

Basel III Disclosure Data

Sumitomo Mitsui Trust Bank, Limited

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

[Quantitative Disclosure Data: SuMi TRUST Bank]

Consolidated	
KM1: Key Metrics	156
Capital Adequacy Ratio	157
Scope of Consolidation	157
Composition of Capital (Consolidated BIS capital adequacy ratio)	158
Main Features and Further Information of Regulatory Capital Instruments	161
Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements	161
Equity Investments in Funds	173
Disclosure Data Designated as Per the Appended Forms	174
Composition of Basel III Leverage Ratio	211
Liquidity Coverage Ratio (LCR)	212

Non-consolidated	
KM1: Key Metrics	213
Composition of Capital (Non-consolidated BIS capital adequacy ratio)	214
Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements	217
Disclosure Data Designated as Per the Appended Forms	227
Composition of Basel III Leverage Ratio	229
Liquidity Coverage Ratio (LCR)	230

Sumitomo Mitsui Trust Bank, Limited

KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,115,555	¥ 2,087,033	¥ 2,068,239	¥ 2,201,397	¥ 2,204,938
2	Tier 1	2,466,947	2,439,841	2,421,640	2,553,940	2,557,849
3	Total capital	2,989,248	2,973,365	2,935,268	3,077,114	3,110,914
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	18,667,159	19,109,831	19,529,822	19,111,660	19,861,313
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	11.33%	10.92%	10.59%	11.51%	11.10%
6	Tier 1 ratio (%)	13.21%	12.76%	12.39%	13.36%	12.87%
7	Total capital ratio (%)	16.01%	15.55%	15.02%	16.10%	15.66%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	59,946,397	58,982,403	59,930,811	59,454,139	59,627,501
14	Basel III leverage ratio (%)	4.11%	4.13%	4.04%	4.29%	4.28%

KM1 Basel III Template No.		Millions of Yen, %				
		Fiscal Year 2019 2nd Quarter	Fiscal Year 2019 1st Quarter	Fiscal Year 2018 4th Quarter	Fiscal Year 2018 3rd Quarter	Fiscal Year 2018 2nd Quarter
		Liquidity Coverage Ratio (LCR)				
15	Total HQLA allowed to be included in the calculation	¥ 15,446,412	¥ 15,297,151	¥ 15,231,564	¥ 16,267,668	¥ 16,132,916
16	Net cash outflows	11,584,160	12,552,800	12,064,738	11,964,602	11,904,442
17	Consolidated LCR (%)	133.3%	121.8%	126.2%	135.9%	135.5%

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

Capital Adequacy Ratio

Consolidated

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

As of the end of September 2019, 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 37. The principal companies are the following.

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

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

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

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

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

CC1:Composition of Capital

CC1 As of September 30		Millions of Yen, %		
		a	b	c
Basel III Template No.	Items	2019	2018	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	¥ 1,898,459	¥ 1,988,254	
1a	of Which: Capital Stock and Capital Surplus	684,890	751,975	
2	of Which: Retained Earnings	1,270,838	1,312,302	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	57,269	76,023	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	—	—	
3	Accumulated Other Comprehensive Income	379,878	484,682	(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)	2,278,337	2,472,936	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	98,327	151,108	
8	of Which: Goodwill (Including Those Equivalent)	34,836	87,414	
9	of Which: Other Intangible Assets	63,490	63,693	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	443	340	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(41,746)	(11,198)	
12	Shortfall of Eligible Provisions to Expected Losses	342	8,797	
13	Securitisation Gain on Sale	1,204	1,567	
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)	104,210	117,382	
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)	162,782	267,998	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,115,555	¥ 2,204,938	

CC1 As of September 30		Millions of Yen, %			
		a	b	c	
Basel III Template No.	Items	2019	2018	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)	11,391	12,911		
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) 351,391	352,911		
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) 351,391	352,911		
Tier 1 Capital (T1 = CET1 + AT1)					
45	Tier 1 Capital	(G) = (C) + (F) 2,466,947	2,557,849		
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	309,589	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)	2,343	2,824		
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	209,227	279,192		
47	of Which: Directly Issued and Issued by Special Purpose Vehicles	209,227	279,192		
49	of Which: Issued by Subsidiaries	—	—		
50	Provisions Allowed in Group Tier 2	2,680	2,588		
50a	of Which: General Allowance for Credit Losses	2,680	2,588		
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	—	—		
51	Tier 2 Capital: Instruments and Provisions	(H) ¥ 523,840	¥ 554,605		

CC1 As of September 30		Millions of Yen, %		
		a	b	c
Basel III Template No.	Items	2019	2018	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)	522,300	553,065	
Total Capital (TC = T1 + T2)				
59	Total Capital (K) = (G) + (J)	2,989,248	3,110,914	
Total Risk Weighted Assets				
60	Total Risk Weighted Assets (L)	18,667,159	19,861,313	
Capital Ratios (Consolidated)				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	11.33%	11.10%	
62	Tier 1 Capital Ratio (G)/(L)	13.21%	12.87%	
63	Total Capital Ratio (K)/(L)	16.01%	15.66%	
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)	121,383	170,718	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	98,003	98,332	
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)	2,680	2,588	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	7,368	7,521	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	—	—	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	93,238	100,559	
Capital Instruments Subject to Phase out Arrangements				
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	116,700	155,600	
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	257,372	343,163	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	¥ —	

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

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

Main Features and Further Information of Regulatory Capital Instruments

Consolidated

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

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 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	¥ 16,099,942		
Call Loans and Bills Bought	52,764		
Receivables under Resale Agreements	159,139		
Receivables under Securities Borrowing Transactions	741,350		
Monetary Claims Bought	842,152		
Trading Assets	429,529		
Money Held in Trust	1,369		
Securities	6,060,402		2-b, 6-a
Loans and Bills Discounted	29,083,657		6-b
Foreign Exchanges	32,155		
Lease Receivables and Investment Assets	668,042		
Other Assets	1,709,683		6-c
Tangible Fixed Assets	223,182		
Intangible Fixed Assets	120,607		2-a
Assets for Retirement Benefits	150,219		3
Deferred Tax Assets	28,654		4-a
Customers' Liabilities for Acceptances and Guarantees	584,926		
Allowance for Loan Losses	(89,269)		
Total Assets	¥ 56,898,511		

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
	Deposits	¥ 30,752,574		
	Negotiable Certificates of Deposit	7,018,616		
	Call Money and Bills Sold	1,857,320		
	Payables under Repurchase Agreements	1,636,623		
	Payables under Securities Lending Transactions	141,156		
	Trading Liabilities	304,382		
	Borrowed Money	4,710,891		8
	Foreign Exchanges	347		
	Short-term Bonds Payable	1,878,062		
	Bonds Payable	592,681		
	Borrowed Money from Trust Account	3,965,260		
	Other Liabilities	905,893		6-d
	Provision for Bonuses	11,427		
	Provision for Directors' Bonuses	—		
	Provision for Stocks Payment	109		
	Liabilities for Retirement Benefits	12,168		
	Provision for Reward Points Program	17,497		
	Provision for Reimbursement of Deposits	4,275		
	Provision for Contingent Losses	1,385		
	Deferred Tax Liabilities	137,552		4-b
	Deferred Tax Liabilities for Land Revaluation	2,455		4-c
	Acceptances and Guarantees	584,926		
	Total Liabilities	54,535,609		
(Net Assets)				
	Capital Stock	342,037		1-a
	Capital Surplus	342,853		1-b
	Retained Earnings	1,270,838		1-c
	Total Shareholders' Equity	1,955,728		
	Valuation Differences on Available-for-Sale Securities	455,538		
	Deferred Gains (Losses) on Hedges	(49,198)		5
	Revaluation Reserve for Land	(3,409)		
	Foreign Currency Translation Adjustments	(2,393)		
	Adjustments for Retirement Benefits	(20,659)		
	Total Accumulated Other Comprehensive Income	379,878	(a)	
	Non-controlling Interests	27,294		7
	Total Net Assets	2,362,901		
	Total Liabilities and Net Assets	¥ 56,898,511		

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

(Appendix)

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

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	342,853		1-b
Retained Earnings	1,270,838		1-c
Total Shareholders' Equity	¥ 1,955,728		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,955,728	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,890		1a
of Which: Retained Earnings	1,270,838		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 120,607		2-a
Securities	6,060,402		2-b
of Which: Goodwill Arising on the Application of the Equity Method	4,618		
Associated Deferred Tax Liabilities	26,899		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 34,836		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	63,490	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 150,219		3
Associated Deferred Tax Liabilities	46,009		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 104,210		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 28,654		4-a
Deferred Tax Liabilities	137,552		4-b
Deferred Tax Liabilities for Land Revaluation	2,455		4-c
Associated Intangible Fixed Assets	26,899		
Associated Assets for Retirement Benefits	46,009		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 443	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (49,198)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (41,746)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,060,402		6-a
Loans and Bills Discounted	29,083,657	Including Subordinated Debts	6-b
Other Assets	1,709,683	Including derivatives	6-c
Other Liabilities	¥ 905,893	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	121,383		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before risk weighting)	121,383		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	99,543		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	98,003		73

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 27,294		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	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)	11,391	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)	2,343	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	¥ 4,710,891		8

(2) Composition of capital

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

As of September 30, 2018

Items	Consolidated Balance Sheet (*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Assets)			
Cash and Due from Banks	¥ 16,696,717		
Call Loans and Bills Bought	65,103		
Receivables under Resale Agreements	32,319		
Receivables under Securities Borrowing Transactions	726,971		
Monetary Claims Bought	784,620		
Trading Assets	334,973		
Money Held in Trust	1,406		
Securities	6,135,068	2-b, 6-a	
Loans and Bills Discounted	28,715,747	6-b	
Foreign Exchanges	29,651		
Lease Receivables and Investment Assets	672,405		
Other Assets	1,920,857	6-c	
Tangible Fixed Assets	216,428		
Intangible Fixed Assets	170,485	2-a	
Assets for Retirement Benefits	169,203	3	
Deferred Tax Assets	25,263	4-a	
Customers' Liabilities for Acceptances and Guarantees	570,127		
Allowance for Loan Losses	(86,195)		
Total Assets	¥ 57,181,155		

Items	Consolidated Balance Sheet (*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 30,953,084		
Negotiable Certificates of Deposit	7,013,240		
Call Money and Bills Sold	606,022		
Payables under Repurchase Agreements	1,789,950		
Payables under Securities Lending Transactions	115,094		
Trading Liabilities	224,905		
Borrowed Money	4,855,261	8	
Foreign Exchanges	309		
Short-term Bonds Payable	1,320,540		
Bonds Payable	980,857		
Borrowed Money from Trust Account	4,963,929		
Other Liabilities	976,962	6-d	
Provision for Bonuses	13,900		
Provision for Directors' Bonuses	60		
Liabilities for Retirement Benefits	13,112		
Provision for Reward Points Program	17,904		
Provision for Reimbursement of Deposits	3,858		
Provision for Contingent Losses	1,549		
Deferred Tax Liabilities	174,139	4-b	
Deferred Tax Liabilities for Land Revaluation	2,864	4-c	
Acceptances and Guarantees	570,127		
Total Liabilities	54,597,675		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	409,938	1-b	
Retained Earnings	1,312,302	1-c	
Total Shareholders' Equity	2,064,278		
Valuation Difference on Available-for-Sale Securities	492,645		
Deferred Gains or Losses on Hedges	(12,055)	5	
Revaluation Reserve for Land	(1,796)		
Foreign Currency Translation Adjustment	4,000		
Adjustments for Retirement Benefits	1,887		
Total Accumulated Other Comprehensive Income	484,682		3
Non-controlling Interests	34,519	7	
Total Net Assets	2,583,480		
Total Liabilities and Net Assets	¥ 57,181,155		

(*) 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	409,938		1-b
Retained Earnings	1,312,302		1-c
Total Shareholders' Equity	¥ 2,064,278		

(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	¥ 2,064,278	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	751,975		1a
of Which: Retained Earnings	1,312,302		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	¥ 170,485		2-a
Securities	6,135,068		2-b
of Which: Goodwill Arising on the Application of the Equity Method	7,828		
Associated Deferred Tax Liabilities	27,205		

(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)	¥ 87,414		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	63,693	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	¥ 169,203		3
Associated Deferred Tax Liabilities	51,820		

(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)	¥ 117,382		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 25,263		4-a
Deferred Tax Liabilities	174,139		4-b
Deferred Tax Liabilities for Land Revaluation	2,864		4-c
Associated Intangible Fixed Assets	27,205		
Associated Assets for Retirement Benefits	51,820		

(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)	¥ 340	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	¥ (12,055)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (11,198)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Investments in the capital of financial entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,135,068		6-a
Loans and Bills Discounted	28,715,747	Including subordinated loans	6-b
Other Assets	1,920,857	Including derivatives	6-c
Other Liabilities	¥ 976,962	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 Instruments	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
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	170,718		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	170,718		72
Significant Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	99,872		
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	1,540		55
Amount below the Thresholds for Deduction (before Risk Weighting)	98,332		73

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 34,519		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)	12,911	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)	2,824	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	¥ 4,855,261		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

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

As of September 30	Millions of Yen
	2019
Total exposures relating to funds	¥ 1,600,700
Look-through Approach	1,419,204
Mandate-based Approach	181,396
Probability Approach (subject to 250% risk weight)	—
Probability Approach (subject to 400% risk weight)	—
Fall-Back Approach (subject to 1,250% risk weight)	99

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.

