

## Basel III Disclosure Data

### Sumitomo Mitsui Trust Bank, Limited

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

The following disclosure, unless otherwise stated, is with respect to Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") as of the end of March 2021.

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

Qualitative disclosure data of SuMi TRUST Bank is stated in line with the qualitative disclosure data of SuMi TRUST Holdings. Please refer to pages 219-250.

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

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

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## Quantitative Disclosure Data:

## Sumitomo Mitsui Trust Bank, Limited

Corporate Data

## KM1: Key Metrics

Consolidated

KM1 Basel III Template No.	Millions of Yen, %					
	a March 31, 2021	b December 31, 2020	c September 30, 2020	d June 30, 2020	e March 31, 2020	
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,108,049	¥ 2,096,852	¥ 2,103,605	¥ 2,074,917	¥ 2,068,648
2	Tier 1	2,389,620	2,378,183	2,454,860	2,426,251	2,420,402
3	Total capital	2,843,843	2,909,938	3,001,120	2,937,960	2,944,968
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,794,125	19,780,068	19,281,057	19,119,407	18,657,616
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	10.64%	10.60%	10.91%	10.85%	11.08%
6	Tier 1 ratio	12.07%	12.02%	12.73%	12.68%	12.97%
7	Total capital ratio	14.36%	14.71%	15.56%	15.36%	15.78%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	49,247,112	49,211,486	47,662,176	48,567,460	59,140,679
14	Basel III leverage ratio	4.85%	4.83%	5.15%	4.99%	4.09%

KM1 Basel III Template No.	Millions of Yen, %					
	Fiscal Year 2020 4th Quarter	Fiscal Year 2020 3rd Quarter	Fiscal Year 2020 2nd Quarter	Fiscal Year 2020 1st Quarter	Fiscal Year 2019 4th Quarter	
Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 18,052,471	¥ 18,053,546	¥ 17,953,290	¥ 13,694,560	¥ 14,412,361
16	Net cash outflows	10,920,820	9,795,823	11,002,119	11,367,890	11,278,102
17	Consolidated LCR	165.3%	184.2%	163.1%	120.4%	127.7%

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

## Capital Adequacy Ratio

Consolidated

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

As of the end of March 2021, 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 40. 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		Millions of Yen, %		
As of March 31		a	b	c
Basel III Template No.	Items	2021	2020	Reference Numbers to Reconciliation with the Balance Sheet
<b>Common Equity Tier 1 Capital: Instruments and Reserves</b>				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,004,745	¥ 1,927,246	
1a	of Which: Capital Stock and Capital Surplus	684,890	684,890	
2	of Which: Retained Earnings	1,339,698	1,264,091	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	19,843	21,735	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	—	—	
3	Accumulated Other Comprehensive Income	289,269	236,738	(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)	2,294,014	2,163,984	
<b>Common Equity Tier 1 Capital: Regulatory Adjustments</b>				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	65,013	80,214	
8	of Which: Goodwill (Including Those Equivalent)	17,554	24,598	
9	of Which: Other Intangible Assets	47,459	55,615	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	44	187	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(40,559)	(46,588)	
12	Shortfall of Eligible Provisions to Expected Losses	—	—	
13	Securitisation Gain on Sale	1,111	1,122	
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)	160,355	60,400	
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)	185,965	95,336	
<b>Common Equity Tier 1 Capital (CET1)</b>				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,108,049	¥ 2,068,648	

CC1		Millions of Yen, %		
As of March 31		a	b	c
Basel III Template No.	Items	2021	2020	Reference Numbers to Reconciliation with the Balance Sheet
<b>Additional Tier 1 Capital: Instruments</b>				
30	31a	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —
	31b	Subscription Rights to Additional Tier 1 Instruments	—	—
	32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,000	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)	11,571	11,754	
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)	281,571	351,754	
<b>Additional Tier 1 Capital: Regulatory Adjustments</b>				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—	
43	Additional Tier 1 Capital: Regulatory Adjustments (E)	—	—	
<b>Additional Tier 1 Capital (AT1)</b>				
44	Additional Tier 1 Capital (F) = (D) – (E)	281,571	351,754	
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>				
45	Tier 1 Capital (G) = (C) + (F)	2,389,620	2,420,402	
<b>Tier 2 Capital: Instruments and Provisions</b>				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	335,153	306,584	
	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)	2,100	2,060	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	85,790	171,581	
47	of Which: Directly Issued and Issued by Special Purpose Vehicles	85,790	171,581	
49	of Which: Issued by Subsidiaries	—	—	
50	Provisions Allowed in Group Tier 2	32,718	45,878	
50a	of Which: General Allowance for Credit Losses	3,280	3,100	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	29,437	42,778	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 455,762	¥ 526,106	

CC1 As of March 31	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2021	2020	Reference Numbers to Reconciliation with the Balance Sheet
<b>Tier 2 Capital: Regulatory Adjustments</b>					
52		Investments in Own Tier 2 Instruments	¥ —	¥ —	
53		Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—	
54		Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
55		Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	1,540	1,540	
57		Tier 2 Capital: Regulatory Adjustments (I)	1,540	1,540	
<b>Tier 2 Capital (T2)</b>					
58		Tier 2 Capital (J) = (H) - (I)	454,222	524,566	
<b>Total Capital (TC = T1 + T2)</b>					
59		Total Capital (K) = (G) + (J)	2,843,843	2,944,968	
<b>Total Risk Weighted Assets</b>					
60		Total Risk Weighted Assets (L)	19,794,125	18,657,616	
<b>Capital Ratios (Consolidated)</b>					
61		Common Equity Tier 1 Capital Ratio (C)/(L)	10.64%	11.08%	
62		Tier 1 Capital Ratio (G)/(L)	12.07%	12.97%	
63		Total Capital Ratio (K)/(L)	14.36%	15.78%	
<b>Regulatory Adjustments (before Risk Weighting)</b>					
72		Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	126,945	108,315	
73		Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	113,764	103,040	
74		Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75		Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	25,717	14,634	
<b>Provisions Included in Tier 2 Capital: Instruments and Provisions</b>					
76		Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)	3,280	3,100	
77		Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	8,883	7,359	
78		Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	29,437	42,778	
79		Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	96,539	91,018	
<b>Capital Instruments Subject to Phase out Arrangements</b>					
82		Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	38,900	77,800	
83		Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	
84		Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	85,790	171,581	
85		Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ 69,699	¥ 17,609	

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

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

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

Consolidated

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

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

Consolidated

**Fiscal Year 2020****CC2: Reconciliation of Regulatory Capital to Balance Sheet**

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
<b>(Assets)</b>				
	Cash and Due from Banks	¥ 18,430,787		
	Call Loans and Bills Bought	8,766		
	Receivables under Resale Agreements	160,268		
	Receivables under Securities Borrowing Transactions	727,689		
	Monetary Claims Bought	892,309		
	Trading Assets	433,766		
	Money Held in Trust	1,365		
	Securities	6,882,670		2-b, 6-a
	Loans and Bills Discounted	30,506,968		6-b
	Foreign Exchanges	25,396		
	Lease Receivables and Investment Assets	695,172		
	Other Assets	2,217,308		6-c
	Tangible Fixed Assets	235,430		
	Intangible Fixed Assets	85,397		2-a
	Assets for Retirement Benefits	231,145		3
	Deferred Tax Assets	27,544		4-a
	Customers' Liabilities for Acceptances and Guarantees	511,782		
	Allowance for Loan Losses	(129,223)		
	<b>Total Assets</b>	<b>¥ 61,944,546</b>		

