.0
Corporate Exposures (Japanese)	≥ 0% to 0.03%	—	—	—	AAA~ AA-	AAA~ AA	0.03	0.03	49	46	0	0	0.00	
	> 0.03% to 0.1%	—	—	—	A+~ A-	AA~ A	0.07	0.07	89	86	0	0	0.00	
	> 0.1% to 0.5%	—	—	—	BBB+~ BBB-	A~ BBB	0.22	0.23	497	480	0	0	0.00	3.4
	> 0.5% to 5%	—	—	—	BB+~ BB-	BBB~ BB	1.29	1.22	912	958	11	1	0.71	
	> 5% to < 100%	—	—	—	—	—	8.40	8.18	233	260	13	2	5.34	
Qualifying revolving retail exposures	≥ 0% to 10%	/	/	/	/	/	1.03	0.94	618,334	611,483	3,009	43	0.76	0.7
	> 10% to < 100%	/	/	/	/	/	60.91	61.44	680	584	353	0	59.71	
Residential mortgage exposures	≥ 0% to 2%	/	/	/	/	/	0.67	0.75	12,728	13,129	48	0	0.37	0.3
	> 2% to < 100%	/	/	/	/	/	23.99	23.99	273	270	32	0	12.65	
Other retail exposures	≥ 0% to 10%	/	/	/	/	/	1.06	1.52	319,319	321,040	2,006	64	0.61	2.8
	> 10% to < 100%	/	/	/	/	/	45.79	64.07	903	906	444	1	47.38	

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

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

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

4. The PD estimation of the SuMi TRUST Group covers the one-year default results with the reference date being the end of September every year. Accordingly, Column d and Column e were obtained with the reference date being the end of September 2018. In addition, Column g and Column h were obtained by counting the number of defaulted obligors from the end of September 2018 to the end of September 2019.

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

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

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

* "Credit RWA amounts ratio" (obtained with the reference date being the end of September 2019) is the ratio of RWA amounts for each portfolio to the total RWA amounts subject to the IRB approach (excluding counterparty credit risk, the credit risk related to securitisation transactions, and the credit risk related to funds).

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

Entities subject to AIRB and FIRB

CR9	%, Cases													Credit RWA amounts ratio
	March 31, 2019 (Period covered: September 30, 2017 - September 30, 2018)													
	a	b	c					d	e	f		g	h	
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2017	September 30, 2018				
Sovereign Exposures	—	AAA~B-	Aaa~B3	AAA~B-	AAA~BB+	AAA~BBB-	0.02%	0.18%	534	579	0	0	0.00%	0.8%
Financial Institution Exposures	—	AAA~B	Aaa~B2	AAA~B	AA+~BB-	AAA~BB	0.15	0.40	417	426	0	0	0.00	2.0
Corporate Exposures (Japanese)	≥ 0% to 0.03%	AAA~A-	Aaa~A3	—	AAA~AA-	AAA~AA	0.02	0.02	403	422	0	0	0.00	49.8
	> 0.03% to 0.1%	BBB+~BBB-	Baa1~Baa3	—	A+~A-	AA~A	0.07	0.07	442	469	0	0	0.00	
	> 0.1% to 0.5%	BB+~BB-	Ba1~Ba3	—	BBB+~BBB-	A~BBB	0.21	0.23	2,165	2,196	0	0	0.01	
	> 0.5% to 5%	B+~B-	B1~B3	—	BB+~BB-	BBB~BB	1.08	1.33	4,555	4,713	2	0	0.16	
	> 5% to <100%	—	—	—	—	—	18.00	10.62	275	230	8	0	2.95	
Corporate Exposures (Non-Japanese)	≥ 0% to 0.03%	AAA~AA-	Aaa~Aa3	AAA~AA-	—	—	0.03	0.03	24	32	0	0	0.00	9.0
	> 0.03% to 0.1%	A+~A-	A1~A3	A+~A-	—	—	0.07	0.07	99	114	0	0	0.00	
	> 0.1% to 0.5%	BBB+~BBB-	Baa1~Baa3	BBB+~BBB-	—	—	0.27	0.29	191	228	0	0	0.00	
	> 0.5% to 15%	BB+~B-	Ba1~B3	BB+~B-	—	—	2.76	2.87	606	576	0	0	0.05	
	> 15% to <100%	—	—	—	—	—	34.12	34.12	16	15	0	0	11.27	
Purchased receivables for corporates, etc. (Top-down approach)	—	—	—	—	AAA~BB+	AAA~BBB-	3.54	0.84	2,880	1,326	3	0	0.70	0.1
Qualifying revolving retail exposures	≥ 0% to 2%	/	/	/	/	/	0.54	0.33	38,086	41,081	18	0	0.10	0.0
	> 2% to < 100%	/	/	/	/	/	24.92	24.92	127	136	21	0	13.53	
Residential mortgage exposures	≥ 0% to 2%	/	/	/	/	/	0.22	0.24	441,808	476,742	356	0	0.10	6.4
	> 2% to < 100%	/	/	/	/	/	21.11	21.11	4,070	4,999	554	0	12.47	
Other retail exposures	≥ 0% to 5%	/	/	/	/	/	0.74	0.82	42,546	41,786	123	0	0.38	0.4
	> 5% to < 100%	/	/	/	/	/	24.91	26.08	213	225	48	0	16.66	

Entities subject to FIRB

CR9	%, Cases													
	March 31, 2019 (Period covered: September 30, 2017 - September 30, 2018)													
	a	b	c					d	e	f		g	h	i
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2017	September 30, 2018				
Sovereign Exposures	—	—	—	—	AAA~ BBB	AAA~ BBB+	0.01	0.06	164	184	0	0	0.00	0.0%
Financial Institution Exposures	—	—	—	—	AA+~ BB-	AAA~ BB	0.06	0.39	7	7	0	0	0.00	0.0
Corporate Exposures (Japanese)	≥ 0% to 0.03%	—	—	—	AAA~ AA-	AAA~ AA	0.03	0.03	54	49	0	0	0.00	
	> 0.03% to 0.1%	—	—	—	A+~ A-	AA~ A	0.07	0.07	101	89	0	0	0.00	
	> 0.1% to 0.5%	—	—	—	BBB+~ BBB-	A~ BBB	0.22	0.24	522	497	0	0	0.00	3.3
	> 0.5% to 5%	—	—	—	BB+~ BB-	BBB~ BB	1.34	1.30	972	913	7	1	0.63	
	> 5% to < 100%	—	—	—	—	—	8.57	7.53	182	234	10	1	5.30	
Qualifying revolving retail exposures	≥ 0% to 1%	/	/	/	/	/	0.42	0.43	85,180	83,967	295	24	0.28	0.1
	> 1% to < 100%	/	/	/	/	/	83.20	82.76	85	100	59	0	70.62	
Residential mortgage exposures	≥ 0% to 2%	/	/	/	/	/	0.70	0.78	12,662	12,858	57	0	0.37	0.3
	> 2% to < 100%	/	/	/	/	/	24.79	24.79	263	275	29	0	12.81	
Other retail exposures	≥ 0% to 5%	/	/	/	/	/	1.06	0.96	330,135	330,306	1,940	73	0.60	2.5
	> 5% to < 100%	/	/	/	/	/	42.98	57.04	770	903	369	0	46.81	

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

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

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

4. The PD estimation of the SuMi TRUST Group covers the one-year default results with the reference date being the end of September every year. Accordingly, Column d and Column e were obtained with the reference date being the end of September 2017. In addition, Column g and Column h were obtained by counting the number of defaulted obligors from the end of September 2017 to the end of September 2018.

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

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

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

* "Credit RWA amounts ratio" (obtained with the reference date being the end of September 2018) is the ratio of RWA amounts for each portfolio to the total RWA amounts subject to the IRB approach (excluding counterparty credit risk, the credit risk related to securitisation transactions, and the credit risk related to funds).