Exposures Relating to Funds

As of September 30	Millions of Yen
	2018
Total exposures relating to funds	¥ 2,124,135
Look-through Approach	1,983,583
Simple Majority Approach	81,985
Mandate-based Approach	28,872
Internal Model Approach	—
Fall-back Approach (subject to 400% risk weight)	28,212
Others (Exposures not included in any categories above)	1,481

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	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
1	Credit risk (excluding counterparty credit risk)	¥ 12,152,104	¥ 13,066,031	¥ 1,026,822	¥ 1,104,268
2	of Which: Standardised Approach (SA)	297,989	273,051	23,839	21,844
3	of Which: Internal Ratings-Based (IRB) Approach	11,386,340	12,288,694	965,561	1,042,081
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	30,359	15,519	2,428	1,241
	Other assets	437,414	488,766	34,993	39,101
4	Counterparty credit risk (CCR)	1,114,942	725,532	90,887	59,243
	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	334,952	232,794	28,389	19,728
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	643,868	375,779	51,509	30,062
	of Which: Central Counterparty (CCP)	47,669	34,835	3,813	2,786
	Others	88,452	82,124	7,175	6,665
7	Equity positions in banking book under market-based approach	240,052	362,658	20,356	30,753
8	Equity investment in funds (Look-Through Approach (LTA))	1,235,895	—	98,871	—
9	Equity investment in funds (Mandate-Based Approach (MBA))	753,025	—	60,242	—
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	1,238	—	99	—
	Equity investment in funds (SA)	—	—	—	—
	Equity investment in funds (IRB)	—	2,283,880	—	193,673
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	345,127	153,263	27,610	12,996
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	331,655	—	26,532	—
14	of Which: External Rating-Based Approach (SEC-ERBA)	12,391	—	991	—
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: IRB Ratings-Based Approach (RBA)	—	43,509	—	3,689
	of Which: IRB Supervisory Formula Approach (SFA)	—	61,565	—	5,220
	of Which: Standardised Approach (SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	1,080	48,188	86	4,086
16	Market risk	981,661	1,125,470	78,532	90,037
17	of Which: Standardised Approach (SA)	11,776	19,683	942	1,574
18	of Which: Internal Model Approaches (IMA)	969,885	1,105,786	77,590	88,462
19	Operational risk	864,666	963,589	69,173	77,087
20	of Which: Basic Indicator Approach (BIA)	169,798	164,962	13,583	13,197
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	694,868	798,627	55,589	63,890
	Amounts below the thresholds for deduction (subject to 250% risk weight)	245,007	245,820	20,776	20,845
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 18,667,159	¥ 19,861,313	¥ 1,493,372	¥ 1,588,905

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

CR1: Credit quality of assets

Item No.	CR1	Millions of Yen			
		September 30, 2019			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 134,746	¥ 28,439,258	¥ 77,994	¥ 28,496,010
2	Debt Securities	0	2,485,142	—	2,485,142
3	Other on-balance sheet assets (debt-based assets)	20,795	17,712,789	10,001	17,723,583
4	Total on-balance sheet assets (1+2+3)	155,541	48,637,190	87,995	48,704,737
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	694	584,113	1,273	583,534
6	Commitments, etc.	1,118	3,909,797	1,385	3,909,530
7	Total off-balance sheet assets (5+6)	1,813	4,493,910	2,658	4,493,064
Total					
8	Total (4+7)	¥ 157,355	¥ 53,131,101	¥ 90,654	¥ 53,197,802

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

Item No.	CR1	Millions of Yen			
		September 30, 2018			
		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	¥ 94,747	¥ 27,560,448	¥ 74,457	¥ 27,580,738
2	Debt Securities	0	2,531,610	—	2,531,610
3	Other on-balance sheet assets (debt-based assets)	22,302	16,940,844	10,577	16,952,568
4	Total on-balance sheet assets (1+2+3)	117,049	47,032,903	85,035	47,064,917
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	117	570,009	1,159	568,967
6	Commitments, etc.	948	3,487,598	1,549	3,486,997
7	Total off-balance sheet assets (5+6)	1,066	4,057,608	2,709	4,055,965
Total					
8	Total (4+7)	¥ 118,116	¥ 51,090,511	¥ 87,744	¥ 51,120,883

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

CR2: Changes in stock of defaulted loans and debt securities

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

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

CR2 Item No.	Millions of Yen	
	September 30, 2018	
	Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 109,458
2	Of which: Newly defaulted	24,443
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status 7,308
4	for each factor during the first half	Of which: Written-offs 2,572
5		Of which: Other factors (6,970)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	117,049

Notes: 1. The end of the previous fiscal year indicates March 31, 2018, and the end of the first half indicates September 30, 2018.
2. The main factor for the item 5. "Of which:Other factors" is the stock decrease caused by the collection of defaulted exposures.

CR3: Credit risk mitigation techniques (CRM) – overview

CR3 Item No.	Millions of Yen					
	September 30, 2019					
	a	b	c	d	e	
	Exposures unsecured	Exposures secured	Exposures secured by col-lateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives	
1	Loans and Bills Discounted	¥ 27,945,324	¥ 550,686	¥ 271,575	¥ 170,674	¥ —
2	Debt Securities	2,408,329	76,813	2,800	72,775	—
3	Other on-balance sheet assets (debt-based assets)	17,718,456	5,127	123	5,004	—
4	Total (1+2+3)	¥ 48,072,110	¥ 632,626	¥ 274,498	¥ 248,454	¥ —
5	Of which defaulted	129,780	5,549	4,607	—	—

CR3 Item No.	Millions of Yen					
	September 30, 2018					
	a	b	c	d	e	
	Exposures unsecured	Exposures secured	Exposures secured by col-lateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives	
1	Loans and Bills Discounted	¥ 27,040,483	¥ 540,254	¥ 247,677	¥ 186,319	¥ —
2	Debt Securities	2,454,468	77,142	3,668	72,288	—
3	Other on-balance sheet assets (debt-based assets)	16,947,421	5,147	139	5,003	—
4	Total (1+2+3)	¥ 46,442,373	¥ 622,544	¥ 251,484	¥ 263,611	¥ —
5	Of which defaulted	96,078	5,581	4,690	7	—

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

CR4		Millions of Yen, %					
		September 30, 2019					
		a	b	c	d	e	f
Item No.	Asset classes	Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1	Cash	¥ 42	¥ —	¥ 42	¥ —	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	—	—
3	Foreign central governments and foreign central banks	348,632	—	348,632	—	28,615	8.20
4	Bank for International Settlements, etc.	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	—	—	—	—	—	—
7	Multilateral development banks (MDBs)	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government-affiliated agencies of Japan	—	—	—	—	—	—
10	The three local public corporations	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators	108,438	—	108,438	—	35,667	32.89
12	Corporates, etc.	225,181	378,150	225,181	9,414	233,705	99.62
13	SMEs, etc. and individuals	—	—	—	—	—	—
14	Residential mortgage loans	—	—	—	—	—	—
15	Real estate acquisition activities, etc.	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)	1	—	1	—	1	100.53
17	Past due loans for three months or more (residential mortgage loans)	—	—	—	—	—	—
18	Uncollected notes	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)	—	—	—	—	—	—
22	Total	¥ 682,356	¥ 378,150	¥ 682,356	¥ 9,414	¥ 297,989	43.07%

CR4		Millions of Yen, %						
		September 30, 2018						
		a		b		c		d
Item No.	Asset classes	Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			
1	Cash	¥ 72	¥ —	¥ 72	¥ —	¥ —	—%	
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	—	—	
3	Foreign central governments and foreign central banks	352,104	—	352,104	—	22,301	6.33	
4	Bank for International Settlements, etc.	—	—	—	—	—	—	
5	Local governments of Japan	—	—	—	—	—	—	
6	Foreign non-central government public sector entities (PSEs)	42	—	42	—	18	44.33	
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	195,576	—	195,576	—	52,445	26.81	
12	Corporates, etc.	206,112	371,529	206,112	593	198,282	95.92	
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	—	2	—	3	113.82	
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	¥ 753,971	¥ 371,529	¥ 753,971	¥ 593	¥ 273,051	36.18%	

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

CR5		Millions of Yen											
		September 30, 2019											
Item No.	Asset classes	Risk weight	Credit risk exposure amounts (post-CCF and post-CRM)										Total
			a	b	c	d	e	f	g	h	i	j	
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	
1	Cash	¥	42	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 42
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		291,401	—	—	—	57,231	—	—	—	—	—	348,632
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—	—	—
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—
9	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	—	—
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators		—	—	75,318	—	25,032	—	8,087	—	—	—	108,438
12	Corporates, etc.		—	—	—	—	1,981	—	232,613	—	—	—	234,595
13	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	0	—	—	0	—	—	1
17	Past due loans for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—
22	Total	¥	291,504	¥ —	¥ 75,318	¥ —	¥ 84,245	¥ —	¥ 240,701	¥ 0	¥ —	¥ —	¥ 691,770

CR5		Millions of Yen												
		September 30, 2018												
Item No.	Asset classes	Risk weight	a	b	c	d	e	f	g	h	i	j	k	
			Credit risk exposure amounts (post-CCF and post-CRM)											
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total	
1	Cash	¥	72	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 72	
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60	
3	Foreign central governments and foreign central banks		307,502	—	—	—	44,602	—	—	—	—	—	352,104	
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—	
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—	
6	Foreign non-central government public sector entities (PSEs)		—	—	15	—	22	—	4	—	—	—	42	
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		—	—	156,088	—	36,520	—	2,967	—	—	—	195,576	
12	Corporates, etc.		—	—	15	—	16,821	—	189,868	—	—	—	206,705	
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	—	—	2	
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	¥	307,634	¥ —	¥ 156,119	¥ —	¥ 97,968	¥ —	¥ 192,841	¥ 1	¥ —	¥ —	¥ 754,565	