CC2 Items	a	c	d
	Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
<b>(Liabilities)</b>			
Deposits	¥ 33,494,433		
Negotiable Certificates of Deposit	7,324,594		
Call Money and Bills Sold	60,675		
Payables under Repurchase Agreements	1,628,440		
Trading Liabilities	321,576		
Borrowed Money	6,392,602		8
Foreign Exchanges	577		
Short-term Bonds Payable	2,545,049		
Bonds Payable	935,605		
Borrowed Money from Trust Account	4,915,208		
Other Liabilities	1,329,910		6-d
Provision for Bonuses	12,025		
Provision for Directors' Bonuses	103		
Provision for Stocks Payment	417		
Liabilities for Retirement Benefits	11,696		
Provision for Reward Points Program	18,945		
Provision for Reimbursement of Deposits	4,138		
Provision for Contingent Losses	1,633		
Deferred Tax Liabilities	91,243		4-b
Deferred Tax Liabilities for Land Revaluation	2,388		4-c
Acceptances and Guarantees	511,782		
<b>Total Liabilities</b>	<b>59,603,051</b>		
<b>(Net Assets)</b>			
Capital Stock	342,037		1-a
Capital Surplus	342,853		1-b
Retained Earnings	1,339,698		1-c
<b>Total Shareholders' Equity</b>	<b>2,024,588</b>		
Valuation Differences on Available-for-Sale Securities	345,053		
Deferred Gains (Losses) on Hedges	(44,836)		5
Revaluation Reserve for Land	(4,016)		
Foreign Currency Translation Adjustments	(2,452)		
Adjustments for Retirement Benefits	(4,477)		
<b>Total Accumulated Other Comprehensive Income</b>	<b>289,269</b>	(a)	
Non-controlling Interests	27,637		7
<b>Total Net Assets</b>	<b>2,341,495</b>		
<b>Total Liabilities and Net Assets</b>	<b>¥ 61,944,546</b>		

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	1,339,698		1-c
Total Shareholders' Equity	¥ 2,024,588		

## (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	¥ 2,024,588	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	1,339,698		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	¥ 85,397		2-a
Securities	6,882,670		2-b
of Which: Goodwill Arising on the Application of the Equity Method	676		
Associated Deferred Tax Liabilities	21,060		

**(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)	¥ 17,554		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	47,459	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	¥ 231,145		3
Associated Deferred Tax Liabilities	70,789		

**(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)	¥ 160,355		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 27,544		4-a
Deferred Tax Liabilities	91,243		4-b
Deferred Tax Liabilities for Land Revaluation	2,388		4-c
Associated Intangible Fixed Assets	21,060		
Associated Assets for Retirement Benefits	70,789		

**(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)	¥ 44	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)	25,717	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)	25,717		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	¥ (44,836)		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	¥ (40,559)	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	¥ 6,882,670		6-a
Loans and Bills Discounted	30,506,968	Including Subordinated Debts	6-b
Other Assets	2,217,308	Including derivatives	6-c
Other Liabilities	¥ 1,329,910	Including derivatives	6-d

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	126,945		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before risk weighting)	126,945		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	115,304		
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)	113,764		73

## 7. Non-controlling Interests

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 27,637		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)	11,571	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)	2,100	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48–49

## 8. Other Capital Instruments

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,392,602		8

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	335,153		46

## Fiscal Year 2019

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
<b>(Assets)</b>				
	Cash and Due from Banks	¥ 13,087,816		
	Call Loans and Bills Bought	71,236		
	Receivables under Resale Agreements	1,220,761		
	Receivables under Securities Borrowing Transactions	740,658		
	Monetary Claims Bought	999,705		
	Trading Assets	507,646		
	Money Held in Trust	1,406		
	Securities	6,343,103		2-b, 6-a
	Loans and Bills Discounted	29,703,375		6-b
	Foreign Exchanges	36,952		
	Lease Receivables and Investment Assets	673,880		
	Other Assets	2,072,673		6-c
	Tangible Fixed Assets	220,936		
	Intangible Fixed Assets	100,915		2-a
	Assets for Retirement Benefits	87,075		3
	Deferred Tax Assets	29,142		4-a
	Customers' Liabilities for Acceptances and Guarantees	518,811		
	Allowance for Loan Losses	(127,205)		
	<b>Total Assets</b>	<b>¥ 56,288,892</b>		

Sumitomo Mitsui Trust Holdings, Inc.

Sumitomo Mitsui Trust Bank, Limited

Sumitomo Mitsui Trust Holdings, Inc.

Sumitomo Mitsui Trust Bank, Limited

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

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

**(Appendix)**

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

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

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

**(2) Composition of capital**

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

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

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

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 24,598		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	55,615	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

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

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 60,400		15

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

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

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 187	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	14,634	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	¥ 14,634		75



## 5. Deferred gains or losses on hedges

## (1) Consolidated balance sheet

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

## (2) Composition of capital

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

## 6. Investments in the capital of financial entities

## (1) Consolidated balance sheet

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

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	108,315		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before risk weighting)	108,315		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	104,580		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	103,040		73

## 7. Non-controlling Interests

### (1) Consolidated balance sheet

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

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	11,754	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)	2,060	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	¥ 6,496,384		8

### (2) Composition of capital

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

## Credit Risk

Consolidated

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

As of March 31	Millions of Yen							
	2021				2020			
	Total	Term-end balance of exposures			Total	Term-end balance of exposures		
Loans, Call Loans, Deposits, etc.		Securities	Other Off-balance Sheet Transactions	Loans, Call Loans, Deposits, etc.		Securities	Other Off-balance Sheet Transactions	
Japan	¥ 53,065,755	¥ 45,633,963	¥ 3,196,622	¥ 4,235,169	¥ 45,226,390	¥ 39,116,928	¥ 2,807,601	¥ 3,301,860
Outside Japan	5,889,971	4,343,171	1,187,530	359,269	6,344,400	4,967,535	949,983	426,881
Total for Geographic Regions	¥ 58,955,726	¥ 49,977,134	¥ 4,384,153	¥ 4,594,438	¥ 51,570,790	¥ 44,084,464	¥ 3,757,584	¥ 3,728,741
Manufacturing	5,016,114	3,256,604	315,765	1,443,744	4,375,010	2,965,142	244,922	1,164,944
Agriculture and Forestry	4,154	4,154	0	—	5,530	5,528	2	—
Fisheries	38	1	37	—	32	0	31	—
Mining and Quarrying of Stones and Gravel	74,942	62,221	109	12,611	63,134	60,582	70	2,480
Construction	368,244	222,976	18,705	126,562	277,625	201,530	14,006	62,088
Electricity, Gas, Heat Supply and Water	1,553,939	1,206,212	18,525	329,201	1,435,848	1,177,202	9,131	249,513
Information and Communication	479,086	388,544	4,754	85,787	547,495	521,944	4,017	21,532
Transport and Postal Activities	1,679,221	1,333,397	99,257	246,566	1,433,447	1,198,672	108,438	126,336
Wholesale and Retail Trade	1,903,462	1,503,008	54,963	345,489	1,898,634	1,550,306	64,691	283,636
Finance and Insurance	2,195,409	1,438,388	479,009	278,011	2,012,028	1,464,303	331,236	216,488
Real Estate	4,236,947	3,592,190	345,093	299,662	4,135,291	3,476,468	386,885	271,938
Goods Rental and Leasing	1,407,714	1,209,085	5,344	193,283	1,229,772	1,094,906	4,301	130,563
Local Public Bodies	137,536	108,188	23,686	5,661	151,352	128,500	14,785	8,065
Individuals	11,416,713	11,099,558	—	317,154	11,135,706	10,796,943	—	338,762
Others	28,482,201	24,552,601	3,018,897	910,701	22,869,881	19,442,429	2,575,062	852,390
Total for Industry Sectors	¥ 58,955,726	¥ 49,977,134	¥ 4,384,153	¥ 4,594,438	¥ 51,570,790	¥ 44,084,464	¥ 3,757,584	¥ 3,728,741
To 1 year	25,903,094	23,053,371	1,417,435	1,432,287	19,847,455	17,466,862	1,215,100	1,165,492
> 1 year to 3 years	6,718,722	4,503,309	675,992	1,539,420	6,044,163	4,270,761	619,462	1,153,939
> 3 years to 5 years	6,879,541	5,486,323	878,780	514,438	6,776,432	5,644,766	693,944	437,722
> 5 years	19,454,367	16,934,130	1,411,944	1,108,292	18,902,739	16,702,074	1,229,077	971,587
Total for Residual Maturity	¥ 58,955,726	¥ 49,977,134	¥ 4,384,153	¥ 4,594,438	¥ 51,570,790	¥ 44,084,464	¥ 3,757,584	¥ 3,728,741