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

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

CR10		Millions of Yen, %									
		March 31, 2020									
a	b	c	d	e	f	g	h	i	j	k	l
Specialised lending (supervisory slotting criteria approach)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses	
					PF	OF	CF	IPRE			
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	4,128	—	70%					4,128	2,890	16
	2.5 years ≤	2,407	3,049	95%					4,694	4,459	18
Good	< 2.5 years	19,855	727	95%					20,401	19,381	81
	2.5 years ≤	49,668	48,183	120%					85,805	102,967	343
Satisfactory		39,072	39,882	140%					68,984	96,577	1,931
Weak		38,806	7,539	250%					44,460	111,151	3,556
Default		—	—	—					—	—	—
Total		¥ 153,938	¥ 99,381	—					¥ 228,474	¥ 337,426	¥ 5,948
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		12,442	27,944	300%					40,386	121,160	
Simple risk weight method – Unlisted shares		23,362	2,388	400%					25,153	100,615	
Internal Models Approach		—	—	—					—	—	
Total		¥ 35,804	¥ 30,332	—					¥ 65,540	¥ 221,775	
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, %											
March 31, 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	¥ 67,716	¥ 10,735	50%	¥ 44,689	¥ 7,074	¥ —	¥ 24,013	¥ 75,777	¥ 37,888	¥ —
	2.5 years≤	534,449	112,496	70%	408,155	210,579	—	90	618,825	433,177	2,475
Good	< 2.5 years	113,434	33,813	70%	41,704	58,967	—	38,122	138,795	97,156	555
	2.5 years≤	682,699	220,609	90%	586,859	230,379	—	30,991	848,231	763,407	6,785
Satisfactory		270,940	48,881	115%	158,545	96,873	—	51,727	307,146	353,218	8,600
Weak		54,978	9,559	250%	12,853	37,630	—	11,664	62,148	155,370	4,971
Default		15,891	1,508	—	15,356	1,514	—	—	16,871	—	8,435
Total		¥ 1,740,111	¥ 437,604	—	¥ 1,268,165	¥ 643,020	¥ —	¥ 156,609	¥ 2,067,795	¥ 1,840,220	¥ 31,824
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	8,922	—	70%					8,922	6,245	35
	2.5 years≤	35	—	95%					35	34	0
Good	< 2.5 years	8,889	—	95%					8,889	8,444	35
	2.5 years≤	35,944	9,662	120%					43,190	51,828	172
Satisfactory		139,008	87,246	140%					204,443	286,220	5,724
Weak		16,896	18,056	250%					30,439	76,097	2,435
Default		—	—	—					—	—	—
Total		¥ 209,695	¥ 114,965	—					¥ 295,919	¥ 428,870	¥ 8,403
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		7,936	23,496	300%					31,432	94,298	
Simple risk weight method – Unlisted shares		20,305	—	400%					20,305	81,222	
Internal Models Approach		—	—	—					—	—	
Total		¥ 28,241	¥ 23,496	—					¥ 51,738	¥ 175,521	
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					
		March 31, 2020					
Item No.		a	b	c	d	e	f
		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ —	¥ —	/	1.4	¥ —	¥ —
	Current Exposure Method (CEM)	427,594	496,963	/	/	924,558	392,916
2	Expected Exposure Method (IMM)	/	/	—	—	—	—
3	Simple Approach for credit risk mitigation	/	/	/	/	—	—
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	1,663,723	96,113
5	Exposure variation estimation model	/	/	/	/	—	—
6	Total	/	/	/	/	/	¥ 489,030

CCR1		Millions of Yen					
		March 31, 2019					
Item No.		a	b	c	d	e	f
		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ —	¥ —	/	1.4	¥ —	¥ —
	Current Exposure Method (CEM)	303,469	463,054	/	/	766,524	280,827
2	Expected Exposure Method (IMM)	/	/	—	—	—	—
3	Simple Approach for credit risk mitigation	/	/	/	/	—	—
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	563,627	86,860
5	Exposure variation estimation model	/	/	/	/	—	—
6	Total	/	/	/	/	/	¥ 367,688

CCR2: Credit valuation adjustment (CVA) capital charge

CCR2		Millions of Yen	
		March 31, 2020	
Item No.		a	b
		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	832,014	663,072
5	Total portfolios subject to the CVA capital charge	¥ 832,014	¥ 663,072

CCR2		Millions of Yen	
		March 31, 2019	
Item No.		a	b
		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	690,461	496,078
5	Total portfolios subject to the CVA capital charge	¥ 690,461	¥ 496,078

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3		Millions of Yen									
		March 31, 2020									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								
			a	b	c	d	e	f	g	h	i
			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		—	—	383,171	—	—	—	—	—	383,171
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	—	—	—	—
14	Total		¥ —	¥ —	¥ 383,171	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 383,171

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

CCR3		Millions of Yen									
		March 31, 2019									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								
			a	b	c	d	e	f	g	h	i
			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		—	—	336,241	—	—	—	—	—	336,241
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	—	—	—	—
14	Total		¥ —	¥ —	¥ 336,241	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 336,241

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						
		March 31, 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	¥ 1,103,545	0.00%	0.0	43.85%	0.1	¥ 3,031	0.27%
2	0.15 to < 0.25	—	—	—	—	—	—	—
3	0.25 to < 0.50	313	0.26	0.0	45.00	1.0	149	47.82
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	1,958	1.88	0.0	45.00	1.0	1,836	93.77
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	1,105,817	0.00	0.0	43.85	0.1	5,017	0.45
Financial Institution exposures								
1	0.00 to < 0.15	453,530	0.05	0.1	14.37	2.5	94,107	20.74
2	0.15 to < 0.25	408	0.20	0.0	45.00	2.9	179	44.01
3	0.25 to < 0.50	37,474	0.28	0.0	11.88	4.0	30,425	81.18
4	0.50 to < 0.75	229	0.50	0.0	45.00	1.0	120	52.44
5	0.75 to < 2.50	30	1.03	0.0	45.00	1.0	22	74.38
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	491,673	0.06	0.1	14.15	2.6	124,855	25.39
Corporate exposures and SME exposures								
1	0.00 to < 0.15	338,649	0.06	0.4	10.38	2.7	88,009	25.98
2	0.15 to < 0.25	16,110	0.20	0.0	45.00	3.9	9,037	56.10
3	0.25 to < 0.50	51,886	0.30	0.1	45.00	4.8	41,179	79.36
4	0.50 to < 0.75	25,209	0.63	0.1	45.00	4.7	26,206	103.95
5	0.75 to < 2.50	64,624	1.43	0.1	45.15	4.8	86,046	133.14
6	2.50 to < 10.00	16,529	3.39	0.0	45.00	4.7	26,538	160.54
7	10.00 to < 100.00	884	34.71	0.0	45.00	2.9	2,442	276.03
8	100.00 (Default)	61	100.00	0.0	45.00	1.0	0	0.00
9	Sub-total	513,957	0.46	0.9	13.95	3.4	279,461	54.37
Total (all portfolios)		¥ 2,111,448	0.13%	1.1	21.73%	1.5	¥ 409,334	19.38%

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

CCR4		Millions of Yen, %, 1,000 cases, Year							
Item No.	PD scale	March 31, 2019							
		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	¥ 24,077	0.01%	0.0	19.76%	2.1	¥ 2,623	10.89%	
2	0.15 to < 0.25	—	—	—	—	—	—	—	
3	0.25 to < 0.50	501	0.26	0.0	45.00	1.5	278	55.57	
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	24,579	0.02	0.0	19.99	2.1	2,902	11.81	
Financial Institution exposures									
1	0.00 to < 0.15	400,433	0.05	0.1	11.24	2.7	87,496	21.85	
2	0.15 to < 0.25	271	0.20	0.0	45.00	2.2	125	46.33	
3	0.25 to < 0.50	19,814	0.30	0.0	17.74	3.4	16,170	81.61	
4	0.50 to < 0.75	176	0.50	0.0	45.00	1.0	92	52.44	
5	0.75 to < 2.50	156	1.03	0.0	45.00	1.0	116	74.38	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	420,852	0.06	0.1	11.45	2.7	104,001	24.71	
Corporate exposures and SME exposures									
1	0.00 to < 0.15	358,606	0.06	0.4	10.86	2.2	80,848	22.54	
2	0.15 to < 0.25	28,675	0.20	0.1	45.00	4.1	16,934	59.05	
3	0.25 to < 0.50	26,581	0.30	0.1	45.00	4.7	20,700	77.87	
4	0.50 to < 0.75	10,000	0.51	0.1	45.00	4.5	9,247	92.46	
5	0.75 to < 2.50	44,076	1.49	0.1	45.00	4.7	58,382	132.45	
6	2.50 to < 10.00	1,865	4.91	0.0	45.00	4.0	3,038	162.86	
7	10.00 to < 100.00	400	33.20	0.0	45.00	3.6	1,098	274.33	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	470,207	0.27	0.9	13.18	2.7	190,249	40.46	
Total (all portfolios)		¥ 915,639	0.17%	1.0	12.44%	2.7	¥ 297,154	32.45%	