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

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

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 981,697	¥ 106,790	75.00%	¥ 1,061,789	0.08%	0.2	22.03%	4.0	¥ 194,088	18.27%	¥ 196	
2	0.15 to < 0.25	53,336	5,850	75.00	57,723	0.20	0.0	18.07	3.7	13,012	22.54	21	
3	0.25 to < 0.50	467,747	129,937	74.80	564,947	0.29	0.1	24.07	4.6	230,559	40.81	404	
4	0.50 to < 0.75	302,901	57,427	75.47	346,242	0.56	0.0	19.71	4.5	148,590	42.91	392	
5	0.75 to < 2.50	171,823	53,316	75.00	211,811	1.34	0.0	24.77	4.1	143,120	67.56	706	
6	2.50 to < 10.00	24,111	34,757	74.95	50,163	3.81	0.0	27.73	4.8	50,939	101.54	513	
7	10.00 to < 100.00	8,623	2,411	75.00	10,432	21.01	0.0	25.81	3.6	14,403	138.06	541	
8	100.00 (Default)	9,274	1,467	64.93	10,227	100.00	0.0	22.46	1.0	0	0.00	2,297	
9	Sub-total	2,019,516	391,958	74.96	2,313,338	0.94	0.5	22.47	4.2	794,714	34.35	5,074	¥ 7,492
Specialised lending (FIRB)													
1	0.00 to < 0.15	1,467	—	—	1,467	0.10	0.2	45.00	4.3	633	43.17	0	
2	0.15 to < 0.25	30	—	—	30	0.20	0.0	45.00	1.0	9	30.51	0	
3	0.25 to < 0.50	1,525	—	—	1,525	0.30	0.1	45.00	4.9	1,219	79.97	2	
4	0.50 to < 0.75	180	—	—	180	0.58	0.0	45.00	2.8	143	79.57	0	
5	0.75 to < 2.50	449	—	—	449	1.10	0.0	45.00	4.8	562	125.15	2	
6	2.50 to < 10.00	41	—	—	41	3.17	0.0	45.00	4.9	66	161.28	0	
7	10.00 to < 100.00	55	—	—	55	25.60	0.0	45.00	5.0	141	255.70	6	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	3,751	—	—	3,751	0.73	0.4	45.00	4.5	2,777	74.05	12	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,267,438	29	100.00	468,397	0.07	0.3	90.00	5.0	565,727	120.77	—	
2	0.15 to < 0.25	111,564	—	—	37,871	0.20	0.1	90.00	5.0	58,079	153.35	—	
3	0.25 to < 0.50	63,280	—	—	22,304	0.30	0.2	90.00	5.0	39,903	178.89	—	
4	0.50 to < 0.75	41,775	—	—	18,322	0.50	0.2	90.00	5.0	38,266	208.85	—	
5	0.75 to < 2.50	21,041	—	—	16,394	1.29	0.2	90.00	5.0	45,943	280.23	—	
6	2.50 to < 10.00	3,276	—	—	1,791	6.65	0.0	90.00	5.0	7,705	430.24	—	
7	10.00 to < 100.00	144	—	—	40	18.67	0.0	90.00	5.0	297	731.60	—	
8	100.00 (Default)	93	—	—	50	100.00	0.0	90.00	5.0	563	1,125.00	—	
9	Sub-total	1,508,615	29	100.00	565,173	0.17	1.3	90.00	5.0	756,486	133.85	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,183	7,015	75.00	13,444	0.10	0.0	37.41	2.9	4,136	30.76	5	
2	0.15 to < 0.25	21,639	—	—	21,639	0.20	0.0	32.53	2.5	7,099	32.80	14	
3	0.25 to < 0.50	1,600	—	—	1,600	0.30	0.0	32.53	4.1	835	52.20	1	
4	0.50 to < 0.75	1,045	570	75.00	1,473	0.50	0.0	32.53	1.1	747	50.73	2	
5	0.75 to < 2.50	27,401	—	—	27,401	1.60	0.0	32.47	3.9	24,709	90.17	142	
6	2.50 to < 10.00	2,309	—	—	2,309	7.65	0.0	32.53	3.3	3,089	133.75	57	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	62,179	7,585	75.00	67,868	1.01	0.0	33.47	3.2	40,617	59.84	224	9

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)													
1	0.00 to < 0.15	¥ 0	¥ 7,015	75.00%	¥ 5,261	0.12%	0.0	45.00%	2.7	¥ 1,903	36.16%	¥ 3	
2	0.15 to < 0.25	1,710	570	75.00	2,137	0.22	0.0	100.00	1.0	1,549	72.47	—	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	1,710	7,585	75.00	7,399	0.15	0.0	60.88	2.2	3,452	46.65	3	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	293,982	—	—	293,982	0.07	0.3	45.00	1.2	49,091	16.69	94	
2	0.15 to < 0.25	85,996	—	—	85,996	0.20	0.2	45.00	1.0	26,308	30.59	79	
3	0.25 to < 0.50	151,720	—	—	151,720	0.28	0.3	45.00	1.0	58,074	38.27	192	
4	0.50 to < 0.75	52,152	—	—	52,152	0.50	1.2	45.00	1.0	27,440	52.61	118	
5	0.75 to < 2.50	45,638	—	—	45,638	1.52	3.9	45.00	1.4	39,762	87.12	312	
6	2.50 to < 10.00	1,512	—	—	1,512	4.05	0.3	45.00	1.6	1,962	129.73	27	
7	10.00 to < 100.00	4,785	—	—	4,785	34.67	0.0	45.00	4.9	12,706	265.54	746	
8	100.00 (Default)	1	—	—	1	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	635,790	—	—	635,790	0.54	6.4	45.00	1.1	215,346	33.87	1,573	721
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	450,209	—	—	450,209	0.06	0.4	92.78	1.1	123,220	27.36	16	
2	0.15 to < 0.25	10,540	—	—	10,540	0.22	0.0	98.94	1.0	7,440	70.59	0	
3	0.25 to < 0.50	27,937	—	—	27,937	0.33	0.1	63.75	1.4	18,481	66.15	22	
4	0.50 to < 0.75	1,102	—	—	1,102	0.50	0.0	45.00	2.6	794	72.07	2	
5	0.75 to < 2.50	8,170	—	—	8,170	0.94	0.3	93.44	1.3	12,379	151.50	7	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	497,960	—	—	497,960	0.09	0.9	91.19	1.1	162,317	32.59	48	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	65,787	—	—	65,787	0.31	35.5	74.64	—	26,683	40.56	153	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	65,787	—	—	65,787	0.31	35.5	74.64	—	26,683	40.56	153	304

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 42,268	28.44%	¥ 12,023	0.11%	44.4	64.24%	—	¥ 520	4.33%	¥ 8	
2	0.15 to < 0.25	44,969	835,819	11.53	141,381	0.24	200.3	58.77	—	10,436	7.38	203	
3	0.25 to < 0.50	20,322	708,916	8.14	78,048	0.37	149.0	73.17	—	10,017	12.83	211	
4	0.50 to < 0.75	35,638	275,621	11.53	67,431	0.59	85.2	58.77	—	10,122	15.01	235	
5	0.75 to < 2.50	15,683	187,913	11.58	37,443	0.94	88.7	62.91	—	8,571	22.89	221	
6	2.50 to < 10.00	45,213	132,761	13.24	62,795	4.92	93.5	59.65	—	42,659	67.93	1,838	
7	10.00 to < 100.00	479	976	14.20	617	49.55	0.7	62.17	—	963	155.99	190	
8	100.00 (Default)	63	3,698	7.81	17,074	100.00	21.0	60.41	—	5,109	29.92	9,906	
9	Sub-total	162,370	2,187,975	10.86	416,817	5.24	683.2	62.20	—	88,401	21.20	12,815	¥ 18,759
Residential mortgage exposures													
1	0.00 to < 0.15	3,214,116	16,393	100.00	3,230,509	0.10	111.9	19.82	—	160,983	4.98	694	
2	0.15 to < 0.25	2,979,124	90	100.00	2,979,215	0.18	141.9	18.49	—	207,402	6.96	1,012	
3	0.25 to < 0.50	2,541,242	2,485	100.00	2,543,737	0.35	127.8	18.11	—	277,206	10.89	1,611	
4	0.50 to < 0.75	708,831	73	100.00	708,905	0.51	47.2	19.88	—	111,933	15.78	724	
5	0.75 to < 2.50	131,858	19	100.00	131,877	0.92	13.5	22.37	—	34,836	26.41	270	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	93,795	21	100.00	93,816	20.59	5.0	19.36	—	102,114	108.84	3,807	
8	100.00 (Default)	30,482	17	100.00	31,800	100.00	1.8	21.10	—	8,343	26.23	6,043	
9	Sub-total	9,699,451	19,100	100.00	9,719,862	0.76	449.5	19.00	—	902,822	9.28	14,164	23,757
Other retail exposures													
1	0.00 to < 0.15	0	24,660	22.87	5,642	0.11	22.4	19.31	—	298	5.29	1	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	298,799	—	—	298,799	0.31	120.0	54.76	—	88,573	29.64	518	
4	0.50 to < 0.75	362,363	495	100.00	363,057	0.58	100.0	39.62	—	113,511	31.26	855	
5	0.75 to < 2.50	165,384	147,638	28.66	207,714	1.14	280.8	64.27	—	141,997	68.36	1,564	
6	2.50 to < 10.00	63,916	25,804	55.46	78,230	3.82	64.8	44.93	—	49,943	63.84	1,317	
7	10.00 to < 100.00	4,182	925	87.67	5,142	39.81	1.1	36.89	—	4,323	84.07	895	
8	100.00 (Default)	8,899	1,481	32.53	22,353	100.00	13.6	49.48	—	6,115	27.35	10,571	
9	Sub-total	903,546	201,005	31.87	980,940	3.34	603.0	49.97	—	404,762	41.26	15,725	16,487
Lease transactions													
1	0.00 to < 0.15	190,149	—	—	190,149	0.07	0.4	45.00	2.6	47,784	25.13	67	
2	0.15 to < 0.25	136,773	—	—	136,773	0.20	0.1	45.00	4.2	82,629	60.41	126	
3	0.25 to < 0.50	22,919	—	—	22,919	0.30	0.1	45.00	2.1	11,891	51.88	31	
4	0.50 to < 0.75	41,966	—	—	41,966	0.50	0.2	45.00	2.9	31,319	74.62	95	
5	0.75 to < 2.50	37,530	—	—	37,530	1.64	0.3	45.00	3.0	39,826	106.11	278	
6	2.50 to < 10.00	2,426	—	—	2,426	6.26	0.0	45.00	3.2	3,815	157.21	68	
7	10.00 to < 100.00	465	—	—	465	18.67	0.0	45.00	2.9	973	209.10	39	
8	100.00 (Default)	—	—	—	173	100.00	0.0	45.00	1.0	0	0.00	77	
9	Sub-total	432,232	—	—	432,405	0.40	1.3	45.00	3.1	218,239	50.47	784	3,480
Total (all portfolios)		¥ 49,353,056	¥ 6,726,502	54.03%	¥ 52,092,905	0.61%	1,796.6	36.02%	2.1	¥ 10,458,890	20.07%	¥ 105,608	¥ 126,118

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

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2018											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 1,056,136	¥ 33	75.00%	¥ 1,094,347	0.00%	0.0	32.52%	1.7	¥ 15,641	1.42%	¥ 9	
2	0.15 to < 0.25	4,586	454	75.00	1,390	0.21	0.0	32.19	1.1	327	23.52	0	
3	0.25 to < 0.50	1,416	476	75.00	6	0.32	0.0	32.53	1.0	1	29.60	0	
4	0.50 to < 0.75	1	—	—	1	0.56	0.0	32.53	5.0	1	74.56	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	1,062,140	963	75.00	1,095,746	0.00	0.0	32.52	1.7	15,971	1.45	10	¥ 82
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	17,124,329	25,540	79.73	17,204,961	0.00	0.0	44.99	1.2	71,208	0.41	93	
2	0.15 to < 0.25	0	—	—	0	0.21	0.0	45.00	1.0	0	31.87	0	
3	0.25 to < 0.50	56,090	4,889	75.00	24,258	0.29	0.0	43.14	1.9	12,788	52.71	30	
4	0.50 to < 0.75	0	—	—	0	0.56	0.0	45.00	1.0	0	55.62	0	
5	0.75 to < 2.50	2,881	86	100.00	2,676	1.78	0.0	44.67	1.4	2,583	96.54	21	
6	2.50 to < 10.00	28,242	—	—	1,582	6.44	0.0	20.29	3.5	967	61.16	10	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	17,211,545	30,516	79.03	17,233,479	0.00	0.1	44.98	1.2	87,548	0.50	156	580
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	393,847	348	75.00	394,844	0.05	0.0	32.53	2.9	85,556	21.66	66	
2	0.15 to < 0.25	29,000	6,000	75.00	33,500	0.21	0.0	32.53	1.4	8,648	25.81	23	
3	0.25 to < 0.50	1,135	—	—	1,135	0.32	0.0	11.99	1.0	123	10.91	0	
4	0.50 to < 0.75	1,400	1,000	75.00	2,150	0.56	0.0	32.53	1.0	864	40.21	3	
5	0.75 to < 2.50	13,219	5,896	83.48	18,141	1.16	0.0	32.53	1.0	10,228	56.38	68	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	438,601	13,244	78.77	449,771	0.11	0.0	32.48	2.7	105,421	23.43	163	316
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	539,028	108,112	80.90	626,226	0.06	0.0	43.16	1.0	108,185	17.27	188	
2	0.15 to < 0.25	1,580	—	—	1,580	0.21	0.0	73.47	1.0	822	52.05	2	
3	0.25 to < 0.50	37,548	366	75.00	35,323	0.30	0.0	64.33	3.4	45,523	128.87	69	
4	0.50 to < 0.75	1,144	—	—	1,144	0.64	0.0	45.00	1.0	683	59.69	3	
5	0.75 to < 2.50	4,060	—	—	4,060	1.77	0.0	45.00	4.8	5,743	141.45	32	
6	2.50 to < 10.00	1	—	—	1	3.05	0.0	45.00	1.0	1	110.47	0	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	583,363	108,478	80.88	668,336	0.09	0.1	44.36	1.1	160,959	24.08	296	270