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

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

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

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

	Millions of Yen					
	As of March 31, 2021		FY2020	As of March 31, 2020		FY2019
	Term-end balance of exposures	Allowances for loan losses	Write-offs	Term-end balance of exposures	Allowances for loan losses	Write-offs
Japan	¥ 105,091	¥ 28,908	¥ 8,793	¥ 96,440	¥ 25,119	¥ 14,650
Outside Japan	52,385	9,760	2,595	30,897	7,569	4
Total for Geographic Regions	¥ 157,476	¥ 38,669	¥ 11,389	¥ 127,337	¥ 32,689	¥ 14,654
Manufacturing	11,863	6,669	690	11,943	4,320	9,652
Agriculture and Forestry	228	132	5	284	160	0
Fisheries	2	2	4	11	11	—
Mining and Quarrying of Stones and Gravel	1,328	14	330	1,350	77	79
Construction	685	543	2	958	751	61
Electricity, Gas, Heat Supply and Water	3,320	2,759	—	3,741	2,590	1
Information and Communication	109	87	8	107	96	14
Transport and Postal Activities	1,891	732	32	1,694	659	22
Wholesale and Retail Trade	8,602	5,969	402	9,076	6,146	1,443
Finance and Insurance	197	146	5	234	171	7
Real Estate	15,705	1,290	232	13,841	760	20
Goods Rental and Leasing	3,429	2,979	0	3,369	2,918	5
Local Public Bodies	—	—	—	—	—	—
Individuals	50,781	5,046	6,852	45,765	4,652	3,123
Others	59,330	12,293	2,819	34,958	9,371	221
Total for Industry Sectors	¥ 157,476	¥ 38,669	¥ 11,389	¥ 127,337	¥ 32,689	¥ 14,654

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

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

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

As of March 31	Millions of Yen	
	2021	2020
< 1 month	¥ 58,814	¥ 65,387
≥ 1 month to < 2 months	10,491	12,095
≥ 2 months to < 3 months	8,556	11,023
≥ 3 months	2,041	3,341
Total	¥ 79,904	¥ 91,848

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

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

As of March 31	Millions of Yen	
	2021	2020
Amounts of Increased Allowances for Such Exposures Due to the Restructuring of the Loan Conditions	¥ 59,840	¥ 50,311
Other Amounts	—	—
Term-end Balance of Exposures	¥ 59,840	¥ 50,311

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

## Equity Investments in Funds

Consolidated

### Exposures Relating to Funds

As of March 31	Millions of Yen	
	2021	2020
Total exposures relating to funds	¥ 1,135,640	¥ 1,471,030
Look-through Approach	906,967	1,279,862
Mandate-based Approach	228,585	191,076
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	87	91

Note: Exposures subject to the calculation of credit risk-weighted assets under the provisions of Article 76-5 and 167 of the FSA Capital Adequacy Notification are shown.

## Disclosure Data Designated as Per the Appended Forms

Consolidated

## OV1: Overview of Risk-weighted assets (RWA)

OV1 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020
1	Credit risk (excluding counterparty credit risk)	¥ 12,418,284	¥ 12,085,492	¥ 1,048,654	¥ 1,021,035
2	of Which: Standardised Approach (SA)	357,889	280,125	28,631	22,410
3	of Which: Internal Ratings-Based (IRB) Approach	11,498,202	11,290,809	975,047	957,460
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	76,111	59,850	6,088	4,788
	Other assets	486,080	454,706	38,886	36,376
4	Counterparty credit risk (CCR)	1,245,363	1,201,970	101,711	98,122
	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
5	of Which: Current Exposure Method (CEM)	407,578	392,916	34,551	33,304
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	675,731	663,072	54,058	53,045
	of Which: Central Counterparty (CCP)	47,434	49,867	3,794	3,989
	Others	114,618	96,113	9,307	7,782
7	Equity positions in banking book under market-based approach	499,375	221,775	42,347	18,806
8	Equity investment in funds (Look-Through Approach (LTA))	1,054,083	861,670	84,326	68,933
9	Equity investment in funds (Mandate-Based Approach (MBA))	949,128	763,076	75,930	61,046
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	1,091	1,137	87	91
10	Settlement risk	—	—	—	—
11	Securitisation exposures in banking book	309,080	348,026	24,726	27,842
12	of Which: Internal Rating-Based Approach (SEC-IRBA)	291,351	334,315	23,308	26,745
13	of Which: External Rating-Based Approach (SEC-ERBA)	17,132	12,804	1,370	1,024
14	of Which: Standardised Approach (SEC-SA)	—	—	—	—
15	of Which: Subject to 1,250% risk weight	597	906	47	72
16	Market risk	1,417,864	1,325,398	113,429	106,031
17	of Which: Standardised Approach (SA)	12,605	13,585	1,008	1,086
18	of Which: Internal Model Approaches (IMA)	1,405,258	1,311,813	112,420	104,945
19	Operational risk	852,497	860,710	68,199	68,856
20	of Which: Basic Indicator Approach (BIA)	148,187	166,809	11,854	13,344
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	704,309	693,900	56,344	55,512
	Amounts below the thresholds for deduction (subject to 250% risk weight)	284,402	257,586	24,117	21,843
	Amounts included under transitional arrangements	—	—	—	—
23	Floor adjustment	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 19,794,125	¥ 18,657,616	¥ 1,583,530	¥ 1,492,609

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

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

LI1	Millions of Yen						
	March 31, 2021						
	a	b	c	d	e	f	g
	Carrying values as reported in published consolidated financial statement	Carrying values under scope of regulatory consolidation	Credit risk (excluding amounts relevant to columns d and e)	Counterparty credit risk	Securitisation (excluding amounts relevant to column f)	Market risk	Items not subject to capital requirements or subject to deduction from capital
<b>Assets:</b>							
Cash and Due from Banks		¥ 18,430,787	¥ 18,430,787	¥ —	¥ —	¥ —	¥ —
Call Loans and Bills Bought		8,766	8,766	—	—	—	—
Receivables under Resale Agreements		160,268	—	160,268	—	—	—
Receivables under Securities Borrowing Transactions		727,689	—	727,689	—	—	—
Monetary Claims Bought		892,309	807,105	—	85,203	—	—
Trading Assets		433,766	—	389,244	—	433,766	—
Money Held in Trust		1,365	1,365	—	—	—	—
Securities		6,882,670	6,348,720	—	533,950	—	—
Loans and Bills Discounted		30,506,968	30,123,331	—	383,636	—	—
Foreign Exchanges		25,396	25,396	—	—	—	—
Lease Receivables and Investment Assets		695,172	695,172	—	—	—	—
Other Assets		2,217,308	440,374	1,421,556	1,668	621,260	353,708
Tangible Fixed Assets		235,430	235,430	—	—	—	—
Intangible Fixed Assets		85,397	—	—	—	—	85,397
Assets for Retirement Benefits		231,145	—	—	—	—	231,145
Deferred Tax Assets		27,544	—	—	—	—	27,544
Customers' Liabilities for Acceptances and Guarantees		511,782	511,782	—	—	—	—
Allowance for Loan Losses		(129,223)	(129,223)	—	—	—	—
<b>Total Assets</b>		<b>¥ 61,944,546</b>	<b>¥ 57,499,010</b>	<b>¥ 2,698,759</b>	<b>¥ 1,004,459</b>	<b>¥ 1,055,026</b>	<b>¥ 697,795</b>
<b>Liabilities:</b>							
Deposits		33,494,433	—	—	—	—	33,494,433
Negotiable Certificates of Deposit		7,324,594	—	—	—	—	7,324,594
Call Money and Bills Sold		60,675	—	—	—	—	60,675
Payables under Repurchase Agreements		1,628,440	—	1,628,440	—	—	—
Trading Liabilities		321,576	—	321,576	—	321,576	—
Borrowed Money		6,392,602	—	—	—	—	6,392,602
Foreign Exchanges		577	—	—	—	—	577
Short-Term Bonds Payable		2,545,049	—	—	—	—	2,545,049
Bonds Payable		935,605	—	—	—	—	935,605
Borrowed Money from Trust Account		4,915,208	—	—	—	—	4,915,208
Other Liabilities		1,329,910	—	795,619	—	664,262	534,291
Provision for Bonuses		12,025	—	—	—	—	12,025
Provision for Directors' Bonuses		103	—	—	—	—	103
Provision for Stocks Payment		417	—	—	—	—	417
Liabilities for Retirement Benefits		11,696	—	—	—	—	11,696
Provision for Reward Points Program		18,945	—	—	—	—	18,945
Provision for Reimbursement of Deposits		4,138	—	—	—	—	4,138
Provision for Contingent Losses		1,633	—	—	—	—	1,633
Deferred Tax Liabilities		91,243	—	—	—	—	91,243
Deferred Tax Liabilities for Land Revaluation		2,388	—	—	—	—	2,388
Acceptances and Guarantees		511,782	—	—	—	—	511,782
<b>Total Liabilities</b>		<b>¥ 59,603,051</b>	<b>¥ —</b>	<b>¥ 2,745,637</b>	<b>¥ —</b>	<b>¥ 985,839</b>	<b>¥ 56,857,414</b>