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

CCR5: Composition of collateral for CCR exposure

CCR5		Millions of Yen					
		March 31, 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)	¥ —	¥ 126,581	¥ —	¥ 321,222	¥ 1,068,982	¥ 750,758
2	Cash (other currency)	—	8,357	—	183,139	1,129,347	30,521
3	Domestic sovereign debt	—	7,053	—	20,180	181,075	1,289,027
4	Other sovereign debt	—	—	—	—	993,263	1,679,432
5	Government agency debt	—	—	—	—	237,766	486,789
6	Corporate bonds	—	—	—	—	409,906	—
7	Equity securities	—	—	—	9,584	587,566	721,116
8	Other collateral	—	—	—	—	—	—
9	Total	¥ —	¥ 141,992	¥ —	¥ 534,127	¥ 4,607,910	¥ 4,957,645

CCR5		Millions of Yen					
		March 31, 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)	¥ —	¥ 110,968	¥ —	¥ 241,809	¥ 26,439	¥ 786,303
2	Cash (other currency)	—	673	—	91,676	1,090,592	31,180
3	Domestic sovereign debt	—	1,740	—	6,871	76,915	311,905
4	Other sovereign debt	—	—	—	—	1,137,589	1,608,996
5	Government agency debt	—	—	—	—	589,731	545,503
6	Corporate bonds	—	—	—	—	114,373	13,571
7	Equity securities	—	—	—	9,505	649,732	778,187
8	Other collateral	—	—	—	—	—	—
9	Total	¥ —	¥ 113,381	¥ —	¥ 349,862	¥ 3,685,373	¥ 4,075,649

CCR6: Credit derivatives exposures

CCR6		Millions of Yen	
		March 31, 2020	
Item No.		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 53,600	¥ 68,600
2	Index credit default swaps	11,940	5,434
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 65,540	¥ 74,034
Fair values			
7	Positive fair value (asset)	596	425
8	Negative fair value (liability)	(406)	(441)

CCR6		Millions of Yen	
		March 31, 2019	
Item No.		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 63,600	¥ 121,846
2	Index credit default swaps	724	4,345
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 64,324	¥ 126,192
Fair values			
7	Positive fair value (asset)	81	1,250
8	Negative fair value (liability)	(701)	(117)

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

As of March 31, 2020

Not applicable.

As of March 31, 2019

Not applicable.

CCR8: Exposures to central counterparties (CCP)

Item No.	CCR8	Millions of Yen	
		March 31, 2020	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 49,867
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	2,036,944	40,738
3	(i) OTC derivatives	1,759,635	35,192
4	(ii) Exchange-traded derivatives	222,792	4,455
5	(iii) Repo transactions	54,516	1,090
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	93,786	1,875
9	Pre-funded default fund contributions	20,508	7,253
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	—	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	—
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

Item No.	CCR8	Millions of Yen	
		March 31, 2019	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 41,617
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,062,146	21,242
3	(i) OTC derivatives	783,629	15,672
4	(ii) Exchange-traded derivatives	261,998	5,239
5	(iii) Repo transactions	16,517	330
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	55,520	1,110
9	Pre-funded default fund contributions	15,437	19,264
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	—	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	—
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

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

SEC1		Millions of Yen								
		March 31, 2020								
Item No.	Type of underlying asset	a			d			i		
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 75,122	¥ —	¥ 75,122	¥ 127,403	¥ —	¥ 127,403	¥ 139,219	¥ —	¥ 139,219
2	Residential mortgage	75,122	—	75,122	86,287	—	86,287	64,847	—	64,847
3	Credit card	—	—	—	492	—	492	26,253	—	26,253
4	Other retail exposures	—	—	—	40,623	—	40,623	48,118	—	48,118
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	¥ 18,752	¥ —	¥ 18,752	¥ —	¥ —	¥ —	¥ 742,846	¥ —	¥ 742,846
7	Loans to corporates	—	—	—	—	—	—	720,622	—	720,622
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	18,752	—	18,752	—	—	—	22,223	—	22,223
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		March 31, 2019								
Item No.	Type of underlying asset	a			d			i		
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 62,706	¥ —	¥ 62,706	¥ 139,483	¥ —	¥ 139,483	¥ 232,977	¥ —	¥ 232,977
2	Residential mortgage	62,706	—	62,706	96,477	—	96,477	68,852	—	68,852
3	Credit card	—	—	—	1,565	—	1,565	43,969	—	43,969
4	Other retail exposures	—	—	—	41,441	—	41,441	120,155	—	120,155
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	¥ 16,910	¥ —	¥ 16,910	¥ —	¥ —	¥ —	¥ 657,440	¥ —	¥ 657,440
7	Loans to corporates	—	—	—	—	—	—	635,250	—	635,250
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	16,910	—	16,910	—	—	—	22,189	—	22,189
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 March 31, 2020

Not applicable.

As of March 31, 2019

Not applicable.

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

SEC3		Millions of Yen															
		March 31, 2020															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total															
Item No.		Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)									
		Securitisation			Re-securitisation			Securitisation			Re-securitisation						
			Retail underlying	Wholesale		Senior	Non-senior		Retail underlying	Wholesale		Senior	Non-senior				
Exposure values (by RW bands)																	
1	≤ 20% risk weight	¥127,331	¥127,331	¥127,331	¥127,331	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—
2	> 20% to 50% risk weight	2,272	2,272	2,272	2,272	—	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	47,869	47,869	47,869	47,869	—	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	43,732	43,732	43,732	24,980	18,752	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	72	72	72	72	—	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																	
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	220,713	220,713	220,713	201,961	18,752	—	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	492	492	492	492	—	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	72	72	72	72	—	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																	
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	156,305	156,305	156,305	104,805	51,500	—	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	73	73	73	73	—	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	906	906	906	906	—	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																	
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	12,504	12,504	12,504	8,384	4,120	—	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	5	5	5	5	—	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	72	72	72	72	—	—	—	—	—	—	—	—	—	—	—	—

SEC3		Millions of Yen															
		March 31, 2019															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total															
Item No.	Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)										
	Securitisation			Re-securitisation			Securitisation			Re-securitisation							
	Retail un-derlying	Wholesale		Senior	Non-senior		Retail un-derlying	Wholesale		Senior	Non-senior						
Exposure values (by RW bands)																	
1	≤ 20% risk weight	¥138,561	¥138,561	¥138,561	¥138,561	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—
2	> 20% to 50% risk weight	2,890	2,890	2,890	2,890	—	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	43,538	43,538	43,538	43,538	—	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	33,842	33,842	33,842	16,932	16,910	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	266	266	266	266	—	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																	
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	217,699	217,699	217,699	200,789	16,910	—	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,134	1,134	1,134	1,134	—	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	266	266	266	266	—	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																	
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	138,523	138,523	138,523	92,170	46,353	—	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	205	205	205	205	—	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	3,332	3,332	3,332	3,332	—	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																	
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	11,081	11,081	11,081	7,373	3,708	—	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	16	16	16	16	—	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	266	266	266	266	—	—	—	—	—	—	—	—	—	—	—	—

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

SEC4		Millions of Yen														
		March 31, 2020														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
Item No.		Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)								
		Securitisation			Re-securitisation			Securitisation			Re-securitisation					
			Retail underlying	Wholesale		Senior	Non-senior		Retail underlying	Wholesale		Senior	Non-senior			
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥766,385	¥766,385	¥766,385	¥107,216	¥659,169	¥	¥	¥	¥	¥	¥	¥	¥	¥	¥
2	> 20% to 50% risk weight	38,784	38,784	38,784	24,713	14,071	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	72,345	72,345	72,345	2,739	69,606	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	4,550	4,550	4,550	4,550	—	—	—	—	—	—	—	—	—	—	—
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)	839,785	839,785	839,785	96,939	742,846	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	42,279	42,279	42,279	42,279	—	—	—	—	—	—	—	—	—	—	—
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)	178,008	178,008	178,008	21,982	156,026	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	12,730	12,730	12,730	12,730	—	—	—	—	—	—	—	—	—	—	—
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)	14,240	14,240	14,240	1,758	12,482	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,018	1,018	1,018	1,018	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