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2018											
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	¥ 6,118,762	¥ 2,220,301	75.63%	¥ 7,861,109	0.08%	0.6	32.07%	2.5	¥ 1,544,162	19.64%	¥ 2,028	
2	0.15 to < 0.25	2,385,995	537,916	75.69	2,773,392	0.21	0.4	31.62	2.4	931,927	33.60	1,923	
3	0.25 to < 0.50	1,209,393	186,492	75.18	1,351,880	0.32	0.5	31.27	2.4	558,556	41.31	1,385	
4	0.50 to < 0.75	933,299	199,835	75.76	1,071,673	0.56	0.7	29.81	2.3	525,785	49.06	1,801	
5	0.75 to < 2.50	809,726	102,752	68.46	832,315	1.49	0.8	28.84	2.4	557,196	66.94	3,581	
6	2.50 to < 10.00	244,596	26,547	85.40	269,822	7.16	0.0	28.16	2.2	299,667	111.06	5,538	
7	10.00 to < 100.00	7,836	97	59.66	6,093	21.43	0.0	23.08	1.6	7,205	118.25	301	
8	100.00 (Default)	9,100	880	75.00	14,345	100.00	0.0	30.05	1.0	6,081	42.39	3,824	
9	Sub-total	11,718,710	3,274,824	75.48	14,180,633	0.49	3.3	31.47	2.5	4,430,582	31.24	20,384	¥ 39,201
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	802,546	110,495	76.81	897,159	0.07	0.8	53.21	3.0	334,140	37.24	359	
2	0.15 to < 0.25	93,878	188	100.00	95,092	0.21	0.4	57.59	3.1	68,758	72.30	120	
3	0.25 to < 0.50	293,365	47,240	75.83	329,269	0.29	0.6	45.73	2.5	200,194	60.79	444	
4	0.50 to < 0.75	110,479	8,966	75.91	117,661	0.61	0.6	50.22	3.7	129,610	110.15	359	
5	0.75 to < 2.50	395,386	34,169	74.62	420,200	1.49	1.2	43.56	3.9	524,283	124.76	2,711	
6	2.50 to < 10.00	164,730	16,626	91.74	179,908	6.05	0.3	44.61	4.4	331,481	184.24	4,850	
7	10.00 to < 100.00	28,402	1,765	73.16	27,522	30.85	0.0	44.57	4.3	73,106	265.62	3,780	
8	100.00 (Default)	17,752	533	77.52	20,274	100.00	0.0	43.89	1.0	0	0.00	8,900	
9	Sub-total	1,906,540	219,988	77.34	2,087,089	2.32	4.2	49.17	3.3	1,661,575	79.61	21,526	11,889
SME exposures (AIRB)													
1	0.00 to < 0.15	61,917	4,830	75.00	63,710	0.13	0.0	32.53	3.6	19,340	30.35	27	
2	0.15 to < 0.25	71,831	—	—	68,293	0.21	0.0	30.12	3.5	22,815	33.40	45	
3	0.25 to < 0.50	5,804	—	—	5,804	0.32	0.0	24.76	2.0	1,412	24.33	4	
4	0.50 to < 0.75	34,326	5,655	75.00	37,185	0.56	0.0	19.72	3.7	11,836	31.82	41	
5	0.75 to < 2.50	115,995	11,555	76.54	116,100	1.64	0.1	21.45	2.9	53,818	46.35	407	
6	2.50 to < 10.00	10,402	545	75.00	10,720	7.59	0.0	22.29	1.7	6,925	64.60	184	
7	10.00 to < 100.00	5,601	—	—	4,840	21.43	0.0	15.43	1.6	3,108	64.21	160	
8	100.00 (Default)	1,356	—	—	2,196	100.00	0.0	28.05	1.0	864	39.36	547	
9	Sub-total	307,236	22,585	75.78	308,851	2.07	0.3	25.49	3.2	120,122	38.89	1,417	3,098
SME exposures (FIRB)													
1	0.00 to < 0.15	58	—	—	58	0.13	0.0	45.00	1.0	13	22.27	0	
2	0.15 to < 0.25	39	—	—	39	0.21	0.0	45.00	1.0	10	27.52	0	
3	0.25 to < 0.50	1	—	—	1	0.32	0.0	45.00	1.0	0	38.38	0	
4	0.50 to < 0.75	95,994	770	75.00	95,497	0.56	0.5	38.78	4.7	66,204	69.32	208	
5	0.75 to < 2.50	247,404	1,184	77.10	245,773	1.72	1.3	39.18	4.5	225,177	91.61	1,677	
6	2.50 to < 10.00	14,060	—	—	13,990	8.01	0.0	41.98	2.7	19,387	138.57	470	
7	10.00 to < 100.00	404	—	—	404	21.43	0.0	44.71	1.0	763	188.86	38	
8	100.00 (Default)	8,076	250	99.88	8,536	100.00	0.0	44.39	1.0	0	0.00	3,789	
9	Sub-total	366,038	2,204	78.96	364,300	3.98	2.0	39.31	4.4	311,557	85.52	6,184	757

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2018											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 598,272	¥ 11,915	75.00%	¥ 607,209	0.06%	0.0	18.07%	3.0	¥ 62,611	10.31%	¥ 73	
2	0.15 to < 0.25	88,082	—	—	88,082	0.21	0.0	18.07	2.7	17,168	19.49	34	
3	0.25 to < 0.50	75,290	—	—	75,290	0.32	0.0	18.07	1.9	15,588	20.70	44	
4	0.50 to < 0.75	218,253	3,668	75.00	221,005	0.56	0.0	18.07	3.9	80,487	36.41	225	
5	0.75 to < 2.50	70,410	6,050	75.00	74,947	1.17	0.0	18.07	4.3	36,214	48.31	159	
6	2.50 to < 10.00	181	—	—	181	8.23	0.0	18.07	1.4	122	67.39	2	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	1,050,490	21,634	75.00	1,066,716	0.27	0.1	18.07	3.2	212,192	19.89	539	¥ 1,140
Specialised lending (FIRB)													
1	0.00 to < 0.15	231	—	—	231	0.09	0.0	45.00	1.0	38	16.62	0	
2	0.15 to < 0.25	72	—	—	72	0.21	0.0	45.00	1.0	23	31.87	0	
3	0.25 to < 0.50	37	—	—	37	0.32	0.0	45.00	1.0	15	40.94	0	
4	0.50 to < 0.75	82	—	—	82	0.56	0.0	45.00	1.0	45	55.62	0	
5	0.75 to < 2.50	14	—	—	14	1.85	0.0	45.00	1.0	13	92.32	0	
6	2.50 to < 10.00	0	—	—	0	8.23	0.0	45.00	1.0	1	161.92	0	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	440	—	—	440	0.29	0.1	45.00	1.0	137	31.35	0	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,425,283	29	100.00	549,714	0.08	0.3	90.00	5.0	664,455	120.87	—	
2	0.15 to < 0.25	149,235	—	—	54,423	0.21	0.1	90.00	5.0	85,105	156.37	—	
3	0.25 to < 0.50	72,362	—	—	25,780	0.32	0.2	90.00	5.0	45,372	175.99	—	
4	0.50 to < 0.75	61,953	—	—	25,780	0.56	0.2	90.00	5.0	55,939	216.98	—	
5	0.75 to < 2.50	37,599	—	—	32,644	1.25	0.2	90.00	5.0	89,446	274.00	—	
6	2.50 to < 10.00	5,815	—	—	3,148	6.83	0.0	90.00	5.0	14,741	468.13	—	
7	10.00 to < 100.00	16	—	—	5	21.43	0.0	90.00	5.0	40	773.53	—	
8	100.00 (Default)	133	—	—	41	100.00	0.0	90.00	5.0	461	1,125.00	—	
9	Sub-total	1,752,400	29	100.00	691,539	0.21	1.3	90.00	5.0	955,563	138.17	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,682	—	—	8,682	0.08	0.0	32.53	3.3	2,275	26.20	2	
2	0.15 to < 0.25	31,748	—	—	31,748	0.21	0.0	32.53	2.4	10,517	33.12	22	
3	0.25 to < 0.50	1,945	—	—	1,945	0.32	0.0	32.53	4.3	1,076	55.34	2	
4	0.50 to < 0.75	505	570	75.00	932	0.56	0.0	32.53	1.0	498	53.41	1	
5	0.75 to < 2.50	30,298	—	—	30,298	1.83	0.0	32.49	4.1	28,866	95.27	180	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	73,180	570	75.00	73,608	0.87	0.0	32.51	3.2	43,234	58.73	209	6

CR6		Millions of Yen, %, 1,000 cases, Year													
		September 30, 2018													
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	¥ —	—%	¥ 2	0.06%	0.0	100.00%	1.0	¥ 0	29.46%	¥ —			
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—			
3	0.25 to < 0.50	1,140	570	75.00	1,567	0.25	0.0	99.99	1.0	1,218	77.74	0			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—			
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	1,142	570	75.00	1,570	0.25	0.0	99.99	1.0	1,219	77.65	0	¥ —		
Purchased receivables for corporates, etc. (default risk) (FIRB)															
1	0.00 to < 0.15	370,061	—	—	370,061	0.06	0.2	45.00	1.2	60,811	16.43	116			
2	0.15 to < 0.25	73,964	—	—	73,964	0.21	0.1	45.00	1.0	23,812	32.19	72			
3	0.25 to < 0.50	54,591	—	—	54,591	0.32	0.2	45.00	1.0	23,273	42.63	79			
4	0.50 to < 0.75	83,118	—	—	83,118	0.56	1.2	45.00	1.1	47,788	57.49	212			
5	0.75 to < 2.50	49,921	—	—	49,921	1.72	4.4	45.00	1.7	46,911	93.97	387			
6	2.50 to < 10.00	19,402	—	—	19,402	3.98	1.3	45.00	2.0	25,838	133.17	347			
7	10.00 to < 100.00	939	—	—	939	34.43	0.0	45.00	4.8	2,486	264.58	145			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	652,000	—	—	652,000	0.46	7.8	45.00	1.2	230,922	35.41	1,361	800		
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)															
1	0.00 to < 0.15	430,694	—	—	430,694	0.06	0.2	90.51	1.1	119,749	27.80	20			
2	0.15 to < 0.25	320	—	—	320	0.21	0.0	45.00	1.6	121	37.96	0			
3	0.25 to < 0.50	23,570	—	—	23,570	0.29	0.1	98.99	1.0	19,864	84.27	0			
4	0.50 to < 0.75	513	—	—	513	0.56	0.0	45.00	4.3	641	124.77	1			
5	0.75 to < 2.50	9,370	—	—	9,370	1.17	0.3	87.43	1.4	14,342	153.06	18			
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	464,469	—	—	464,469	0.10	0.7	90.80	1.1	154,719	33.31	41	—		
Purchased receivables for retail (default risk)															
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—			
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—			
3	0.25 to < 0.50	60,835	—	—	60,835	0.31	20.7	73.62	—	24,624	40.47	142			
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	60,835	—	—	60,835	0.31	20.7	73.62	—	24,624	40.47	142	286		