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

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

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

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

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



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

LI2		Millions of Yen				
		March 31, 2021				
Item No.		a	b	c	d	e
		Total	Credit risk (excluding amounts relevant to columns c and d)	Counterparty credit risk	Securitisation (excluding amounts relevant to column e)	Market risk
		Items subject to:				
1	Asset carrying value amount under scope of regulatory consolidation	¥ 61,246,751	¥ 57,499,010	¥ 2,698,759	¥ 1,004,459	¥ 1,055,026
2	Liabilities carrying value amount under scope of regulatory consolidation	2,745,637	—	2,745,637	—	985,839
3	Total net amount under regulatory scope of consolidation	58,501,114	57,499,010	(46,877)	1,004,459	69,187
4	Off-balance sheet amounts	4,533,097	4,284,638	—	248,459	—
5	Differences due to netting, the exposure calculation method, etc.	2,433,938	—	2,760,956	—	(327,018)
6	Differences due to consideration of allowances and write-offs	36,982	36,982	—	—	—
7	Regulatory exposure amounts	65,505,133	61,820,632	2,714,078	1,252,918	(257,830)

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

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

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

## CR1: Credit quality of assets

Item No.	CR1	Millions of Yen			
		March 31, 2021			
		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	¥ 143,700	¥ 29,962,652	¥ 113,277	¥ 29,993,075
2	Debt Securities	761	3,657,103	—	3,657,864
3	Other on-balance sheet assets (debt-based assets)	16,811	19,696,009	14,961	19,697,859
4	Total on-balance sheet assets (1+2+3)	161,273	53,315,765	128,238	53,348,799
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	157	511,624	985	510,797
6	Commitments, etc.	2,323	5,037,694	1,633	5,038,384
7	Total off-balance sheet assets (5+6)	2,481	5,549,319	2,619	5,549,181
Total					
8	Total (4+7)	¥ 163,754	¥ 58,865,085	¥ 130,857	¥ 58,897,981

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

Item No.	CR1	Millions of Yen			
		March 31, 2020			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 122,779	¥ 29,165,498	¥ 110,093	¥ 29,178,183
2	Debt Securities	720	3,126,705	—	3,127,426
3	Other on-balance sheet assets (debt-based assets)	20,109	14,788,800	15,891	14,793,018
4	Total on-balance sheet assets (1+2+3)	143,609	47,081,004	125,985	47,098,629
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	694	523,550	1,220	523,025
6	Commitments, etc.	918	3,560,273	1,440	3,559,751
7	Total off-balance sheet assets (5+6)	1,613	4,083,824	2,660	4,082,777
Total					
8	Total (4+7)	¥ 145,222	¥ 51,164,829	¥ 128,645	¥ 51,181,406

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

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

CR2 Item No.	Millions of Yen	
	March 31, 2021	
	Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 143,609
2	Of which: Newly defaulted	57,773
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status
4	for each factor during the fiscal year	Of which: Written-offs
5		Of which: Other factors
6	Stock of defaulted loans and debt securities at the end of the fiscal year (1+2-3-4+5)	161,273

Notes: 1. The end of the previous fiscal year indicates March 31, 2020, and the end of the fiscal year indicates March 31, 2021.  
2. The main factor for the item 5. "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

CR2 Item No.	Millions of Yen	
	March 31, 2020	
	Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 138,273
2	Of which: Newly defaulted	95,303
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status
4	for each factor during the fiscal year	Of which: Written-offs
5		Of which: Other factors
6	Stock of defaulted loans and debt securities at the end of the fiscal year (1+2-3-4+5)	143,609

Notes: 1. The end of the previous fiscal year indicates March 31, 2019, and the end of the fiscal year indicates March 31, 2020.  
2. The main factor for the item 5. "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

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

CR3 Item No.	Millions of Yen					
	March 31, 2021					
	a	b	c	d	e	
1	Loans and Bills Discounted	¥ 29,344,915	¥ 648,159	¥ 294,113	¥ 181,098	¥ —
2	Debt Securities	3,626,036	31,828	—	31,500	—
3	Other on-balance sheet assets (debt-based assets)	19,697,505	353	181	171	—
4	Total (1+2+3)	¥ 52,668,457	¥ 680,342	¥ 294,294	¥ 212,769	¥ —
5	Of which defaulted	127,803	6,038	4,791	—	—

CR3 Item No.	Millions of Yen					
	March 31, 2020					
	a	b	c	d	e	
1	Loans and Bills Discounted	¥ 28,617,886	¥ 560,297	¥ 262,517	¥ 185,954	¥ —
2	Debt Securities	3,075,495	51,930	1,000	45,431	—
3	Other on-balance sheet assets (debt-based assets)	14,787,851	5,167	162	5,004	—
4	Total (1+2+3)	¥ 46,481,233	¥ 617,395	¥ 263,680	¥ 236,389	¥ —
5	Of which defaulted	114,625	4,985	3,983	—	—

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

CR4		Millions of Yen, %									
		March 31, 2021									
		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	¥	13	¥	—	¥	13	¥	—	—%	
2	Government of Japan and Bank of Japan (BOJ)		60		—		60		—	—	
3	Foreign central governments and foreign central banks		338,001		—		338,001		35,594	10.53	
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		170,640		—		170,640		107,765	63.15	
12	Corporates, etc.		191,677		282,315		191,677		214,530	99.94	
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	150.00	
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	¥	700,392	¥	282,315	¥	700,392	¥	22,975	¥ 357,890	49.48%

CR4		Millions of Yen, %							
		March 31, 2020							
Item No.	Asset classes	a		b		c		e	f
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount			
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1	Cash	¥ 7	¥ —	¥ 7	¥ —	¥ 0	¥ 0	0.00%	
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	0	0	0.00	
3	Foreign central governments and foreign central banks	340,528	—	340,528	—	31,335	9.20		
4	Bank for International Settlements, etc.	—	—	—	—	—	—		
5	Local governments of Japan	—	—	—	—	—	—		
6	Foreign non-central government public sector entities (PSEs)	—	—	—	—	—	—		
7	Multilateral development banks (MDBs)	—	—	—	—	—	—		
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—		
9	Government-affiliated agencies of Japan	—	—	—	—	—	—		
10	The three local public corporations	—	—	—	—	—	—		
11	Financial institutions and type I financial instruments business operators	112,814	—	112,814	—	36,479	32.33		
12	Corporates, etc.	197,570	376,332	197,570	14,738	212,309	100.00		
13	SMEs, etc. and individuals	—	—	—	—	—	—		
14	Residential mortgage loans	—	—	—	—	—	—		
15	Real estate acquisition activities, etc.	—	—	—	—	—	—		
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)	1	—	1	—	1	130.65		
17	Past due loans for three months or more (residential mortgage loans)	—	—	—	—	—	—		
18	Uncollected notes	—	—	—	—	—	—		
19	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—		
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—		
21	Investments, etc. (excluding significant investments)	—	—	—	—	—	—		
22	Total	¥ 650,981	¥ 376,332	¥ 650,981	¥ 14,738	¥ 280,125	42.07%		

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

CR5		Millions of Yen												
		March 31, 2021												
Item No.	Asset classes	Risk weight	Credit risk exposure amounts (post-CCF and post-CRM)											
			a	b	c	d	e	f	g	h	i	j	k	
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total	
1	Cash	¥	13	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	13
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		266,923	—	—	—	70,967	—	111	—	—	—	—	338,001
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		—	—	78,391	—	325	—	91,924	—	—	—	—	170,640
12	Corporates, etc.		—	—	—	—	245	—	214,408	—	—	—	—	214,652
13	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	0	—	—	0	—	—	—	0
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	¥	266,997	¥ —	¥ 78,391	¥ —	¥ 71,537	¥ —	¥ 306,443	¥ 0	¥ —	¥ —	¥ —	¥ 723,367