SEC4	Millions of Yen														
	March 31, 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 underlying	Wholesale		Senior	Non-senior		Retail underlying	Wholesale		Senior	Non-senior			
Exposure values (by RW bands)															
1	≤ 20% risk weight	¥739,235	¥739,235	¥739,235	¥203,032	¥536,203	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	109,431	109,431	109,431	25,898	83,533	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	41,749	41,749	41,749	4,047	37,702	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	—	—	—	—	—	—	—	—	—	—	—	—	—	—
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)	834,642	834,642	834,642	177,202	657,440	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	55,775	55,775	55,775	55,775	—	—	—	—	—	—	—	—	—	—
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)	165,529	165,529	165,529	29,361	136,168	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	14,491	14,491	14,491	14,491	—	—	—	—	—	—	—	—	—	—
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)	13,241	13,241	13,241	2,348	10,893	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,159	1,159	1,159	1,159	—	—	—	—	—	—	—	—	—	—
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	
		March 31, 2020	
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1	Interest rate risk (general and specific)	¥	4,765
2	Equity risk (general and specific)		—
3	Foreign exchange risk		8,819
4	Commodity risk		—
	Options transactions		—
5	Simplified approach		—
6	Delta-plus method		—
7	Scenario approach		—
8	Specific risk related to securitisation exposures		—
9	Total	¥	13,585

MR1		Millions of Yen	
		March 31, 2019	
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1	Interest rate risk (general and specific)	¥	4,528
2	Equity risk (general and specific)		—
3	Foreign exchange risk		17,744
4	Commodity risk		—
	Options transactions		—
5	Simplified approach		—
6	Delta-plus method		—
7	Scenario approach		—
8	Specific risk related to securitisation exposures		—
9	Total	¥	22,272

MR2: Risk-weighted Assets Flow Statements of Market Risk Exposures under Internal Model Approach

MR2		Millions of Yen					
		March 31, 2020					
		a	b	c	d	e	f
Item No.		VaR	Stressed VaR	Additional risk	Comprehensive risk	Others	Total RWA
1a	RWA at the end of previous reporting period (March 31, 2019)	¥ 181	¥ 900	¥ —	¥ —		¥ 1,081
1b	Regulatory adjustment ratio (1a/1c)	3.26	3.04	—	—		3.08
1c	RWA at the end of the previous fiscal year	55	295	—	—		350
2	Movement in risk levels	35	(24)	—	—		11
3	Model updates/changes	—	—	—	—		—
4	Factor of						
5	RWA changes						
	Methodology and policy	—	—	—	—		—
	Acquisitions and disposals	—	—	—	—		—
6	Foreign exchange movements	(0)	7	—	—		6
7	Others	19	(5)	—	—		13
8a	RWA at the end of the fiscal year	110	272	—	—		382
8b	Regulatory adjustment ratio (8c/8a)	2.69	3.72	—	—		3.42
8c	RWA at the end of current reporting period (March 31, 2020)	297	1,013	—	—		1,311

Note: The end of the previous fiscal year indicates March 31, 2019, and the end of the fiscal year indicates March 31, 2020.

MR2		Millions of Yen					
		March 31, 2019					
		a	b	c	d	e	f
Item No.		VaR	Stressed VaR	Additional risk	Comprehensive risk	Others	Total RWA
1a	RWA at the end of previous reporting period (March 31, 2018)	¥ 243	¥ 749	¥ —	¥ —		¥ 993
1b	Regulatory adjustment ratio (1a/1c)	4.06	3.46	—	—		3.59
1c	RWA at the end of the previous fiscal year	59	216	—	—		276
2	Movement in risk levels	(0)	77	—	—		76
3	Model updates/changes	1	(10)	—	—		(8)
4	Factor of						
5	RWA changes						
	Methodology and policy	—	—	—	—		—
	Acquisitions and disposals	—	—	—	—		—
6	Foreign exchange movements	1	(5)	—	—		(3)
7	Others	(7)	17	—	—		10
8a	RWA at the end of the fiscal year	55	295	—	—		350
8b	Regulatory adjustment ratio (8c/8a)	3.26	3.04	—	—		3.08
8c	RWA at the end of current reporting period (March 31, 2019)	181	900	—	—		1,081

Note: The end of the previous fiscal year indicates March 31, 2018, and the end of the fiscal year indicates March 31, 2019.

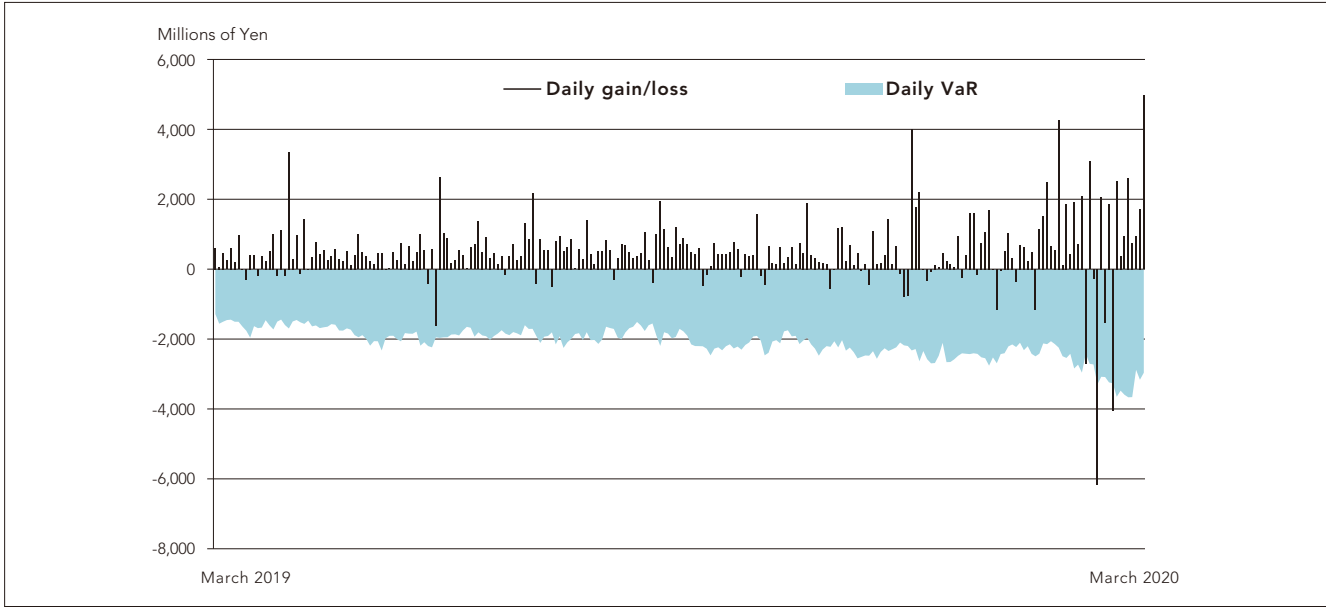
MR3: Values of Internal Model Approaches (IMA) (Market risk)

MR3 Item No.	Millions of Yen March 31, 2020
VaR (holding period:10 business days, one-sided confidence interval:99%)	
1 Maximum value	¥ 10,749
2 Average value	6,292
3 Minimum value	3,923
4 Period end	8,833
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)	
5 Maximum value	32,726
6 Average value	24,541
7 Minimum value	15,998
8 Period end	21,785
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 March 31, 2019
VaR (holding period:10 business days, one-sided confidence interval:99%)	
1 Maximum value	¥ 9,631
2 Average value	6,350
3 Minimum value	3,906
4 Period end	4,455
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)	
5 Maximum value	32,028
6 Average value	23,719
7 Minimum value	15,276
8 Period end	23,612
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)	—