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2018											
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	¥ 43,157	28.79%	¥ 12,427	0.12%	43.5	65.05%	—	¥ 569	4.57%	¥ 9	
2	0.15 to < 0.25	41,375	854,735	11.58	140,404	0.24	200.9	58.14	—	10,396	7.40	202	
3	0.25 to < 0.50	19,709	643,820	8.60	75,080	0.38	153.2	72.54	—	9,743	12.97	206	
4	0.50 to < 0.75	34,057	295,363	11.58	68,278	0.62	88.3	58.14	—	10,615	15.54	249	
5	0.75 to < 2.50	17,173	202,193	11.77	40,974	0.97	97.2	62.41	—	9,547	23.30	248	
6	2.50 to < 10.00	37,584	132,683	13.39	55,360	4.51	95.8	58.79	—	35,247	63.66	1,466	
7	10.00 to < 100.00	481	1,118	12.47	620	49.00	0.9	62.09	—	1,016	163.66	189	
8	100.00 (Default)	247	3,728	8.13	17,678	100.00	21.8	59.34	—	4,890	27.66	10,100	
9	Sub-total	150,629	2,176,802	11.16	410,825	5.34	702.0	61.55	—	82,025	19.96	12,674	¥ 19,263
Residential mortgage exposures													
1	0.00 to < 0.15	3,281,501	19,562	100.00	3,301,063	0.11	117.2	20.74	—	175,573	5.31	763	
2	0.15 to < 0.25	2,835,129	164	100.00	2,835,386	0.19	135.6	19.10	—	209,457	7.38	1,031	
3	0.25 to < 0.50	2,113,000	2,556	100.00	2,115,567	0.35	109.1	18.91	—	242,096	11.44	1,409	
4	0.50 to < 0.75	695,932	73	100.00	696,006	0.52	45.8	21.29	—	120,243	17.27	784	
5	0.75 to < 2.50	129,589	19	100.00	129,608	0.95	12.7	23.80	—	37,256	28.74	292	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	93,093	74	100.00	93,167	20.71	4.7	20.16	—	105,614	113.36	3,980	
8	100.00 (Default)	32,382	36	100.00	33,770	100.00	1.9	22.23	—	9,333	27.63	6,761	
9	Sub-total	9,180,628	22,487	100.00	9,204,570	0.81	427.3	19.90	—	899,575	9.77	15,024	23,770
Other retail exposures													
1	0.00 to < 0.15	0	26,008	23.24	6,044	0.12	23.8	25.15	—	432	7.15	1	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	272,335	—	—	272,335	0.32	125.0	56.22	—	83,351	30.60	487	
4	0.50 to < 0.75	344,991	578	100.00	345,675	0.59	101.5	40.02	—	109,297	31.61	821	
5	0.75 to < 2.50	147,542	148,044	28.93	190,403	1.19	284.2	64.71	—	134,010	70.38	1,540	
6	2.50 to < 10.00	65,008	24,287	53.88	78,096	4.66	64.3	47.13	—	54,040	69.19	1,710	
7	10.00 to < 100.00	3,831	957	92.30	4,766	41.77	1.1	38.40	—	4,104	86.12	900	
8	100.00 (Default)	10,693	1,457	36.29	23,673	100.00	13.7	48.65	—	6,883	29.07	10,967	
9	Sub-total	844,403	201,333	31.77	920,995	3.75	613.8	50.64	—	392,118	42.57	16,430	16,012
Lease transactions													
1	0.00 to < 0.15	124,476	—	—	124,476	0.06	0.3	45.00	3.1	31,920	25.64	33	
2	0.15 to < 0.25	201,245	—	—	201,245	0.21	0.1	45.00	3.4	110,519	54.91	198	
3	0.25 to < 0.50	23,174	—	—	23,174	0.32	0.1	45.00	1.9	12,033	51.92	34	
4	0.50 to < 0.75	30,387	—	—	30,387	0.56	0.2	45.00	3.1	24,753	81.46	77	
5	0.75 to < 2.50	42,180	—	—	42,180	1.60	0.3	45.00	2.6	43,290	102.63	304	
6	2.50 to < 10.00	2,138	—	—	2,138	7.01	0.0	45.00	3.0	3,449	161.24	67	
7	10.00 to < 100.00	431	—	—	431	21.43	0.0	45.00	3.9	931	215.71	41	
8	100.00 (Default)	—	—	—	669	100.00	0.0	45.00	1.0	0	0.00	301	
9	Sub-total	424,034	—	—	424,704	0.55	1.3	45.00	3.1	226,898	53.42	1,058	3,554
Total (all portfolios)		¥ 48,248,833	¥ 6,096,233	51.35%	¥ 50,360,484	0.56%	1,785.8	36.94%	2.0	¥ 10,116,971	20.08%	¥ 97,625	¥ 121,030

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

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

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

CR7		Millions of Yen	
		September 30, 2019	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 96,111	¥ 96,111
2	Sovereign Exposures – AIRB	15,319	15,319
3	Financial Institution Exposures – FIRB	173,756	173,756
4	Financial Institution Exposures – AIRB	119,616	119,616
5	Corporate exposures (excluding specialised lending) – FIRB	1,958,646	1,958,646
6	Corporate exposures (excluding specialised lending) – AIRB	4,478,819	4,478,819
7	Specialised lending – FIRB	930,228	930,228
8	Specialised lending – AIRB	794,714	794,714
9	Retail – Qualifying revolving retail exposures	88,401	88,401
10	Retail – Residential mortgage exposures	902,822	902,822
11	Retail – Other retail exposures	404,762	404,762
12	Equity Exposures – FIRB	996,539	996,539
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	404,347	404,347
15	Purchased receivables – AIRB	44,069	44,069
16	Total	¥ 11,408,154	¥ 11,408,154

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

CR7		Millions of Yen	
		September 30, 2018	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 88,218	¥ 88,218
2	Sovereign Exposures – AIRB	15,145	15,145
3	Financial Institution Exposures – FIRB	161,115	161,115
4	Financial Institution Exposures – AIRB	105,121	105,121
5	Corporate exposures (excluding specialised lending) – FIRB	1,972,306	1,972,306
6	Corporate exposures (excluding specialised lending) – AIRB	4,551,830	4,551,830
7	Specialised lending – FIRB	2,171,861	2,171,861
8	Specialised lending – AIRB	212,192	212,192
9	Retail – Qualifying revolving retail exposures	82,025	82,025
10	Retail – Residential mortgage exposures	899,575	899,575
11	Retail – Other retail exposures	392,118	392,118
12	Equity Exposures – FIRB	1,318,222	1,318,222
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	410,266	410,266
15	Purchased receivables – AIRB	44,453	44,453
16	Total	¥ 12,424,454	¥ 12,424,454

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

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

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

CR10											
Millions of Yen, %											
September 30, 2018											
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	¥ 48,052	¥ 10,031	50%	¥ 31,722	¥ 7,135	¥ —	¥ 16,734	¥ 55,593	¥ 27,796	¥ —
	2.5 years ≤	514,797	96,734	70%	386,601	200,665	—	80	587,348	411,143	2,349
Good	< 2.5 years	103,331	25,304	70%	31,027	56,668	—	34,614	122,310	85,617	489
	2.5 years ≤	656,480	220,981	90%	538,283	235,432	—	47,840	821,555	739,400	6,572
Satisfactory		245,504	72,762	115%	167,647	98,131	—	33,513	299,292	344,186	8,380
Weak		58,402	2,609	250%	6,578	41,842	—	11,938	60,359	150,899	4,828
Default		4,471	—	—	4,471	—	—	—	4,471	—	2,235
Total		¥ 1,631,039	¥ 428,424	—	¥ 1,166,333	¥ 639,876	¥ —	¥ 144,722	¥ 1,950,931	¥ 1,759,043	¥ 24,855
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	34,426	—	70%	34,426				24,098	137	
	2.5 years ≤	82	—	95%	82				77	0	
Good	< 2.5 years	12,920	—	95%	12,920				12,274	51	
	2.5 years ≤	11,247	40,363	120%	41,520				49,824	166	
Satisfactory		98,821	102,983	140%	176,059				246,482	4,929	
Weak		8,672	31,061	250%	31,968				79,921	2,557	
Default		—	—	—	—				—	—	
Total		¥ 166,169	¥ 174,409	—	¥ 296,976				¥ 412,679	¥ 7,842	
Equity exposures (Market-Based Approach, etc.)											
Equity exposures subject to market-based approach											
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts		
Simple risk weight method – Listed shares		34,615	61,445	300%	96,060				288,182		
Simple risk weight method – Unlisted shares		18,570	62	400%	18,618				74,475		
Internal Models Approach		—	—	—	—				—		
Total		¥ 53,186	¥ 61,508	—	¥ 114,679				¥ 362,658		
Equity exposures subject to 100% risk weight											
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%	—				—		

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

CCR1		Millions of Yen					
		September 30, 2019					
		a	b	c	d	e	f
Item No.	RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts	
1	SA-CCR	¥ —	¥ —	/	1.4	¥ —	¥ —
	Current Exposure Method (CEM)	372,078	508,078	/	/	880,156	334,952
2	Expected Exposure Method (IMM)	/	/	—	—	—	—
3	Simple Approach for credit risk mitigation	/	/	/	/	—	—
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	589,641	88,452
5	Exposure variation estimation model	/	/	/	/	—	—
6	Total	/	/	/	/	/	¥ 423,405

CCR1		Millions of Yen					
		September 30, 2018					
		a	b	c	d	e	f
Item No.	Replacement cost	Potential future exposure (add-on)	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts	
1	SA-CCR	¥ —	¥ —	/	1.4	¥ —	¥ —
	Current Exposure Method (CEM)	288,176	462,277	/	/	750,453	232,794
2	Expected Exposure Method (IMM)	/	/	—	—	—	—
3	Simple Approach for credit risk mitigation	/	/	/	/	—	—
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	500,869	82,124
5	Exposure variation estimation model	/	/	/	/	—	—
6	Total	/	/	/	/	/	¥ 314,918

CCR2: Credit valuation adjustment (CVA) capital charge

CCR2		Millions of Yen	
		September 30, 2019	
		a	b
Item No.	EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)	
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)		—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)		—
4	Total portfolios subject to the standardised risk measurement method	885,390	643,868
5	Total portfolios subject to the CVA capital charge	¥ 885,390	¥ 643,868

CCR2		Millions of Yen	
		September 30, 2018	
		a	b
Item No.	EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)	
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)		—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)		—
4	Total portfolios subject to the standardised risk measurement method	708,409	375,779
5	Total portfolios subject to the CVA capital charge	¥ 708,409	¥ 375,779

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3		Millions of Yen								
		September 30, 2019								
		a	b	c	d	e	f	g	h	i
Item No.	Risk weight	Credit equivalent amounts (post-CRM)								
Regulatory portfolio		0%	10%	20%	50%	75%	100%	150%	Other	Total
1	Government of Japan and Bank of Japan (BOJ)	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—
4	Local governments of Japan	—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)	—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan	—	—	—	—	—	—	—	—	—
9	The three local public corporations	—	—	—	—	—	—	—	—	—
10	Financial institutions and type I financial instruments business operators	—	—	338,739	—	—	—	—	—	338,739
11	Corporates, etc.	—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals	—	—	—	—	—	—	—	—	—
13	Other than the above	—	—	—	—	—	—	—	—	—
14	Total	¥ —	¥ —	¥ 338,739	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 338,739

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

CCR3		Millions of Yen								
		September 30, 2018								
		a	b	c	d	e	f	g	h	i
Item No.	Risk weight	Credit equivalent amounts (post-CRM)								
Regulatory portfolio		0%	10%	20%	50%	75%	100%	150%	Other	Total
1	Government of Japan and Bank of Japan (BOJ)	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—
4	Local governments of Japan	—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)	—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan	—	—	—	—	—	—	—	—	—
9	The three local public corporations	—	—	—	—	—	—	—	—	—
10	Financial institutions and type I financial instruments business operators	—	—	311,819	—	—	—	—	—	311,819
11	Corporates, etc.	—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals	—	—	—	—	—	—	—	—	—
13	Other than the above	—	—	—	—	—	—	—	—	—
14	Total	¥ —	¥ —	¥ 311,819	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 311,819

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

CCR4: IRB – CCR exposures by portfolio and PD scale

Item No.	CCR4 PD scale	Millions of Yen, %, 1,000 cases, Year							
		September 30, 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	¥ 45,631	0.02%	0.0	27.56%	1.4	¥ 3,602	7.89%	
2	0.15 to < 0.25	—	—	—	—	—	—	—	
3	0.25 to < 0.50	424	0.26	0.0	45.00	1.0	207	48.88	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	46,056	0.02	0.0	27.65	1.4	3,810	8.27	
Financial Institution exposures									
1	0.00 to < 0.15	435,178	0.04	0.1	13.97	2.6	86,059	19.77	
2	0.15 to < 0.25	198	0.20	0.0	45.00	2.3	101	50.81	
3	0.25 to < 0.50	34,574	0.28	0.0	11.19	3.8	27,555	79.69	
4	0.50 to < 0.75	176	0.50	0.0	45.00	1.0	92	52.44	
5	0.75 to < 2.50	536	1.03	0.0	45.00	1.0	399	74.38	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	470,665	0.06	0.1	13.73	2.7	114,208	24.26	
Corporate exposures and SME exposures									
1	0.00 to < 0.15	398,210	0.06	0.4	11.54	2.3	89,700	22.52	
2	0.15 to < 0.25	33,415	0.20	0.1	45.00	4.5	21,072	63.06	
3	0.25 to < 0.50	28,458	0.30	0.1	45.00	4.7	22,587	79.36	
4	0.50 to < 0.75	16,682	0.51	0.1	45.00	4.7	15,872	95.14	
5	0.75 to < 2.50	61,600	1.40	0.1	44.99	4.7	80,473	130.63	
6	2.50 to < 10.00	1,980	4.55	0.0	45.00	4.2	3,140	158.54	
7	10.00 to < 100.00	608	33.88	0.0	45.00	3.4	1,682	276.64	
8	100.00 (Default)	61	100.00	0.0	45.00	1.0	0	0.00	
9	Sub-total	541,019	0.31	0.9	14.30	2.9	234,530	43.34	
Total (all portfolios)		¥ 1,057,740	0.19%	1.0	14.34%	2.8	¥ 352,548	33.33%	