CR5		Millions of Yen											
		March 31, 2020											
Item No.	Asset classes	Risk weight	Credit risk exposure amounts (post-CCF and post-CRM)										
			a	b	c	d	e	f	g	h	i	j	k
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total
1	Cash	¥	7	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	7
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		277,857	—	—	—	62,671	—	—	—	—	—	340,528
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—	—	—
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—
9	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	—	—
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators		—	—	80,984	—	23,094	—	8,734	—	—	—	112,814
12	Corporates, etc.		—	—	—	—	—	—	212,309	—	—	—	212,309
13	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	0	—	—	0	—	—	1
17	Past due loans for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—
22	Total	¥	277,924	¥ —	¥ 80,984	¥ —	¥ 85,766	¥ —	¥ 221,043	¥ 0	¥ —	¥ —	¥ 665,720

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2021											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 2,621,257	¥ 33	75.00%	¥ 2,638,281	0.00%	0.0	32.09%	2.1	¥ 16,876	0.63%	¥ 9	
2	0.15 to < 0.25	1,837	—	—	45	0.20	0.0	27.64	1.8	10	24.17	0	
3	0.25 to < 0.50	2,304	—	—	113	0.30	0.0	32.10	1.0	31	28.18	0	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	2,625,399	33	75.00	2,638,440	0.00	0.0	32.09	2.1	16,919	0.64	9	¥ 51
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	18,897,473	71,113	75.67	18,982,865	0.00	0.0	44.99	1.1	86,554	0.45	118	
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	34,451	338	75.00	20,905	0.29	0.0	45.00	3.5	14,777	70.68	27	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	7,771	—	—	71	8.63	0.0	45.00	1.0	118	165.28	2	
7	10.00 to < 100.00	10,188	—	—	188	13.42	0.0	45.00	1.5	383	203.73	11	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	18,949,885	71,451	75.66	19,004,030	0.00	0.1	44.99	1.1	101,833	0.53	159	150
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	476,380	12,000	100.00	514,048	0.05	0.0	31.27	3.4	117,915	22.93	84	
2	0.15 to < 0.25	39,500	9,000	75.00	46,250	0.20	0.0	32.10	1.2	10,815	23.38	30	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	1,400	1,000	75.00	2,150	0.50	0.0	32.10	1.0	806	37.49	3	
5	0.75 to < 2.50	19,251	5,883	95.71	24,882	1.16	0.0	31.96	1.0	13,767	55.33	92	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	536,531	27,883	90.13	587,330	0.11	0.0	31.36	3.1	143,305	24.39	211	324
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	151,116	103,873	75.00	229,188	0.06	0.0	47.89	1.5	61,404	26.79	72	
2	0.15 to < 0.25	1,729	—	—	1,729	0.20	0.0	71.02	3.1	1,415	81.85	2	
3	0.25 to < 0.50	8,900	—	—	8,854	0.28	0.0	45.00	1.1	4,622	52.20	11	
4	0.50 to < 0.75	1	—	—	1	0.50	0.0	45.00	1.0	0	52.44	0	
5	0.75 to < 2.50	3,255	—	—	3,255	1.71	0.0	45.00	4.3	4,442	136.46	25	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	165,003	103,873	75.00	243,029	0.09	0.0	47.91	1.6	71,885	29.57	111	57



CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2021											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 7,084,227	¥ 3,087,710	75.91%	¥ 9,484,269	0.07%	0.7	31.38%	2.5	¥ 1,732,515	18.26%	¥ 2,267	
2	0.15 to < 0.25	1,948,161	485,776	74.77	2,281,047	0.20	0.4	30.62	2.3	719,975	31.56	1,432	
3	0.25 to < 0.50	1,429,315	361,884	74.26	1,689,333	0.30	0.5	31.40	2.2	662,085	39.19	1,637	
4	0.50 to < 0.75	1,116,000	249,616	77.45	1,305,426	0.50	0.7	29.27	2.3	587,601	45.01	1,929	
5	0.75 to < 2.50	828,406	148,090	69.03	895,076	1.39	0.7	28.80	2.1	579,000	64.68	3,611	
6	2.50 to < 10.00	170,224	9,048	81.90	178,311	6.28	0.1	24.05	2.2	148,773	83.43	2,714	
7	10.00 to < 100.00	88,691	775	75.00	88,695	18.67	0.0	31.70	3.2	151,091	170.34	5,252	
8	100.00 (Default)	32,151	—	—	38,465	100.00	0.0	31.68	1.0	15,605	40.56	10,940	
9	Sub-total	12,697,179	4,342,903	75.51	15,960,626	0.64	3.2	30.88	2.4	4,596,649	28.79	29,786	¥ 69,700
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	899,338	102,406	77.51	985,091	0.07	0.8	53.50	2.9	355,587	36.09	390	
2	0.15 to < 0.25	61,692	69,755	100.00	131,486	0.20	0.4	55.86	2.5	86,795	66.01	150	
3	0.25 to < 0.50	342,976	57,183	74.51	384,532	0.29	0.6	48.74	2.4	246,337	64.06	560	
4	0.50 to < 0.75	181,158	21,981	75.22	197,820	0.56	0.8	40.57	3.1	149,273	75.45	457	
5	0.75 to < 2.50	360,802	5,053	78.52	365,135	1.42	1.1	44.25	3.9	453,885	124.30	2,293	
6	2.50 to < 10.00	125,848	4,555	88.54	130,162	5.59	0.3	45.63	4.2	233,969	179.75	3,319	
7	10.00 to < 100.00	67,302	—	—	65,480	28.54	0.0	44.80	3.8	173,578	265.08	8,368	
8	100.00 (Default)	30,202	—	—	34,889	100.00	0.0	44.63	1.0	0	0.00	15,572	
9	Sub-total	2,069,322	260,935	82.88	2,294,598	3.02	4.3	49.42	3.0	1,699,426	74.06	31,113	17,866
SME exposures (AIRB)													
1	0.00 to < 0.15	81,031	7,010	75.00	84,387	0.12	0.0	31.19	2.1	17,141	20.31	33	
2	0.15 to < 0.25	82,986	—	—	76,288	0.20	0.0	31.76	3.1	24,024	31.49	49	
3	0.25 to < 0.50	31,264	—	—	31,114	0.30	0.0	30.01	3.2	10,688	34.35	28	
4	0.50 to < 0.75	43,671	542	75.00	42,339	0.50	0.0	23.60	2.4	12,940	30.56	50	
5	0.75 to < 2.50	118,751	7,605	79.46	121,704	1.56	0.1	22.37	2.8	58,076	47.71	426	
6	2.50 to < 10.00	9,458	15	100.00	9,474	6.65	0.0	17.19	2.6	4,826	50.94	113	
7	10.00 to < 100.00	2,259	—	—	1,563	18.67	0.0	22.94	2.7	1,676	107.21	67	
8	100.00 (Default)	1,325	—	—	2,646	100.00	0.0	26.97	1.0	903	34.14	641	
9	Sub-total	370,749	15,173	77.26	369,518	1.63	0.3	27.01	2.7	130,277	35.25	1,411	2,625
SME exposures (FIRB)													
1	0.00 to < 0.15	9	—	—	9	0.11	0.0	45.00	1.0	1	19.55	0	
2	0.15 to < 0.25	43	—	—	43	0.20	0.0	45.00	1.0	11	26.61	0	
3	0.25 to < 0.50	315	—	—	315	0.30	0.0	45.00	2.1	150	47.63	0	
4	0.50 to < 0.75	102,607	891	75.00	101,845	0.50	0.6	38.31	4.6	66,525	65.32	196	
5	0.75 to < 2.50	299,196	2,132	80.09	298,332	1.59	1.7	39.83	4.8	279,128	93.56	1,898	
6	2.50 to < 10.00	7,572	—	—	7,578	7.24	0.0	39.22	4.3	9,495	125.29	213	
7	10.00 to < 100.00	366	—	—	382	18.67	0.0	45.00	3.2	767	200.57	32	
8	100.00 (Default)	5,479	159	68.00	5,746	100.00	0.0	39.40	1.0	0	0.00	2,264	
9	Sub-total	415,591	3,183	78.05	414,253	2.81	2.4	39.45	4.7	356,081	85.95	4,606	487