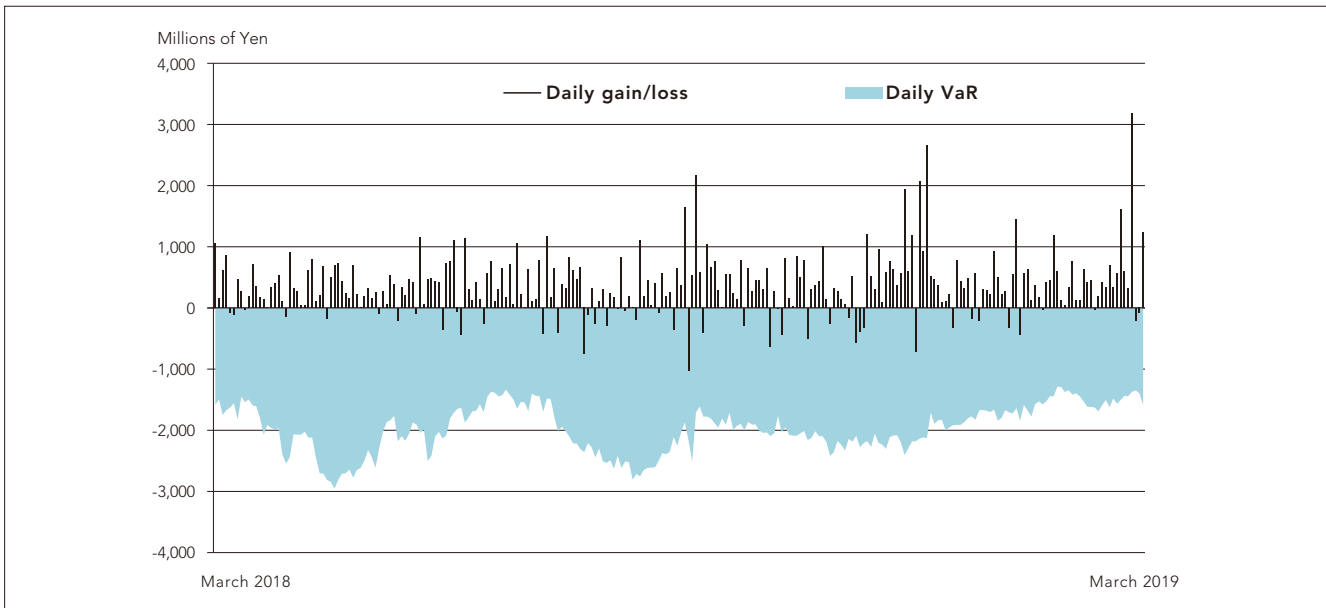
MR4: Backtesting results by Internal Model Approaches (IMA)

MR4 March 31, 2020



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

MR4 March 31, 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
Item No.		ΔEVE		ΔNII	
		March 31, 2020	March 31, 2019	March 31, 2020	March 31, 2019
1	Parallel up	¥ 118,906	¥ 111,758	¥ (52,028)	¥ (81,988)
2	Parallel down	—	32,180	52,945	82,944
3	Steeper	70,291	60,686		
4	Flattener	—	—		
5	Short rate up	8,653	10,380		
6	Short rate down	1,738	20,354		
7	Maximum	118,906	111,758	52,945	82,944
		e		f	
		March 31, 2020		March 31, 2019	
8	Tier 1 Capital	¥ 2,420,402		¥ 2,421,640	

Composition of Basel III Leverage Ratio

Consolidated

As of March 31				Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2020	2019	
On-Balance Sheet Exposures					
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 52,422,292	¥ 54,543,698	
1a	1	Total Assets Reported in the Consolidated Balance Sheet	56,288,892	56,941,609	
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)	3,866,600	2,397,911	
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	140,802	235,022	
3		Total On-Balance Sheet Exposures	(A) 52,281,489	54,308,676	
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.	650,735	448,438	
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.	903,876	987,726	
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	504,362	333,486	
6		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	/	/	
		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	—	
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	169,673	119,286	
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	74,034	126,192	
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	53,600	63,600	
11	4	Total Exposures Related to Derivative Transactions	(B) 1,909,734	1,712,957	
Exposures Related to Repo Transactions					
12		The Amount of Assets Related to Repo Transactions, etc.	1,961,419	918,547	
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—	
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	287,850	252,883	
15		The Exposures for Agent Repo Transaction	/	/	
16	5	The Total Exposures Related to Repo Transactions, etc.	(C) 2,249,270	1,171,431	
Exposures Related to Off-Balance Sheet Transactions					
17		Notional Amount of Off-Balance Sheet Transactions	7,426,754	7,541,069	
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	4,726,571	4,803,322	
19	6	Total Exposures Related to Off-Balance Sheet Transactions	(D) 2,700,183	2,737,747	
Basel III Leverage Ratio on a Consolidated Basis					
20		The Amount of Capital (Tier 1 Capital)	(E) 2,420,402	2,421,640	
21	8	Total Exposures	(F) = (A)+(B)+(C)+(D) ¥ 59,140,679	¥ 59,930,811	
22		Basel III Leverage Ratio on a Consolidated Basis	(G) = (E)/(F) 4.09%	4.04%	

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

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

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 2019 4th Quarter		Fiscal Year 2019 3rd Quarter	
High-Quality Liquid Assets (1)				
1 Total high-quality liquid assets (HQLA)	¥ 14,412,361		¥ 15,227,585	
Cash Outflows (2)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash outflows related to unsecured retail funding	¥ 17,914,127	¥ 830,981	¥ 17,686,799	¥ 829,384
3 of which: Stable deposits	723,125	21,693	705,619	21,168
4 of which: Less stable deposits	8,052,225	809,287	8,041,014	808,216
5 Cash outflows related to unsecured wholesale funding	12,984,336	10,581,603	12,881,330	11,006,610
6 of which: Qualifying operational deposits	—	—	0	0
7 of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,501,879	8,099,146	10,469,634	8,594,914
8 of which: Debt securities	2,482,457	2,482,457	2,411,696	2,411,696
9 Cash outflows related to secured funding, etc.	113,698		141,480	
10 Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,388,536	1,546,383	5,409,251	1,517,919
11 of which: Cash outflows related to derivative transactions, etc.	333,644	333,644	269,806	269,806
12 of which: Cash outflows related to funding programs	—	—	0	0
13 of which: Cash outflows related to credit and liquidity facilities	5,054,892	1,212,739	5,139,445	1,248,113
14 Cash outflows related to contractual funding obligations, etc.	505,285	349,791	426,116	315,311
15 Cash outflows related to contingencies	10,947,809	21,830	11,146,969	23,935
16 Total cash outflows	13,444,286		13,834,639	
Cash Inflows (3)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash inflows related to secured lending, etc.	107,077	746	55,582	0
18 Cash inflows related to collection of loans, etc.	2,790,920	1,857,979	2,337,861	1,617,876
19 Other cash inflows	504,121	307,459	403,693	247,058
20 Total cash inflows	3,402,118	2,166,184	2,797,136	1,864,934
Consolidated Liquidity Coverage Ratio (4)				
21 Total HQLA allowed to be included in the calculation	14,412,361		15,227,585	
22 Net cash outflows	11,278,102		11,969,705	
23 Consolidated Liquidity Coverage Ratio (LCR)	127.7		127.2	
24 The number of data used to calculate the average value	58		62	

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

(1) Items concerning fluctuations in the LCR over time

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

(2) Items concerning evaluation of the LCR level

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

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

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

(4) Other items concerning LCR

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

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

KM1: Key Metrics

Non-consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019	March 31, 2019
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,853,206	¥ 1,925,493	¥ 1,912,687	¥ 1,930,945	¥ 1,919,843
2	Tier 1	2,193,206	2,265,493	2,252,687	2,270,945	2,259,843
3	Total capital	2,693,326	2,771,187	2,769,965	2,798,706	2,767,568
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	18,113,159	18,825,656	18,149,949	18,550,949	19,152,340
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	10.23%	10.22%	10.53%	10.40%	10.02%
6	Tier 1 ratio	12.10%	12.03%	12.41%	12.24%	11.79%
7	Total capital ratio	14.86%	14.72%	15.26%	15.08%	14.45%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	57,397,289	56,211,082	58,115,701	57,098,271	58,241,947
14	Basel III leverage ratio	3.82%	4.03%	3.87%	3.97%	3.88%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2019 4th Quarter	Fiscal Year 2019 3rd Quarter	Fiscal Year 2019 2nd Quarter	Fiscal Year 2019 1st Quarter	Fiscal Year 2018 4th Quarter
Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 14,166,020	¥ 15,025,280	¥ 15,251,414	¥ 15,100,550	¥ 15,076,420
16	Net cash outflows	10,353,796	10,997,609	10,783,358	11,388,356	11,067,028
17	Non-consolidated LCR	136.8%	136.6%	141.4%	132.5%	136.2%