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

Item No.	CCR4 PD scale	Millions of Yen, %, 1,000 cases, Year						
		September 30, 2018						
		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	¥ 40,967	0.01%	0.0	25.12%	1.5	¥ 2,693	6.57%
2	0.15 to < 0.25	—	—	—	—	—	—	—
3	0.25 to < 0.50	557	0.26	0.0	45.00	2.0	346	62.22
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	41,524	0.01	0.0	25.27	1.5	3,040	7.32
Financial Institution exposures								
1	0.00 to < 0.15	471,170	0.05	0.1	8.51	2.3	99,967	21.21
2	0.15 to < 0.25	405	0.21	0.0	45.00	1.7	162	40.15
3	0.25 to < 0.50	13,835	0.32	0.0	22.17	3.4	11,938	86.28
4	0.50 to < 0.75	898	0.56	0.0	45.00	1.0	499	55.62
5	0.75 to < 2.50	1,181	1.09	0.0	45.00	1.0	901	76.32
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	487,492	0.06	0.1	8.70	2.3	113,470	23.27
Corporate exposures and SME exposures								
1	0.00 to < 0.15	272,469	0.06	0.4	9.39	2.2	64,046	23.50
2	0.15 to < 0.25	24,211	0.21	0.1	45.00	3.7	13,955	57.63
3	0.25 to < 0.50	9,166	0.32	0.1	45.00	3.9	6,518	71.11
4	0.50 to < 0.75	7,931	0.56	0.1	45.00	4.1	7,324	92.33
5	0.75 to < 2.50	27,754	1.86	0.1	45.00	4.7	38,683	139.37
6	2.50 to < 10.00	1,783	5.73	0.0	45.00	3.4	2,900	162.64
7	10.00 to < 100.00	72	25.57	0.0	45.00	2.4	159	218.85
8	100.00 (Default)	2	100.00	0.0	45.00	1.0	0	0.00
9	Sub-total	343,392	0.27	0.9	11.18	2.6	133,588	38.90
Total (all portfolios)		¥ 872,408	0.14%	1.1	9.88%	2.4	¥ 250,098	28.66%

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

CCR5		Millions of Yen											
		September 30, 2018											
		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	Segregated	Unsegregated	Segregated	Unsegregated				
1	Cash (domestic currency)	¥ —	¥ 139,262	¥ —	¥ 254,332	¥ 10,818	¥ 736,574						
2	Cash (other currency)	—	1,432	—	85,639	1,879,221	45,155						
3	Domestic sovereign debt	—	11,943	—	6,764	19,132	170,829						
4	Other sovereign debt	—	—	—	—	1,241,765	2,398,037						
5	Government agency debt	—	—	—	—	638,572	561,645						
6	Corporate bonds	—	—	—	—	17,285	—						
7	Equity securities	—	—	—	11,132	531,027	785,994						
8	Other collateral	—	—	—	—	—	9,066						
9	Total	¥ —	¥ 152,638	¥ —	¥ 357,869	¥ 4,337,823	¥ 4,707,303						

CCR6: Credit derivatives exposures

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

CCR6		Millions of Yen	
		September 30, 2018	
		a	b
Item No.		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 74,400	¥ 86,400
2	Index credit default swaps	—	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 74,400	¥ 86,400
Fair values			
7	Positive fair value (asset)	23	1,217
8	Negative fair value (liability)	(903)	(50)

CCR8: Exposures to central counterparties (CCP)

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

Item No.	CCR8	Millions of Yen	
		September 30, 2018	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 34,835
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,123,945	22,478
3	(i) OTC derivatives	871,070	17,421
4	(ii) Exchange-traded derivatives	252,316	5,046
5	(iii) Repo transactions	557	11
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	64,264	1,285
9	Pre-funded default fund contributions	5,576	11,071
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	—	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	—
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

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

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

SEC1		Millions of Yen								
		September 30, 2018								
		a			b			c		
Item No.	Type of underlying asset	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	¥ 42,865	¥ —	¥ 42,865	¥ 108,945	¥ —	¥ 108,945	¥ 300,898	¥ —	¥ 300,898
2	Residential mortgage	42,865	—	42,865	95,730	—	95,730	72,242	—	72,242
3	Credit card	—	—	—	1,695	—	1,695	56,151	—	56,151
4	Other retail exposures	—	—	—	11,520	—	11,520	172,504	—	172,504
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	¥ 5,679	¥ —	¥ 5,679	¥ 696	¥ —	¥ 696	¥ 485,902	¥ —	¥ 485,902
7	Loans to corporates	—	—	—	—	—	—	454,430	—	454,430
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	5,679	—	5,679	—	—	—	31,471	—	31,471
10	Other wholesale	—	—	—	696	—	696	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

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

As of September 30, 2019

Not applicable.

As of September 30, 2018

Not applicable.

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

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

SEC3	Millions of Yen														
	September 30, 2018														
	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	¥112,182	¥112,182	¥112,182	¥111,485	¥ 696	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	32,700	32,700	32,700	32,700	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	9,450	9,450	9,450	3,770	5,679	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	3,855	3,855	3,855	3,855	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)															
6	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	109,523	109,523	109,523	108,826	696	—	—	—	—	—	—	—	—	—
7	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	44,809	44,809	44,809	39,129	5,679	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	3,855	3,855	3,855	3,855	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)															
10	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	7,782	7,782	7,782	7,734	48	—	—	—	—	—	—	—	—	—
11	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	29,375	29,375	29,375	14,048	15,326	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	48,188	48,188	48,188	48,188	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)															
14	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	659	659	659	655	4	—	—	—	—	—	—	—	—	—
15	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	2,491	2,491	2,491	1,191	1,299	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	4,086	4,086	4,086	4,086	—	—	—	—	—	—	—	—	—	—

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

SEC4		Millions of Yen														
		September 30, 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	¥834,440	¥834,440	¥834,440	¥148,950	¥685,490	¥	¥	¥	¥	¥	¥	¥	¥	¥	¥
2	> 20% to 50% risk weight	75,853	75,853	75,853	26,531	49,322	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	51,916	51,916	51,916	3,579	48,337	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	3,580	3,580	3,580	3,580	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	920,760	920,760	920,760	137,609	783,151	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	45,031	45,031	45,031	45,031	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	177,373	177,373	177,373	29,189	148,184	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	12,236	12,236	12,236	12,236	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	14,189	14,189	14,189	2,335	11,854	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	978	978	978	978	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

SEC4	Millions of Yen														
	September 30, 2018														
	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	¥763,394	¥763,394	¥763,394	¥290,293	¥473,100	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	8,457	8,457	8,457	8,457	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	14,948	14,948	14,948	2,146	12,801	—	—	—	—	—	—	—	—	—
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 Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	463,157	463,157	463,157	140,920	322,236	—	—	—	—	—	—	—	—	—
7	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	323,643	323,643	323,643	159,977	163,665	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	0	0	0	0	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)															
10	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	35,726	35,726	35,726	13,170	22,556	—	—	—	—	—	—	—	—	—
11	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	32,190	32,190	32,190	13,517	18,672	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	0	0	0	0	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)															
14	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	3,029	3,029	3,029	1,116	1,912	—	—	—	—	—	—	—	—	—
15	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	2,729	2,729	2,729	1,146	1,583	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	0	0	0	0	—	—	—	—	—	—	—	—	—	—

MR1: Market risk under standardised approach

MR1		Millions of Yen	
		September 30, 2019	
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1	Interest rate risk (general and specific)	¥	2,587
2	Equity risk (general and specific)		—
3	Foreign exchange risk		9,188
4	Commodity risk		—
	Options transactions		—
5	Simplified approach		—
6	Delta-plus method		—
7	Scenario approach		—
8	Specific risk related to securitisation exposures		—
9	Total	¥	11,776

MR1		Millions of Yen	
		September 30, 2018	
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1	Interest rate risk (general and specific)	¥	3,750
2	Equity risk (general and specific)		—
3	Foreign exchange risk		15,933
4	Commodity risk		—
	Options transactions		—
5	Simplified approach		—
6	Delta-plus method		—
7	Scenario approach		—
8	Specific risk related to securitisation exposures		—
9	Total	¥	19,683

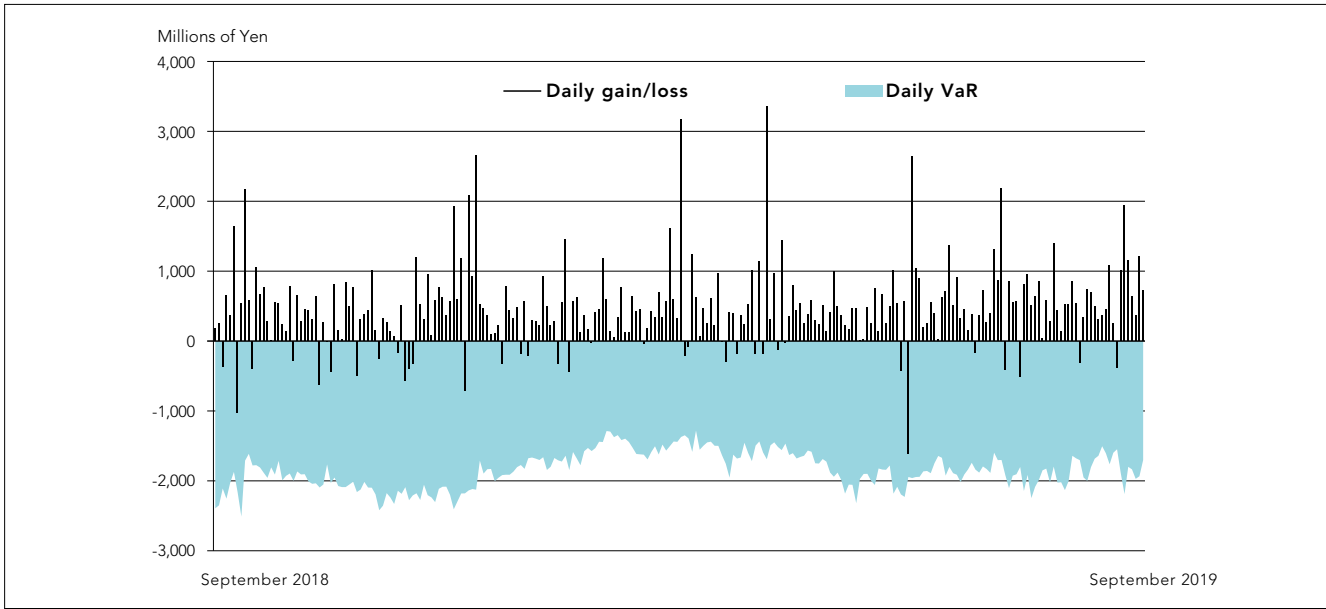
MR3: Values of Internal Model Approaches (IMA) (Market risk)

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

MR3 Item No.	Millions of Yen	
	September 30, 2018	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 9,631
2	Average value	6,992
3	Minimum value	4,111
4	Period end	5,321
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	26,524
6	Average value	21,485
7	Minimum value	15,276
8	Period end	21,666
Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (modified standardised measurement method)	—