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2021											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,285,800	¥ 89,285	75.45%	¥ 1,353,168	0.08%	0.3	26.69%	4.2	¥ 320,557	23.68%	¥ 325	
2	0.15 to < 0.25	83,351	5,047	75.00	87,137	0.20	0.0	28.32	3.5	30,991	35.56	50	
3	0.25 to < 0.50	656,681	110,796	74.55	739,284	0.29	0.1	22.88	4.3	276,271	37.37	505	
4	0.50 to < 0.75	257,189	164,593	75.07	380,751	0.58	0.0	23.14	4.5	191,839	50.38	515	
5	0.75 to < 2.50	324,249	68,959	73.14	374,690	1.42	0.0	25.01	3.6	246,085	65.67	1,355	
6	2.50 to < 10.00	101,129	40,266	75.00	131,329	4.78	0.0	26.32	3.4	120,959	92.10	1,649	
7	10.00 to < 100.00	71,700	9,653	75.00	78,940	24.77	0.0	38.88	4.0	168,930	213.99	7,951	
8	100.00 (Default)	14,993	2,288	75.00	16,714	100.00	0.0	24.65	1.0	5,331	31.89	3,694	
9	Sub-total	2,795,097	490,891	74.74	3,162,017	1.69	0.7	25.50	4.1	1,360,966	43.04	16,047	¥ 7,858
Specialised lending (FIRB)													
1	0.00 to < 0.15	1,149	—	—	1,149	0.09	0.2	45.00	1.0	203	17.73	0	
2	0.15 to < 0.25	72	—	—	72	0.20	0.0	45.00	1.0	22	30.51	0	
3	0.25 to < 0.50	989	—	—	989	0.30	0.1	45.00	1.0	385	38.98	1	
4	0.50 to < 0.75	249	—	—	249	0.55	0.0	45.00	1.0	137	55.21	0	
5	0.75 to < 2.50	493	—	—	493	1.43	0.0	45.00	1.0	413	83.77	3	
6	2.50 to < 10.00	68	—	—	68	4.59	0.0	45.00	1.0	86	126.34	1	
7	10.00 to < 100.00	185	—	—	185	20.40	0.0	45.00	1.0	388	209.70	16	
8	100.00 (Default)	18	—	—	18	100.00	0.0	45.00	1.0	0	0.00	8	
9	Sub-total	3,226	—	—	3,226	2.22	0.6	45.00	1.0	1,637	50.76	32	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,319,041	—	—	504,805	0.07	0.3	90.00	5.0	592,987	117.46	—	
2	0.15 to < 0.25	132,789	—	—	55,109	0.20	0.1	90.00	5.0	83,725	151.92	—	
3	0.25 to < 0.50	73,600	—	—	27,779	0.30	0.2	90.00	5.0	47,776	171.98	—	
4	0.50 to < 0.75	42,046	—	—	21,255	0.50	0.2	90.00	5.0	43,143	202.97	—	
5	0.75 to < 2.50	18,885	—	—	14,115	1.45	0.2	90.00	5.0	41,568	294.48	—	
6	2.50 to < 10.00	4,768	—	—	2,460	6.76	0.0	90.00	5.0	10,778	438.03	—	
7	10.00 to < 100.00	0	—	—	0	18.68	0.0	90.00	5.0	0	722.93	—	
8	100.00 (Default)	135	—	—	48	100.00	0.0	90.00	5.0	546	1,125.00	—	
9	Sub-total	1,591,267	—	—	625,575	0.18	1.3	90.00	5.0	820,527	131.16	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	6,452	—	—	6,452	0.09	0.0	32.10	2.9	1,591	24.67	1	
2	0.15 to < 0.25	9,820	—	—	9,820	0.20	0.0	32.10	4.6	4,590	46.73	6	
3	0.25 to < 0.50	14,399	—	—	14,399	0.30	0.0	32.10	2.9	6,316	43.86	14	
4	0.50 to < 0.75	6,835	—	—	6,835	0.50	0.0	31.89	4.5	5,571	81.49	11	
5	0.75 to < 2.50	25,171	—	—	25,171	1.58	0.0	31.12	3.6	21,075	83.72	124	
6	2.50 to < 10.00	480	—	—	480	7.65	0.0	32.10	3.8	652	135.94	11	
7	10.00 to < 100.00	371	—	—	371	18.67	0.0	32.10	3.1	639	172.07	22	
8	100.00 (Default)	2,527	—	—	2,527	100.00	0.0	32.10	1.0	1,039	41.12	728	
9	Sub-total	66,059	—	—	66,059	4.74	0.0	31.70	3.5	41,477	62.78	920	499

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2021											
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	¥ 2,280	¥ —	—%	¥ 2,280	0.13%	0.0	100.00%	1.0	¥ 1,191	52.25%	¥ —	—
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	—
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	—
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	2,280	—	—	2,280	0.13	0.0	100.00	1.0	1,191	52.25	—	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	322,172	21,997	100.00	344,169	0.05	0.2	45.00	1.0	44,378	12.89	98	—
2	0.15 to < 0.25	67,853	30	75.00	67,876	0.20	0.1	45.00	1.0	21,260	31.32	62	—
3	0.25 to < 0.50	63,775	3,319	75.00	66,265	0.30	0.2	45.00	1.1	27,513	41.51	92	—
4	0.50 to < 0.75	47,014	2,386	75.00	48,804	0.51	0.9	45.00	1.3	27,711	56.78	112	—
5	0.75 to < 2.50	39,785	—	—	39,785	1.49	3.8	45.00	1.3	33,365	83.86	267	—
6	2.50 to < 10.00	4,304	—	—	4,304	6.33	0.7	45.00	1.0	6,236	144.89	122	—
7	10.00 to < 100.00	169	—	—	169	35.75	0.0	45.00	4.9	446	264.09	27	—
8	100.00 (Default)	4,110	—	—	4,110	100.00	0.0	45.00	1.0	0	0.00	1,849	—
9	Sub-total	549,186	27,733	94.82	575,485	1.01	6.1	45.00	1.1	160,912	27.96	2,632	428
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	366,598	2,386	75.00	368,388	0.05	0.2	92.91	1.0	113,991	30.94	10	—
2	0.15 to < 0.25	46,796	30	75.00	46,818	0.20	0.1	99.72	1.0	13,453	28.73	0	—
3	0.25 to < 0.50	47,941	3,319	75.00	50,431	0.30	0.1	88.27	1.1	22,730	45.07	14	—
4	0.50 to < 0.75	4,451	—	—	4,451	0.50	0.0	45.00	4.7	4,365	98.06	10	—
5	0.75 to < 2.50	8,504	—	—	8,504	1.70	0.2	97.90	1.0	11,806	138.83	2	—
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	474,292	5,735	75.00	478,594	0.12	0.6	92.73	1.1	166,347	34.75	37	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	—
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—
3	0.25 to < 0.50	45,085	—	—	45,085	0.30	33.6	76.75	—	18,581	41.21	106	—
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	45,085	—	—	45,085	0.30	33.6	76.75	—	18,581	41.21	106	174