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

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

Non-consolidated

CC1: Composition of Capital

CC1 As of March 31	Items	Millions of Yen, %		
		a	b	c
Basel III Template No.		2020	2019	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,684,131	¥ 1,636,873	
1a	of Which: Capital Stock and Capital Surplus	685,103	733,648	
2	of Which: Retained Earnings	1,020,763	1,095,962	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	21,735	192,737	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	—	—	
3	Valuation and Translation Adjustments	311,557	442,226	(a)
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	1,995,688	2,079,100	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	49,216	45,518	
8	of Which: Goodwill (Including Those Equivalent)	—	—	
9	of Which: Other Intangible Assets	49,216	45,518	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(37,200)	(26,048)	
12	Shortfall of Eligible Provisions to Expected Losses	—	19,931	
13	Securitisation Gain on Sale	1,231	1,433	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	
15	Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	129,235	118,421	
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	—	
17	Reciprocal Cross-Holdings in Common Equity	—	—	
18	Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)	—	—	
19+20+21	Amount above the 10% Threshold on the Specified Items	—	—	
19	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
20	of Which: Mortgage Servicing Rights	—	—	
21	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
22	Amount Exceeding the 15% Threshold on the Specified Items	—	—	
23	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
24	of Which: Mortgage Servicing Rights	—	—	
25	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
27	Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	—	—	
28	Common Equity Tier 1 Capital: Regulatory Adjustments (B)	142,482	159,257	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,853,206	¥ 1,919,843	

CC1		Millions of Yen, %		
As of March 31		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	—	—
33+35	Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	—	—	
36	Additional Tier 1 Capital: Instruments (D)	340,000	340,000	
Additional Tier 1 Capital: Regulatory Adjustments				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—	
43	Additional Tier 1 Capital: Regulatory Adjustments (E)	—	—	
Additional Tier 1 Capital (AT1)				
44	Additional Tier 1 Capital (F) = (D) – (E)	340,000	340,000	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	2,193,206	2,259,843	
Tier 2 Capital: Instruments and Provisions				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	306,584	270,000	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	171,581	239,264	
50	Provisions Allowed in Group Tier 2	23,493	—	
50a	of Which: General Allowance for Credit Losses	—	—	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	23,493	—	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 501,659	¥ 509,264	

CC1 As of March 31	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2020	2019	Reference Numbers to Reconciliation with the Balance Sheet
Tier 2 Capital: Regulatory Adjustments					
52		Investments in Own Tier 2 Instruments	¥ —	¥ —	
53		Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—	
54		Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
55		Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	1,540	1,540	
57		Tier 2 Capital: Regulatory Adjustments (I)	1,540	1,540	
Tier 2 Capital (T2)					
58		Tier 2 Capital (J) = (H) - (I)	500,119	507,724	
Total Capital (TC = T1 + T2)					
59		Total Capital (K) = (G) + (J)	2,693,326	2,767,568	
Total Risk Weighted Assets					
60		Total Risk Weighted Assets (L)	18,113,159	19,152,340	
Capital Ratios (Non-consolidated)					
61		Common Equity Tier 1 Capital Ratio (C)/(L)	10.23%	10.02%	
62		Tier 1 Capital Ratio (G)/(L)	12.10%	11.79%	
63		Total Capital Ratio (K)/(L)	14.86%	14.45%	
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)	105,516	121,742	
73		Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	62,987	62,925	
74		Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75		Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	—	—	
Provisions Included in Tier 2 Capital: Instruments and Provisions					
76		Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)	—	—	
77		Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	2,157	2,110	
78		Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	23,493	—	
79		Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	91,578	100,136	
Capital Instruments Subject to Phase out Arrangements					
82		Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	77,800	116,700	
83		Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	
84		Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	171,581	257,372	
85		Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ 17,609	¥ —	

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

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

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

Fiscal Year 2019

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2 Items	a	b	c	d
	Non-consolidated Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
Cash and Due from Banks	¥ 12,916,014	¥ 12,916,015		
Call Loans	71,236	71,236		
Receivables under Resale Agreements	1,220,761	1,220,761		
Receivables under Securities Borrowing Transactions	740,658	740,658		
Monetary Claims Bought	64,146	64,146		
Trading Assets	609,158	609,158		
Money Held in Trust	99	99		
Securities	6,625,035	6,625,034		6-a
Loans and Bills Discounted	29,953,513	29,953,513		6-b
Foreign Exchanges	36,952	36,952		
Other Assets	1,650,474	1,650,474		6-c
Tangible Fixed Assets	189,926	189,926		
Intangible Fixed Assets	70,937	70,937		2
Prepaid Pension Expenses	186,272	186,272		3
Customers' Liabilities for Acceptances and Guarantees	359,757	359,757		
Allowance for Loan Losses	(98,191)	(98,191)		
Total Assets	¥ 54,596,753	¥ 54,596,753		

CC2	Items	a	b	c	d
		Non-consolidated Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)					
	Deposits	¥ 30,537,466	¥ 30,537,466		
	Negotiable Certificates of Deposit	6,112,992	6,112,992		
	Call Money	201,249	201,249		
	Payables under Repurchase Agreements	1,558,919	1,558,919		
	Payables under Securities Lending Transactions	—	—		
	Trading Liabilities	371,950	371,950		
	Borrowed Money	5,973,015	5,973,015		7
	Foreign Exchanges	23,724	23,724		
	Short-term Bonds Payable	1,136,819	1,136,819		
	Bonds Payable	415,368	415,368		
	Borrowed Money from Trust Account	4,750,289	4,750,289		
	Other Liabilities	1,026,229	1,026,229		6-d
	Provision for Bonuses	9,909	9,909		
	Provision for Directors' Bonuses	74	74		
	Provision for Stocks Payment	219	219		
	Provision for Retirement Benefits	736	736		
	Provision for Reimbursement of Deposits	4,867	4,867		
	Provision for Contingent Losses	1,440	1,440		
	Deferred Tax Liabilities	91,860	91,860		4-a
	Deferred Tax Liabilities for Land Revaluation	2,439	2,439		4-b
	Acceptances and Guarantees	359,757	359,757		
	Total Liabilities	52,579,329	52,579,329		
(Net Assets)					
	Capital Stock	342,037	342,037		1-a
	Capital Surplus	343,066	343,066		1-b
	Retained Earnings	1,020,763	1,020,763		1-c
	Total Shareholders' Equity	1,705,866	1,705,866		
	Valuation Differences on Available-for-Sale Securities	363,461	363,461		
	Deferred Gains (Losses) on Hedges	(48,002)	(48,002)		5
	Revaluation Reserve for Land	(3,901)	(3,901)		
	Foreign Currency Translation Adjustments	—	(0)		
	Total Valuation and Translation Adjustments	311,558	311,557	(a)	
	Total Net Assets	2,017,424	2,017,424		
	Total Liabilities and Net Assets	¥ 54,596,753	¥ 54,596,753		

(Appendix)

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

1. Shareholders' equity**(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	343,066		1-b
Retained Earnings	1,020,763		1-c
Total Shareholders' Equity	¥ 1,705,866		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,705,866	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	685,103		1a
of Which: Retained Earnings	1,020,763		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible assets**(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 70,937		2
Associated Deferred Tax Liabilities	21,721		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	49,216	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Expenses	¥ 186,272		3
Associated Deferred Tax Liabilities	57,036		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	¥ 129,235		15

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

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 91,860		4-a
Deferred Tax Liabilities for Land Revaluation	2,439		4-b
Associated Intangible Fixed Assets	21,721		
Associated Prepaid Pension Expenses	57,036		

(2) Composition of capital

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

5. Deferred gains or losses on hedges

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (48,002)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (37,200)	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

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

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,625,035		6-a
Loans and Bills Discounted	29,953,513	Including Subordinated Debts	6-b
Other Assets	1,650,474	Including derivatives	6-c
Other Liabilities	¥ 1,026,229	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	105,516		
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)	105,516		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	64,527		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	62,987		73