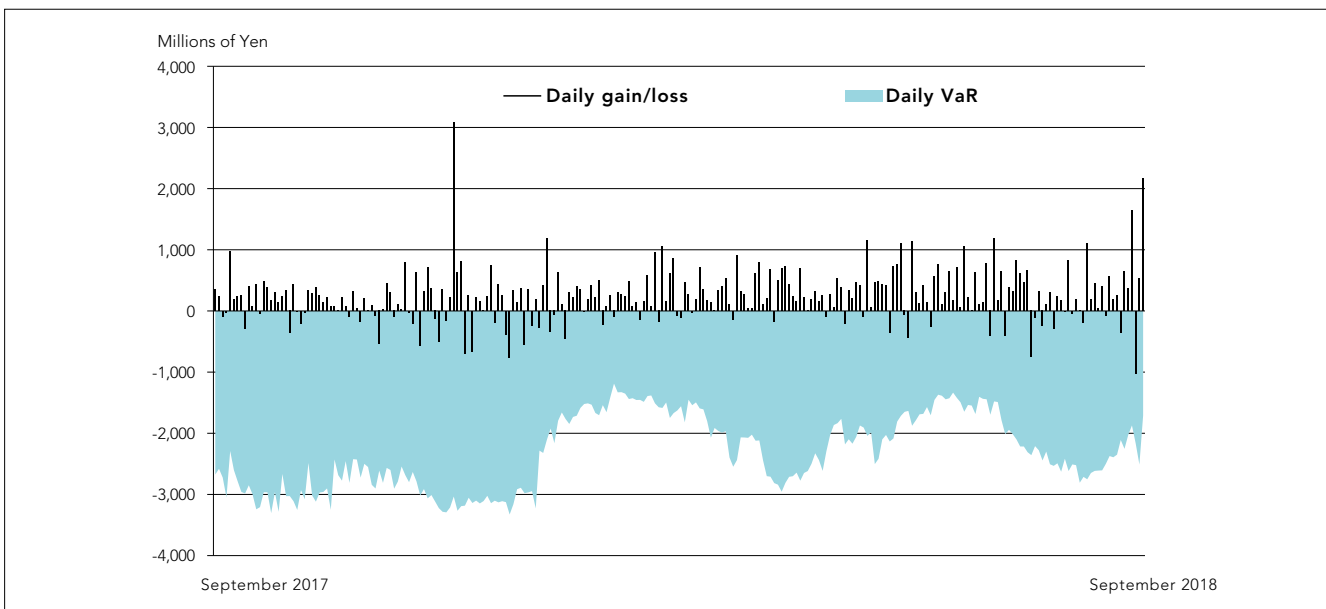
MR4: Backtesting results by Internal Model Approaches (IMA)

MR4 September 30, 2019



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

MR4 September 30, 2018



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	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
1	Parallel up	¥ 131,376	¥ 97,775	¥ (57,616)	¥ (74,236)
2	Parallel down	19,616	47,585	59,076	76,423
3	Steeper	85,616	49,287		
4	Flattener	—	9,177		
5	Short rate up	4,790	34,273		
6	Short rate down	17,008	26,675		
7	Maximum	131,376	97,775	59,076	76,423
		e		f	
		September 30, 2019		September 30, 2018	
8	Tier 1 Capital	¥ 2,466,947		¥ 2,557,849	

Composition of Basel III Leverage Ratio

Consolidated

As of September 30				Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2019	2018	
On-Balance Sheet Exposures					
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 54,313,361	¥ 54,566,594	
1a	1	Total Assets Reported in the Consolidated Balance Sheet	56,898,511	57,181,155	
1b	2	The Amount of Assets of Subsidiaries that are not Included in the Scope of the Basel III Leverage Ratio on a Consolidated Basis (Deduction)	—	—	
1c	7	The Amount of Assets of Subsidiaries that are Included in the Scope of the Basel III Leverage Ratio on a Consolidated Basis (except Those Included in the Total Assets Reported in the Consolidated Balance Sheet)	—	—	
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Consolidated Balance Sheet (except Adjustment Items) (Deduction)	2,585,149	2,614,560	
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	203,323	277,629	
3		Total On-Balance Sheet Exposures	(A) 54,110,038	54,288,965	
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.	474,861	475,917	
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.	936,164	973,174	
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	425,309	573,764	
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)	86,781	186,460	
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	77,339	86,400	
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	57,300	86,400	
11	4	Total Exposures Related to Derivative Transactions	(B) 1,769,594	1,836,396	
Exposures Related to Repo Transactions					
12		The Amount of Assets Related to Repo Transactions, etc.	900,489	759,290	
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—	
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	299,187	144,227	
15		The Exposures for Agent Repo Transaction	/	/	
16	5	The Total Exposures Related to Repo Transactions, etc.	(C) 1,199,676	903,518	
Exposures Related to Off-Balance Sheet Transactions					
17		Notional Amount of Off-Balance Sheet Transactions	7,551,019	7,344,315	
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	4,683,930	4,745,693	
19	6	Total Exposures Related to Off-Balance Sheet Transactions	(D) 2,867,088	2,598,621	
Basel III Leverage Ratio on a Consolidated Basis					
20		The Amount of Capital (Tier 1 Capital)	(E) 2,466,947	2,557,849	
21	8	Total Exposures	(F) = (A)+(B)+(C)+(D) ¥ 59,946,397	¥ 59,627,501	
22		Basel III Leverage Ratio on a Consolidated Basis	(G) = (E)/(F) 4.11%	4.28%	

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 2nd Quarter		Fiscal Year 2019 1st Quarter	
High-Quality Liquid Assets (1)				
1 Total high-quality liquid assets (HQLA)	¥ 15,446,412		¥ 15,297,151	
Cash Outflows (2)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash outflows related to unsecured retail funding	¥ 17,597,966	¥ 821,685	¥ 17,505,449	¥ 816,053
3 of which: Stable deposits	695,051	20,851	675,158	20,254
4 of which: Less stable deposits	7,967,809	800,833	7,915,797	795,798
5 Cash outflows related to unsecured wholesale funding	13,266,820	10,763,501	13,638,724	11,512,497
6 of which: Qualifying operational deposits	0	0	0	0
7 of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,654,242	8,150,923	11,025,981	8,899,754
8 of which: Debt securities	2,612,578	2,612,578	2,612,743	2,612,743
9 Cash outflows related to secured funding, etc.	188,060		114,991	
10 Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,397,274	1,619,341	5,522,638	1,610,815
11 of which: Cash outflows related to derivative transactions, etc.	370,861	370,861	337,896	337,896
12 of which: Cash outflows related to funding programs	0	0	0	0
13 of which: Cash outflows related to credit and liquidity facilities	5,026,413	1,248,480	5,184,742	1,272,919
14 Cash outflows related to contractual funding obligations, etc.	441,855	318,688	586,048	479,021
15 Cash outflows related to contingencies	11,155,410	24,258	11,122,717	24,752
16 Total cash outflows	13,735,533		14,558,129	
Cash Inflows (3)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash inflows related to secured lending, etc.	69,457	0	81,355	0
18 Cash inflows related to collection of loans, etc.	2,669,521	1,862,841	2,483,701	1,792,644
19 Other cash inflows	455,235	288,532	302,244	212,685
20 Total cash inflows	3,194,213	2,151,373	2,867,300	2,005,329
Consolidated Liquidity Coverage Ratio (4)				
21 Total HQLA allowed to be included in the calculation	15,446,412		15,297,151	
22 Net cash outflows	11,584,160		12,552,800	
23 Consolidated Liquidity Coverage Ratio (LCR)	133.3		121.8	
24 The number of data used to calculate the average value	62		59	

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

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 required criteria and we do not expect the LCR to significantly fluctuate from the current level. Furthermore, the actual LCR is not significantly different from our forecast.

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

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

(4) Other items concerning LCR

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

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

KM1: Key Metrics

Non-consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,912,687	¥ 1,930,945	¥ 1,919,843	¥ 2,093,433	¥ 2,105,502
2	Tier 1	2,252,687	2,270,945	2,259,843	2,433,433	2,445,502
3	Total capital	2,769,965	2,798,706	2,767,568	2,951,012	2,993,154
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	18,149,949	18,550,949	19,152,340	18,580,794	19,426,260
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	10.53%	10.40%	10.02%	11.26%	10.83%
6	Tier 1 ratio (%)	12.41%	12.24%	11.79%	13.09%	12.58%
7	Total capital ratio (%)	15.26%	15.08%	14.45%	15.88%	15.40%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	58,115,701	57,098,271	58,241,947		
14	Basel III leverage ratio (%)	3.87%	3.97%	3.88%		

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2019 2nd Quarter	Fiscal Year 2019 1st Quarter	Fiscal Year 2018 4th Quarter	Fiscal Year 2018 3rd Quarter	Fiscal Year 2018 2nd Quarter
Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 15,251,414	¥ 15,100,550	¥ 15,076,420	¥ 16,072,242	¥ 15,942,059
16	Net cash outflows	10,783,358	11,388,356	11,067,028	11,034,546	10,896,775
17	Non-consolidated LCR (%)	141.4%	132.5%	136.2%	145.6%	146.3%

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

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

Non-consolidated

CC1: Composition of Capital

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2019	2018	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	¥ 1,665,537	¥ 1,805,137	
1a	of Which: Capital Stock and Capital Surplus	685,103	752,237	
2	of Which: Retained Earnings	1,037,703	1,128,923	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	57,269	76,023	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	—	—	
3	Valuation and Translation Adjustments	402,842	478,570	(a)
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,068,379	2,283,708	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	48,297	45,428	
8	of Which: Goodwill (Including Those Equivalent)	—	—	
9	of Which: Other Intangible Assets	48,297	45,428	
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	(34,585)	(7,191)	
12	Shortfall of Eligible Provisions to Expected Losses	16,352	23,224	
13	Securitisation Gain on Sale	1,324	1,740	
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)	124,301	115,003	
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)	155,691	178,205	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,912,687	¥ 2,105,502	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2019	2018	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) 2,252,687	2,445,502	
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	309,589	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	209,227	279,192	
50	Provisions Allowed in Group Tier 2	—	—	
50a	of Which: General Allowance for Credit Losses	—	—	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	—	—	
51	Tier 2 Capital: Instruments and Provisions	(H) ¥ 518,817	¥ 549,192	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2019	2018	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)	517,277	547,652	
Total Capital (TC = T1 + T2)				
59	Total Capital (K) = (G) + (J)	2,769,965	2,993,154	
Total Risk Weighted Assets				
60	Total Risk Weighted Assets (L)	18,149,949	19,426,260	
Capital Ratios (Non-consolidated)				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	10.53%	10.83%	
62	Tier 1 Capital Ratio (G)/(L)	12.41%	12.58%	
63	Total Capital Ratio (K)/(L)	15.26%	15.40%	
Regulatory Adjustments (before Risk Weighting)				
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	118,515	165,401	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	62,938	62,909	
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	2,036	2,394	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	—	—	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	94,206	101,921	
Capital Instruments Subject to Phase out Arrangements				
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	116,700	155,600	
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	257,372	343,163	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	¥ —	

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

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

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

As of September 30, 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	¥ 15,929,438	¥ 15,929,439		
	Call Loans	52,764	52,764		
	Receivables under Resale Agreements	159,139	159,139		
	Receivables under Securities Borrowing Transactions	741,350	741,350		
	Monetary Claims Bought	42,916	42,916		
	Trading Assets	468,135	468,135		
	Money Held in Trust	99	99		
	Securities	6,381,176	6,381,175		6-a
	Loans and Bills Discounted	29,280,061	29,280,061		6-b
	Foreign Exchanges	32,155	32,155		
	Other Assets	1,291,018	1,291,018		6-c
	Tangible Fixed Assets	192,736	192,736		
	Intangible Fixed Assets	69,613	69,613		2
	Prepaid Pension Expenses	179,161	179,161		3
	Customers' Liabilities for Acceptances and Guarantees	420,745	420,745		
	Allowance for Loan Losses	(65,434)	(65,434)		
	Total Assets	¥ 55,175,077	¥ 55,175,076		

CC2 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	¥ 30,557,568	¥ 30,557,568		
Negotiable Certificates of Deposit	7,142,216	7,142,216		
Call Money	1,911,650	1,911,650		
Payables under Repurchase Agreements	1,636,623	1,636,623		
Payables under Securities Lending Transactions	141,156	141,156		
Trading Liabilities	304,382	304,382		
Borrowed Money	4,170,320	4,170,320		7
Foreign Exchanges	16,503	16,503		
Short-term Bonds Payable	1,386,776	1,386,776		
Bonds Payable	542,681	542,681		
Borrowed Money from Trust Account	3,965,260	3,965,260		
Other Liabilities	692,076	692,076		6-d
Provision for Bonuses	8,216	8,216		
Provision for Directors' Bonuses	—	—		
Provision for Stocks Payment	109	109		
Provision for Retirement Benefits	731	731		
Provision for Reimbursement of Deposits	4,275	4,275		
Provision for Contingent Losses	1,385	1,385		
Deferred Tax Liabilities	144,290	144,290		4-a
Deferred Tax Liabilities for Land Revaluation	2,455	2,455		4-b
Acceptances and Guarantees	420,745	420,745		
Total Liabilities	53,049,428	53,049,428		
(Net Assets)				
Capital Stock	342,037	342,037		1-a
Capital Surplus	343,066	343,066		1-b
Retained Earnings	1,037,703	1,037,703		1-c
Total Shareholders' Equity	1,722,806	1,722,806		
Valuation Differences on Available-for-Sale Securities	448,289	448,289		
Deferred Gains (Losses) on Hedges	(42,038)	(42,038)		5
Revaluation Reserve for Land	(3,409)	(3,409)		
Foreign Currency Translation Adjustments	—	(0)		
Total Valuation and Translation Adjustments	402,842	402,842	(a)	
Total Net Assets	2,125,648	2,125,648		
Total Liabilities and Net Assets	¥ 55,175,077	¥ 55,175,076		