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2021											
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	¥ 42,074	27.62%	¥ 11,624	0.10%	44.3	60.85%	—	¥ 441	3.79%	¥ 7	
2	0.15 to < 0.25	37,654	798,901	11.49	129,504	0.23	195.3	67.87	—	10,515	8.11	202	
3	0.25 to < 0.50	19,844	898,112	7.78	89,802	0.35	144.5	75.82	—	11,625	12.94	243	
4	0.50 to < 0.75	30,851	267,810	11.49	61,641	0.55	82.0	67.87	—	10,146	16.46	232	
5	0.75 to < 2.50	12,116	233,306	12.57	41,465	1.15	120.9	68.73	—	11,922	28.75	329	
6	2.50 to < 10.00	32,204	77,185	12.23	41,647	4.86	41.6	68.47	—	32,357	77.69	1,387	
7	10.00 to < 100.00	198	1,182	12.05	340	46.18	0.5	66.17	—	582	170.95	108	
8	100.00 (Default)	129	5,197	8.72	11,131	100.00	13.5	69.15	—	11,554	103.79	6,773	
9	Sub-total	132,999	2,323,770	10.48	387,158	3.81	642.9	69.70	—	89,144	23.02	9,284	¥ 12,489
Residential mortgage exposures													
1	0.00 to < 0.15	4,396,104	13,743	100.00	4,409,848	0.11	152.1	17.71	—	201,011	4.55	873	
2	0.15 to < 0.25	2,297,518	51	100.00	2,297,570	0.17	105.9	17.47	—	146,476	6.37	707	
3	0.25 to < 0.50	3,197,850	1,881	100.00	3,199,741	0.33	190.3	17.19	—	324,265	10.13	1,877	
4	0.50 to < 0.75	39,795	—	—	39,795	0.65	2.6	22.05	—	8,285	20.82	57	
5	0.75 to < 2.50	136,691	19	100.00	136,711	0.87	13.6	20.55	—	32,008	23.41	244	
6	2.50 to < 10.00	3,745	—	—	3,745	2.92	0.1	16.17	—	1,486	39.69	17	
7	10.00 to < 100.00	58,509	12	100.00	58,522	19.97	3.4	18.18	—	59,453	101.59	2,147	
8	100.00 (Default)	34,066	16	100.00	35,591	100.00	2.0	19.33	—	10,027	28.17	6,079	
9	Sub-total	10,164,281	15,724	100.00	10,181,524	0.67	470.3	17.56	—	783,016	7.69	12,004	25,829
Other retail exposures													
1	0.00 to < 0.15	0	22,625	22.13	5,008	0.10	20.4	21.29	—	272	5.44	1	
2	0.15 to < 0.25	153,768	—	—	153,768	0.24	47.2	73.50	—	52,388	34.06	276	
3	0.25 to < 0.50	205,871	—	—	205,871	0.38	70.4	38.42	—	49,928	24.25	317	
4	0.50 to < 0.75	339,598	384	100.00	340,279	0.56	88.3	35.80	—	95,289	28.00	711	
5	0.75 to < 2.50	177,771	145,035	31.83	223,949	1.20	271.2	61.10	—	147,492	65.85	1,713	
6	2.50 to < 10.00	36,806	16,542	36.49	42,843	6.83	41.8	33.57	—	22,467	52.44	1,020	
7	10.00 to < 100.00	2,928	799	91.92	3,716	34.59	0.7	32.17	—	2,724	73.30	522	
8	100.00 (Default)	10,241	1,712	30.30	21,756	100.00	11.4	47.72	—	6,344	29.15	9,874	
9	Sub-total	926,986	187,100	31.45	997,193	3.18	551.7	47.91	—	376,907	37.79	14,438	18,178
Lease transactions													
1	0.00 to < 0.15	219,164	—	—	219,164	0.07	0.4	45.00	2.7	53,869	24.57	74	
2	0.15 to < 0.25	151,854	—	—	151,854	0.20	0.1	45.00	4.1	90,665	59.70	140	
3	0.25 to < 0.50	21,951	—	—	21,951	0.30	0.1	45.00	2.4	12,083	55.04	30	
4	0.50 to < 0.75	41,661	—	—	41,661	0.50	0.2	45.00	3.2	32,672	78.42	94	
5	0.75 to < 2.50	38,027	—	—	38,027	1.62	0.3	45.00	2.8	39,528	103.94	277	
6	2.50 to < 10.00	3,989	—	—	3,989	5.92	0.0	45.00	3.5	6,217	155.85	106	
7	10.00 to < 100.00	1,856	—	—	1,856	18.67	0.0	45.00	3.8	4,473	241.00	156	
8	100.00 (Default)	—	—	—	326	100.00	0.0	45.00	1.0	0	0.00	146	
9	Sub-total	478,504	—	—	478,830	0.47	1.2	45.00	3.2	239,510	50.01	1,026	5,319
Total (all portfolios)		¥ 55,058,928	¥ 7,876,394	55.59%	¥ 58,514,858	0.63%	1,720.2	35.73%	2.0	¥ 11,176,600	19.10%	¥ 123,940	¥ 162,039

Notes: 1. "Number of obligors" in Column f: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.  
2. Purchased receivables for retail (dilution risk and originator risk of loan participation) are not applicable.

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2020											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
<b>Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))</b>													
1	0.00 to < 0.15	¥ 2,252,178	¥ 33	75.00%	¥ 2,269,637	0.00%	0.0	32.09%	1.8	¥ 14,071	0.62%	¥ 8	
2	0.15 to < 0.25	2,906	469	75.00	314	0.20	0.0	31.13	3.6	121	38.73	0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	2,255,084	502	75.00	2,269,951	0.00	0.0	32.09	1.8	14,193	0.62	8	¥ 59
<b>Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))</b>													
1	0.00 to < 0.15	13,225,296	102,116	92.02	13,359,874	0.00	0.0	44.99	1.0	86,772	0.64	117	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.51	0	
3	0.25 to < 0.50	41,559	8,528	75.00	32,224	0.28	0.0	43.60	2.6	19,988	62.02	39	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	27,759	—	—	559	6.02	0.0	45.00	2.0	846	151.38	15	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	13,294,615	110,644	90.71	13,392,658	0.00	0.1	44.99	1.1	107,606	0.80	172	143
<b>Financial Institution exposures (AIRB)</b>													
1	0.00 to < 0.15	433,512	—	—	452,652	0.05	0.0	32.10	3.3	104,083	22.99	75	
2	0.15 to < 0.25	49,000	9,000	75.00	55,750	0.20	0.0	32.10	1.1	12,700	22.78	36	
3	0.25 to < 0.50	1,086	—	—	1,086	0.30	0.0	11.81	1.0	112	10.37	0	
4	0.50 to < 0.75	1,400	1,000	75.00	2,150	0.50	0.0	32.10	1.0	806	37.50	3	
5	0.75 to < 2.50	17,984	8,651	87.57	25,559	1.14	0.0	32.10	1.0	14,185	55.49	94	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	502,983	18,651	80.83	537,199	0.12	0.0	32.05	2.9	131,888	24.55	209	339
<b>Financial Institution exposures (FIRB)</b>													
1	0.00 to < 0.15	456,549	122,155	80.67	554,966	0.06	0.0	44.17	1.5	120,062	21.63	162	
2	0.15 to < 0.25	1,626	—	—	1,626	0.20	0.0	72.66	4.2	1,617	99.44	2	
3	0.25 to < 0.50	23,583	6,521	75.00	25,974	0.27	0.0	45.00	1.2	13,568	52.23	32	
4	0.50 to < 0.75	1	—	—	1	0.50	0.0	45.00	1.0	0	52.44	0	
5	0.75 to < 2.50	4,197	—	—	4,197	1.78	0.0	45.00	4.4	5,727	136.44	33	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	485,959	128,676	80.39	586,767	0.08	0.1	44.29	1.6	140,976	24.02	230	164