7. Other Capital Instruments

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 5,973,015		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 340,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	306,584		46

Fiscal Year 2018

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2 Items	a	b	c	d
	Non-consolidated Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
Cash and Due from Banks	¥ 15,831,242	¥ 15,831,243		
Call Loans	50,124	50,124		
Receivables under Resale Agreements	158,734	158,734		
Receivables under Securities Borrowing Transactions	759,812	759,812		
Monetary Claims Bought	56,403	56,403		
Trading Assets	543,587	543,587		
Money Held in Trust	99	99		
Securities	6,091,898	6,091,897		6-a
Loans and Bills Discounted	29,404,142	29,404,142		6-b
Foreign Exchanges	36,936	36,936		
Other Assets	1,548,827	1,548,827		6-c
Tangible Fixed Assets	195,414	195,414		
Intangible Fixed Assets	65,607	65,607		2
Prepaid Pension Expenses	170,685	170,685		3
Customers' Liabilities for Acceptances and Guarantees	385,467	385,467		
Allowance for Loan Losses	(75,211)	(75,211)		
Total Assets	¥ 55,223,770	¥ 55,223,770		

CC2	Items	a	b	c	d
		Non-consolidated Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)					
	Deposits	¥ 31,744,181	¥ 31,744,181		
	Negotiable Certificates of Deposit	6,546,222	6,546,222		
	Call Money	132,317	132,317		
	Payables under Repurchase Agreements	1,603,191	1,603,191		
	Payables under Securities Lending Transactions	104,767	104,767		
	Trading Liabilities	258,771	258,771		
	Borrowed Money	4,101,951	4,101,951		7
	Foreign Exchanges	35,009	35,009		
	Short-term Bonds Payable	949,302	949,302		
	Bonds Payable	727,834	727,834		
	Borrowed Money from Trust Account	5,408,009	5,408,009		
	Other Liabilities	777,043	777,043		6-d
	Provision for Bonuses	9,026	9,026		
	Provision for Directors' Bonuses	84	84		
	Provision for Retirement Benefits	721	721		
	Provision for Reimbursement of Deposits	5,250	5,250		
	Provision for Contingent Loss	3,465	3,465		
	Deferred Tax Liabilities	156,466	156,466		4-a
	Deferred Tax Liabilities for Land Revaluation	2,847	2,847		4-b
	Acceptances and Guarantees	385,467	385,467		
	Total Liabilities	52,951,932	52,951,932		
(Net Assets)					
	Capital Stock	342,037	342,037		1-a
	Capital Surplus	391,610	391,610		1-b
	Retained Earnings	1,095,962	1,095,962		1-c
	Total Shareholders' Equity	1,829,610	1,829,610		
	Valuation Difference on Available-for-Sale Securities	475,633	475,633		
	Deferred Gains or Losses on Hedges	(31,061)	(31,061)		5
	Revaluation Reserve for Land	(2,345)	(2,345)		
	Foreign Currency Translation Adjustments	—	(0)		
	Total Valuation and Translation Adjustments	442,227	442,226	(a)	
	Total Net Assets	2,271,838	2,271,837		
	Total Liabilities and Net Assets	¥ 55,223,770	¥ 55,223,770		

(Appendix)

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

1. Shareholders' equity**(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	391,610		1-b
Retained Earnings	1,095,962		1-c
Total Shareholders' Equity	¥ 1,829,610		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,829,610	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	733,648		1a
of Which: Retained Earnings	1,095,962		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible assets**(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 65,607		2
Associated Deferred Tax Liabilities	20,088		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	45,518	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Defined-benefit pension fund net assets (prepaid pension Expenses)

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Expenses	¥ 170,685		3
Associated Deferred Tax Liabilities	52,263		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	¥ 118,421		15

4. Deferred tax assets

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 156,466		4-a
Deferred Tax Liabilities for Land Revaluation	2,847		4-b
Associated Intangible Fixed Assets	20,088		
Associated Prepaid Pension Expenses	52,263		

(2) Composition of capital

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

5. Deferred gains or losses on hedges

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (31,061)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (26,048)	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

6. Investments in the capital of financial entities

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,091,898		6-a
Loans and Bills Discounted	29,404,142	Including subordinated loans	6-b
Other Assets	1,548,827	Including derivatives	6-c
Other Liabilities	¥ 777,043	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	121,742		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before risk weighting)	121,742		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	64,465		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	62,925		73

7. Other Capital Instruments

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,101,951		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 340,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,000		46

Disclosure Data Designated as Per the Appended Forms

Non-consolidated

OV1: Overview of Risk-weighted assets (RWA)

OV1 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		March 31, 2020	March 31, 2019	March 31, 2020	March 31, 2019
1	Credit risk (excluding counterparty credit risk)	¥ 12,128,127	¥ 13,469,635	¥ 1,017,944	¥ 1,130,635
2	of Which: Standardised Approach (SA)	798	2,912	63	232
3	of Which: Internal Ratings-Based (IRB) Approach	9,936,345	11,055,054	842,602	937,468
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	—	—	—	—
	Other assets	2,190,983	2,411,669	175,278	192,933
4	Counterparty credit risk (CCR)	1,122,066	834,658	91,729	68,198
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	389,713	277,387	33,047	23,522
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	663,005	495,998	53,040	39,679
	of Which: Central Counterparty (CCP)	49,867	41,617	3,989	3,329
	Others	19,479	19,655	1,651	1,666
7	Equity positions in banking book under market-based approach	198,330	159,785	16,818	13,549
8	Equity Investments in Funds (Look-through Approach)	861,670	1,153,184	68,933	92,254
9	Equity Investments in Funds (Mandate-based Approach)	762,411	663,188	60,992	53,055
	Equity Investments in Funds (Probability Approach 250%)	—	—	—	—
	Equity Investments in Funds (Probability Approach 400%)	—	—	—	—
10	Equity Investments in Funds (Probability Approach 1,250%)	1,137	1,422	91	113
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	275,322	256,556	22,025	20,524
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	262,517	239,805	21,001	19,184
14	of Which: External Rating-Based Approach (SEC-ERBA)	12,804	14,696	1,024	1,175
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	0	2,053	0	164
16	Market risk	1,316,579	1,086,328	105,326	86,906
17	of Which: Standardised Approach (SA)	4,765	4,528	381	362
18	of Which: Internal Model Approaches (IMA)	1,311,813	1,081,800	104,945	86,544
19	Operational risk	647,978	670,113	51,838	53,609
20	of Which: Basic Indicator Approach (BIA)	428	428	34	34
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	647,549	669,684	51,803	53,574
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	157,454	157,313	13,352	13,340
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 18,113,159	¥ 19,152,340	¥ 1,449,052	¥ 1,532,187

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

IRRBB1: Interest rate risk

IRRBB1	Millions of Yen			
	a	b	c	d
	ΔEVE		ΔNII	
Item No.	March 31, 2020	March 31, 2019	March 31, 2020	March 31, 2019
1 Parallel up	¥ 97,009	¥ 106,647	¥ (53,940)	¥ (83,133)
2 Parallel down	—	47,824	54,856	84,089
3 Steepener	61,422	56,393		
4 Flattener	—	—		
5 Short rate up	1,660	10,380		
6 Short rate down	8,582	26,669		
7 Maximum	97,009	106,647	54,856	84,089
	e		f	
	March 31, 2020		March 31, 2019	
8 Tier 1 Capital	¥ 2,193,206		¥ 2,259,843	