(Appendix)

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

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

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	343,066		1-b
Retained Earnings	1,037,703		1-c
Total Shareholders' Equity	¥ 1,722,806		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,722,806	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	685,103		1a
of Which: Retained Earnings	1,037,703		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

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

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 69,613		2
Associated Deferred Tax Liabilities	21,315		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	48,297	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Expenses	¥ 179,161		3
Associated Deferred Tax Liabilities	54,859		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	¥ 124,301		15

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

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 144,290		4-a
Deferred Tax Liabilities for Land Revaluation	2,455		4-b
Associated Intangible Fixed Assets	21,315		
Associated Prepaid Pension Expenses	54,859		

(2) Composition of capital

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

5. Deferred gains or losses on hedges

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (42,038)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (34,585)	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

6. Investments in the Capital 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	¥ 6,381,176		6-a
Loans and Bills Discounted	29,280,061	Including Subordinated Debts	6-b
Other Assets	1,291,018	Including derivatives	6-c
Other Liabilities	¥ 692,076	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	118,515		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before risk weighting)	118,515		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	64,478		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	62,938		73

7. Other Capital Instruments

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,170,320		7

(2) Composition of capital

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

As of September 30, 2018

Items	Non-consolidated Balance Sheet	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Assets)			
Cash and Due from Banks	¥ 16,413,891		
Call Loans	65,103		
Receivables under Resale Agreements	32,319		
Receivables under Securities Borrowing Transactions	726,971		
Monetary Claims Bought	56,455		
Trading Assets	406,180		
Money Held in Trust	99		
Securities	6,583,179	6-a	
Loans and Bills Discounted	28,870,898	6-b	
Foreign Exchanges	29,651		
Other Assets	1,503,743	6-c	
Tangible Fixed Assets	193,853		
Intangible Fixed Assets	65,478	2	
Prepaid Pension Expenses	165,758	3	
Customers' Liabilities for Acceptances and Guarantees	390,766		
Allowance for Loan Losses	(61,147)		
Total Assets	¥ 55,443,203		

Items	Non-consolidated Balance Sheet	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 30,717,721		
Negotiable Certificates of Deposit	7,131,640		
Call Money	666,992		
Payables under Repurchase Agreements	1,789,950		
Payables under Securities Lending Transactions	115,094		
Trading Liabilities	224,905		
Borrowed Money	4,306,957	7	
Foreign Exchanges	18,837		
Short-term Bonds Payable	839,757		
Bonds Payable	955,857		
Borrowed Money from Trust Account	4,963,929		
Other Liabilities	773,106	6-d	
Provision for Bonuses	8,462		
Provision for Retirement Benefits	726		
Provision for Reimbursement of Deposits	3,858		
Provision for Contingent Loss	1,549		
Deferred Tax Liabilities	170,493	4-a	
Deferred Tax Liabilities for Land Revaluation	2,864	4-b	
Acceptances and Guarantees	390,766		
Total Liabilities	53,083,471		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	410,200	1-b	
Retained Earnings	1,128,923	1-c	
Total Shareholders' Equity	1,881,161		
Valuation Difference on Available-for-Sale Securities	488,415		
Deferred Gains or Losses on Hedges	(8,048)	5	
Revaluation Reserve for Land	(1,796)		
Total Valuation and Translation Adjustments	478,570		3
Total Net Assets	2,359,732		
Total Liabilities and Net Assets	¥ 55,443,203		

(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	410,200		1-b
Retained Earnings	1,128,923		1-c
Total Shareholders' Equity	¥ 1,881,161		

(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	¥ 1,881,161	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	752,237		1a
of Which: Retained Earnings	1,128,923		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	¥ 65,478		2
Associated Deferred Tax Liabilities	20,049		

(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)	45,428	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	¥ 165,758		3
Associated Deferred Tax Liabilities	50,755		

(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)	¥ 115,003		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	¥ 170,493		4-a
Deferred Tax Liabilities for Land Revaluation	2,864		4-b
Associated Intangible Fixed Assets	20,049		
Associated Prepaid Pension Expenses	50,755		

(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	¥ (8,048)		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	¥ (7,191)	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	¥ 6,583,179		6-a
Loans and Bills Discounted	28,870,898	Including subordinated loans	6-b
Other Assets	1,503,743	Including derivatives	6-c
Other Liabilities	¥ 773,106	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 Instruments	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
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	165,401		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	165,401		72
Significant Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	64,449		
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	1,540		55
Amount below the Thresholds for Deduction (before Risk Weighting)	62,909		73

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

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,306,957		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	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
1	Credit risk (excluding counterparty credit risk)	¥ 12,241,476	¥ 13,207,661	¥ 1,027,977	¥ 1,109,572
2	of Which: Standardised Approach (SA)	1,317	741	105	59
3	of Which: Internal Ratings-Based (IRB) Approach	10,137,290	11,033,199	859,642	935,615
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	—	—	—	—
	Other assets	2,102,867	2,173,720	168,229	173,897
4	Counterparty credit risk (CCR)	1,013,900	660,517	82,803	54,041
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	331,708	230,153	28,128	19,517
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	613,817	375,711	49,105	30,056
	of Which: Central Counterparty (CCP)	47,669	34,835	3,813	2,786
	Others	20,705	19,816	1,755	1,680
7	Equity positions in banking book under market-based approach	214,223	305,087	18,166	25,871
8	Equity Investments in Funds (Look-through Approach)	1,235,895	—	98,871	—
9	Equity Investments in Funds (Mandate-based Approach)	752,084	—	60,166	—
	Equity Investments in Funds (Probability Approach 250%)	—	—	—	—
	Equity Investments in Funds (Probability Approach 400%)	—	—	—	—
10	Equity Investments in Funds (Probability Approach 1,250%)	1,238	—	99	—
	Equity investment in funds (SA)	—	—	—	—
	Equity investment in funds (IRB)	—	2,283,880	—	193,673
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	257,704	125,404	20,616	10,634
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	245,313	—	19,625	—
14	of Which: External Rating-Based Approach (SEC-ERBA)	12,391	—	991	—
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to the Internal Ratings-Based (IRB) Approach or Internal Assessment Approach (IAA)	—	37,755	—	3,201
	of Which: IRB Supervisory Formula Approach (SFA)	—	40,946	—	3,472
	of Which: Standardised Approach (SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	0	46,702	0	3,960
16	Market risk	972,472	1,109,536	77,797	88,762
17	of Which: Standardised Approach (SA)	2,587	3,750	207	300
18	of Which: Internal Model Approaches (IMA)	969,885	1,105,786	77,590	88,462
19	Operational risk	651,932	727,622	52,154	58,209
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)	651,503	727,194	52,120	58,175
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	157,345	157,262	13,342	13,335
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 18,149,949	¥ 19,426,260	¥ 1,451,995	¥ 1,554,100

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
Item No.		ΔEVE		ΔNII	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
1	Parallel up	¥ 111,435	¥ 95,109	¥ (59,506)	¥ (77,176)
2	Parallel down	37,861	60,649	60,966	79,363
3	Steeper	77,588	45,942		
4	Flattener	—	9,177		
5	Short rate up	3,159	34,273		
6	Short rate down	23,330	32,102		
7	Maximum	111,435	95,109	60,966	79,363
		e		f	
		September 30, 2019		September 30, 2018	
8	Tier 1 Capital	¥ 2,252,687		¥ 2,445,502	

Composition of Basel III Leverage Ratio

Non-consolidated

As of September 30			Millions of Yen, %	
Basel III Template No. (Table2)	Basel III Template No. (Table1)	Items	2019	2018
On-Balance Sheet Exposures				
1		On-balance Sheet Exposures before Deducting Adjustment Items	¥ 52,754,211	
1a	1	Total Assets Reported in the Non-consolidated Balance Sheet	55,175,076	
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Non-consolidated Balance Sheet (except adjustment items) (Deduction)	2,420,865	
2	7	The Amount of Adjustment Items Pertaining to Tier1 Capital (Deduction)	188,952	
3		Total On-Balance Sheet Exposures	(A) 52,565,258	
Exposures Related to Derivative Transactions				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4		
		Replacement Cost Associated with Derivatives Transactions, etc.	474,758	
5		The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4		
		Add-On Amount Associated with Derivatives Transactions, etc.	932,082	
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	425,309	
6		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework		
		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	86,781	
8		The Amount of Client-Cleared Trade Exposures for which a Bank Acting as Clearing Member is not Obligated to Make any Indemnification (Deduction)		
9		Adjusted Effective Notional Amount of Written Credit Derivatives	77,339	
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	57,300	
11	4	Total Exposures Related to Derivative Transactions	(B) 1,765,409	
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	900,489	
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	297,222	
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc.	(C) 1,197,711	
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	4,942,144	
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	2,354,823	
19	6	Total Exposures Related to Off-Balance Sheet Transactions	(D) 2,587,320	
Basel III Leverage ratio on a Non-consolidated Basis				
20		The Amount of Capital (Tier 1 Capital)	(E) 2,252,687	
21	8	Total Exposures	(F) = (A)+(B)+(C)+(D) ¥ 58,115,701	
22		Basel III Leverage Ratio on a Non-consolidated Basis	(G) = (E)/(F) 3.87%	

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.

As of September 30, 2018

The description is omitted in accordance with Article 27, Paragraph 1 of Supplementary Provisions of the FSA amended Disclosure Notification.

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 2nd Quarter		Fiscal Year 2019 1st Quarter	
High-Quality Liquid Assets (1)				
1 Total high-quality liquid assets (HQLA)	¥ 15,251,414		¥ 15,100,550	
Cash Outflows (2)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash outflows related to unsecured retail funding	¥ 17,598,051	¥ 821,710	¥ 17,505,609	¥ 816,088
3 of which: Stable deposits	695,051	20,851	675,158	20,254
4 of which: Less stable deposits	7,967,894	800,859	7,915,957	795,833
5 Cash outflows related to unsecured wholesale funding	13,048,448	10,524,442	13,356,073	11,201,311
6 of which: Qualifying operational deposits	0	0	0	0
7 of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,556,654	8,032,648	10,883,484	8,728,722
8 of which: Debt securities	2,491,794	2,491,794	2,472,589	2,472,589
9 Cash outflows related to secured funding, etc.	188,060		114,991	
10 Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	4,698,736	1,547,515	4,883,352	1,562,536
11 of which: Cash outflows related to derivative transactions, etc.	328,575	328,575	315,657	315,657
12 of which: Cash outflows related to funding programs	0	0	0	0
13 of which: Cash outflows related to credit and liquidity facilities	4,370,161	1,218,940	4,567,695	1,246,879
14 Cash outflows related to contractual funding obligations, etc.	357,062	233,949	312,805	205,822
15 Cash outflows related to contingencies	12,710,688	24,321	12,718,359	24,910
16 Total cash outflows	13,339,997		13,925,658	
Cash Inflows (3)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash inflows related to secured lending, etc.	69,457	0	81,355	0
18 Cash inflows related to collection of loans, etc.	3,034,097	2,278,670	2,983,480	2,314,467
19 Other cash inflows	437,720	277,969	311,039	222,835
20 Total cash inflows	3,541,274	2,556,639	3,375,874	2,537,302
Non-consolidated Liquidity Coverage Ratio (4)				
21 Total HQLA allowed to be included in the calculation	15,251,414		15,100,550	
22 Net cash outflows	10,783,358		11,388,356	
23 Non-consolidated Liquidity Coverage Ratio (LCR)	141.4		132.5	
24 The number of data used to calculate the average value	62		59	

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

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 required criteria and going forward it is not expected to fluctuate significantly from the current level. The actual LCR is not significantly different from our primary forecast.

(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."