Composition of Basel III Leverage Ratio

Non-consolidated

As of March 31				Millions of Yen, %	
Basel III Template No. (Table2)	Basel III Template No. (Table1)	Items	2020	2019	
On-Balance Sheet Exposures					
1		On-balance Sheet Exposures before Deducting Adjustment Items	¥ 50,893,212	¥ 52,997,986	
1a	1	Total Assets Reported in the Non-consolidated Balance Sheet	54,596,753	55,223,770	
1b	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Non-consolidated Balance Sheet (except adjustment items) (Deduction)	3,703,541	2,225,784	
2	7	The Amount of Adjustment Items Pertaining to Tier1 Capital (Deduction)	178,452	183,871	
3		Total On-Balance Sheet Exposures	(A) 50,714,759	52,814,114	
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.	650,734	447,852	
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.	899,937	983,509	
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	504,362	333,486	
6		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	/	/	
		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	—	
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	169,673	119,286	
8		The Amount of Client-Cleared Trade Exposures for which a Bank Acting as Clearing Member is not Obligated to Make any Indemnification (Deduction)	/	/	
9		Adjusted Effective Notional Amount of Written Credit Derivatives	74,034	126,192	
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	53,600	63,600	
11	4	Total Exposures Related to Derivative Transactions	(B) 1,905,796	1,708,153	
Exposures Related to Repo Transactions					
12		The Amount of Assets Related to Repo Transactions, etc.	1,961,419	918,547	
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—	
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	282,730	251,178	
15		The Exposures for Agent Repo Transaction	/	/	
16	5	The Total Exposures Related to Repo Transactions, etc.	(C) 2,244,150	1,169,725	
Exposures Related to Off-Balance Sheet Transactions					
17		Notional Amount of Off-Balance Sheet Transactions	4,907,732	4,963,061	
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	2,375,148	2,413,107	
19	6	Total Exposures Related to Off-Balance Sheet Transactions	(D) 2,532,583	2,549,953	
Basel III Leverage ratio on a Non-consolidated Basis					
20		The Amount of Capital (Tier 1 Capital)	(E) 2,193,206	2,259,843	
21	8	Total Exposures	(F) = (A)+(B)+(C)+(D) ¥ 57,397,289	¥ 58,241,947	
22		Basel III Leverage Ratio on a Non-consolidated Basis	(G) = (E)/(F) 3.82%	3.88%	

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

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

Liquidity Coverage Ratio (LCR)

Non-consolidated

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

Items	Millions of Yen, %, the Number of Data			
	Fiscal Year 2019 4th Quarter		Fiscal Year 2019 3rd Quarter	
High-Quality Liquid Assets (1)				
1 Total high-quality liquid assets (HQLA)	¥ 14,166,020		¥ 15,025,280	
Cash Outflows (2)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash outflows related to unsecured retail funding	¥ 17,914,158	¥ 830,990	¥ 17,686,868	¥ 829,405
3 of which: Stable deposits	723,125	21,693	705,619	21,168
4 of which: Less stable deposits	8,052,256	809,296	8,041,083	808,236
5 Cash outflows related to unsecured wholesale funding	12,707,897	10,306,870	12,613,857	10,739,838
6 of which: Qualifying operational deposits	—	—	0	0
7 of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,353,766	7,952,739	10,323,056	8,449,037
8 of which: Debt securities	2,354,131	2,354,131	2,290,801	2,290,801
9 Cash outflows related to secured funding, etc.	113,698		141,480	
10 Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	4,587,020	1,462,850	4,672,528	1,447,662
11 of which: Cash outflows related to derivative transactions, etc.	285,124	285,124	231,978	231,978
12 of which: Cash outflows related to funding programs	—	—	0	0
13 of which: Cash outflows related to credit and liquidity facilities	4,301,896	1,177,726	4,440,550	1,215,684
14 Cash outflows related to contractual funding obligations, etc.	398,584	243,179	315,455	204,713
15 Cash outflows related to contingencies	12,475,321	21,907	12,702,678	23,998
16 Total cash outflows	12,979,494		13,387,096	
Cash Inflows (3)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash inflows related to secured lending, etc.	107,077	746	55,582	0
18 Cash inflows related to collection of loans, etc.	3,210,848	2,335,136	2,754,165	2,148,551
19 Other cash inflows	482,497	289,816	396,262	240,936
20 Total cash inflows	3,800,422	2,625,698	3,206,009	2,389,487
Non-consolidated Liquidity Coverage Ratio (4)				
21 Total HQLA allowed to be included in the calculation	14,166,020		15,025,280	
22 Net cash outflows	10,353,796		10,997,609	
23 Non-consolidated Liquidity Coverage Ratio (LCR)	136.8		136.6	
24 The number of data used to calculate the average value	58		62	

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

(1) Items concerning fluctuations in the LCR over time

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

(2) Items concerning evaluation of the LCR level

Our non-consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. 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."

Basel III Disclosure Data

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

The following disclosure, unless otherwise stated, is with respect to Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") as of the end of March 2020.

[Compensation Disclosure Data: SuMi TRUST Bank]

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Sumitomo Mitsui Trust Bank, Limited

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

(1) Scope of "Applicable Officers and Employees"

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

(i) Scope of "Applicable Officers"

Applicable officers include directors (excluding Audit and Supervisory Committee members), directors that are members of the Audit and Supervisory Committee, and corporate auditors of SuMi TRUST Bank, but exclude external directors and external auditors.

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

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

(a) Scope of "Significant Consolidated Subsidiary"

"Significant consolidated subsidiary" refers to a consolidated subsidiary either with its total assets representing more than 2% of the consolidated total assets, or with significant consequence on the SuMi TRUST Bank Group's management, namely Sumitomo Mitsui Trust Bank, Limited and Sumitomo Mitsui Trust Panasonic Financial Co., Ltd.

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

A "person receiving a substantial amount of compensation" refers to a person who receives compensation in excess of a certain threshold amount from SuMi TRUST Bank or its significant consolidated subsidiaries. Such a threshold amount is set at ¥40 million within the SuMi TRUST Bank Group.

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

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

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

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

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

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

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

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

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

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

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

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

	The number of meetings held (April 1, 2019-March 31, 2020)	Total amount of compensation*
Board of Directors (SuMi TRUST Bank)	2 times	—

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

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

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

(i) Policies Concerning the Compensation for “Applicable Officers”

The limit on compensation for directors and officers for this fiscal year as decided by the General Meeting of Shareholders is ¥1,160 million per year for directors, excluding Audit and Supervisory Committee members, and ¥240 million per year for directors that are members of the Audit and Supervisory Committee. An annual limit of ¥200 million for stock compensation (share delivery trust system) for directors, excluding Audit and Supervisory Committee members, has also been separately resolved. Compensation is capped by these limits. For the period April through June 2019, the annual compensation amount was ¥1,160 million for directors and ¥240 million for corporate auditors, while the limit on separate stock options (share acquisition rights) for directors was ¥100 million per year. Compensation for directors and corporate auditors is capped by these limits.

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

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

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

(ii) Policies Concerning Compensation for “Applicable Employees, etc.”

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

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

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

(i) Officer Compensation

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

(ii) Salaries for Employees

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

(3) Regarding the monitoring of the operation of the remuneration system

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

3. Regarding the Items about the Consistency between the Systems of Remuneration for Target Executives and Employees of SuMi TRUST Bank and Risk Management, and the Linkage between the Remuneration and Performance of Target Employees of the SuMi TRUST Bank Group

In determining remuneration, etc. for applicable directors and executive officers, the amount is determined by the Compensation Committee. In determining remuneration, etc. for applicable employees, etc., an adequate budget is arranged in consideration of the Group’s financial condition, as well as other factors.

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

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

REM1: Compensation, etc. allocated to the fiscal year under review		Persons, Millions of Yen	
		a	b
Item No.		Applicable Officers	Applicable Employees, etc.
1	The number of applicable officers and employees, etc.	16	8
2	Total amount of fixed compensation (3+5+7)	317	271
3	of Which: Cash compensation amount	317	271
4	of 3 above: Deferred amount	—	—
5	of Which: Stock compensation amount or Stock-linked compensation amount	—	—
6	of 5 above: Deferred amount	—	—
7	of Which: Other compensation amount	—	—
8	of 7 above: Deferred amount	—	—
9	The number of applicable officers and employees, etc.	12	8
10	Total amount of variable compensation (11+13+15)	308	168
11	of Which: Cash compensation amount	250	168
12	of 11 above: Deferred amount	—	—
13	of Which: Stock compensation amount or Stock-linked compensation amount	58	—
14	of 13 above: Deferred amount	—	—
15	of Which: Other compensation amount	—	—
16	of 15 above: Deferred amount	—	—
17	The number of applicable officers and employees, etc.	—	—
18	Total amount of Retirement benefits	—	—
19	of Which: Deferred amount	—	—
20	The number of applicable officers and employees, etc.	1	—
21	Total amount of other compensations	3	—
22	of Which: Deferred amount	—	—
23	Total amount of compensations (2+10+18+21)	629	439

(2) REM2: Special Rewards, etc.

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

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

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