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2020											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 6,864,526	¥ 2,434,624	75.70%	¥ 8,776,921	0.07%	0.7	31.45%	2.6	¥ 1,688,245	19.23%	¥ 2,141	
2	0.15 to < 0.25	1,972,574	362,044	76.22	2,208,815	0.20	0.4	30.69	2.5	714,099	32.32	1,389	
3	0.25 to < 0.50	1,302,246	168,894	74.83	1,432,960	0.30	0.4	31.15	2.4	579,608	40.44	1,377	
4	0.50 to < 0.75	1,083,258	240,765	74.84	1,258,310	0.50	0.7	28.83	2.4	560,606	44.55	1,832	
5	0.75 to < 2.50	869,047	126,389	68.72	911,662	1.50	0.7	28.69	2.1	604,461	66.30	3,948	
6	2.50 to < 10.00	147,526	10,071	78.93	155,899	5.93	0.0	24.41	2.4	132,293	84.85	2,280	
7	10.00 to < 100.00	89,160	35	75.00	89,036	18.67	0.0	31.14	3.6	152,138	170.87	5,180	
8	100.00 (Default)	30,930	—	—	34,760	100.00	0.0	32.06	1.0	14,279	41.08	10,004	
9	Sub-total	12,359,271	3,342,824	75.40	14,868,366	0.64	3.3	30.85	2.5	4,445,734	29.90	28,155	¥ 67,246
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	810,879	129,185	80.98	928,172	0.07	0.9	53.50	3.1	350,278	37.73	360	
2	0.15 to < 0.25	80,031	—	—	83,225	0.20	0.4	59.85	3.1	61,408	73.78	102	
3	0.25 to < 0.50	328,629	57,328	78.25	372,638	0.29	0.6	46.44	2.6	235,325	63.15	511	
4	0.50 to < 0.75	171,069	19,437	75.88	186,972	0.58	0.8	42.74	3.5	162,888	87.11	472	
5	0.75 to < 2.50	371,451	20,283	75.83	387,350	1.39	1.2	44.26	3.8	464,244	119.85	2,379	
6	2.50 to < 10.00	149,046	14,721	90.04	162,248	6.09	0.3	45.22	4.3	303,501	187.05	4,451	
7	10.00 to < 100.00	64,517	—	—	62,651	26.25	0.0	44.76	3.9	166,620	265.94	7,359	
8	100.00 (Default)	12,929	179	92.62	16,489	100.00	0.0	44.40	1.0	0	0.00	7,321	
9	Sub-total	1,988,553	241,136	80.05	2,199,748	2.33	4.6	49.07	3.3	1,744,266	79.29	22,959	14,304
SME exposures (AIRB)													
1	0.00 to < 0.15	39,785	4,000	75.00	42,785	0.11	0.0	29.77	3.9	11,454	26.77	15	
2	0.15 to < 0.25	75,498	1,723	75.00	73,043	0.20	0.0	31.69	3.2	23,046	31.55	47	
3	0.25 to < 0.50	30,525	—	—	30,525	0.30	0.0	31.81	2.1	9,146	29.96	30	
4	0.50 to < 0.75	40,764	713	78.50	39,747	0.50	0.0	20.72	2.5	11,058	27.82	41	
5	0.75 to < 2.50	116,545	8,508	78.94	115,961	1.59	0.1	20.33	2.9	50,012	43.12	368	
6	2.50 to < 10.00	6,682	523	76.13	7,080	7.03	0.0	19.93	1.8	4,028	56.89	101	
7	10.00 to < 100.00	829	—	—	107	18.67	0.0	11.81	5.0	58	53.89	2	
8	100.00 (Default)	1,880	—	—	3,978	100.00	0.0	28.40	1.0	1,437	36.12	1,015	
9	Sub-total	312,511	15,468	77.37	313,230	2.18	0.3	25.53	2.9	110,241	35.19	1,621	3,283
SME exposures (FIRB)													
1	0.00 to < 0.15	27	—	—	27	0.12	0.0	45.00	1.0	5	20.42	0	
2	0.15 to < 0.25	39	—	—	39	0.20	0.0	45.00	1.0	10	26.73	0	
3	0.25 to < 0.50	4	—	—	4	0.30	0.0	45.00	1.0	1	33.97	0	
4	0.50 to < 0.75	111,701	1,671	75.00	112,133	0.50	0.5	38.65	4.5	72,824	64.94	218	
5	0.75 to < 2.50	273,580	1,531	79.63	272,355	1.57	1.5	39.74	4.7	252,649	92.76	1,710	
6	2.50 to < 10.00	9,107	1	0.00	9,140	7.39	0.0	40.54	3.5	11,757	128.63	272	
7	10.00 to < 100.00	524	—	—	524	18.67	0.0	45.00	2.6	1,011	192.88	44	
8	100.00 (Default)	5,217	235	98.80	5,802	100.00	0.0	40.11	1.0	0	0.00	2,327	
9	Sub-total	400,202	3,439	78.66	400,027	2.85	2.3	39.47	4.6	338,260	84.55	4,574	587

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2020											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
<b>Specialised lending (AIRB)</b>													
1	0.00 to < 0.15	¥ 1,386,047	¥ 150,657	75.00%	¥ 1,499,040	0.08%	0.3	27.34%	4.2	¥ 356,139	23.75%	¥ 361	
2	0.15 to < 0.25	71,748	5,850	75.00	76,136	0.20	0.0	25.91	3.7	25,107	32.97	40	
3	0.25 to < 0.50	540,609	142,098	74.83	646,951	0.29	0.1	24.16	4.4	254,982	39.41	465	
4	0.50 to < 0.75	282,051	44,188	75.61	315,465	0.56	0.0	20.69	4.3	138,436	43.88	377	
5	0.75 to < 2.50	312,508	62,662	74.17	358,985	1.37	0.0	27.37	4.0	266,355	74.19	1,399	
6	2.50 to < 10.00	77,678	30,088	75.00	100,244	5.02	0.0	28.54	3.8	102,946	102.69	1,371	
7	10.00 to < 100.00	12,524	9,828	75.00	19,895	25.06	0.0	37.70	3.5	41,186	207.01	2,102	
8	100.00 (Default)	12,642	1,478	64.93	13,606	100.00	0.0	22.95	1.0	5,129	37.69	2,712	
9	Sub-total	2,695,811	446,852	74.86	3,030,325	1.11	0.7	26.02	4.2	1,190,283	39.27	8,830	¥ 8,768
<b>Specialised lending (FIRB)</b>													
1	0.00 to < 0.15	2,228	—	—	2,228	0.09	0.3	45.00	1.0	401	18.02	0	
2	0.15 to < 0.25	66	—	—	66	0.20	0.0	45.00	1.0	20	30.51	0	
3	0.25 to < 0.50	1,192	—	—	1,192	0.30	0.1	45.00	1.0	467	39.22	1	
4	0.50 to < 0.75	223	—	—	223	0.59	0.0	45.00	1.0	127	57.05	0	
5	0.75 to < 2.50	599	—	—	599	1.32	0.0	45.00	1.0	486	81.21	3	
6	2.50 to < 10.00	103	—	—	103	4.95	0.0	45.00	1.0	134	130.15	2	
7	10.00 to < 100.00	66	—	—	66	27.62	0.0	45.00	1.0	148	223.15	8	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	4,480	—	—	4,480	0.87	0.6	45.00	1.0	1,787	39.89	17	—
<b>Equity exposures (PD/LGD Approach)</b>													
1	0.00 to < 0.15	1,051,512	—	—	430,193	0.07	0.3	90.00	5.0	511,630	118.93	—	
2	0.15 to < 0.25	97,203	—	—	36,664	0.20	0.1	90.00	5.0	56,359	153.71	—	
3	0.25 to < 0.50	60,985	—	—	23,285	0.30	0.2	90.00	5.0	40,849	175.43	—	
4	0.50 to < 0.75	33,223	—	—	16,229	0.50	0.2	90.00	5.0	32,626	201.03	—	
5	0.75 to < 2.50	19,468	—	—	16,094	1.31	0.2	90.00	5.0	44,907	279.02	—	
6	2.50 to < 10.00	3,229	—	—	1,947	6.74	0.0	90.00	5.0	8,423	432.58	—	
7	10.00 to < 100.00	0	—	—	0	18.68	0.0	90.00	5.0	0	703.02	—	
8	100.00 (Default)	61	—	—	19	100.00	0.0	90.00	5.0	217	1,125.00	—	
9	Sub-total	1,265,684	—	—	524,433	0.17	1.3	90.00	5.0	695,015	132.52	—	
<b>Purchased receivables for corporates, etc. (default risk) (AIRB)</b>													
1	0.00 to < 0.15	8,690	—	—	8,690	0.10	0.0	32.10	2.8	2,241	25.78	2	
2	0.15 to < 0.25	18,858	—	—	18,858	0.20	0.0	32.10	2.4	5,904	31.31	12	
3	0.25 to < 0.50	3,750	—	—	3,750	0.30	0.0	32.10	4.2	1,976	52.71	3	
4	0.50 to < 0.75	3,752	—	—	3,752	0.50	0.0	31.85	3.1	2,169	57.81	6	
5	0.75 to < 2.50	28,502	—	—	28,502	1.61	0.0	31.88	3.8	25,491	89.43	146	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	2,309	—	—	2,309	100.00	0.0	32.10	1.0	949	41.12	665	
9	Sub-total	65,863	—	—	65,863	4.32	0.0	31.99	3.2	38,732	58.80	837	312

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2020											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)													
1	0.00 to < 0.15	¥ —	¥ —	—%	¥ —	—%	—	—%	—	¥ —	—%	¥ —	—
2	0.15 to < 0.25	1,710	—	—	1,710	0.22	0.0	100.00	1.0	1,239	72.47	—	—
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	—
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	—
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	1,710	—	—	1,710	0.22	0.0	100.00	1.0	1,239	72.47	—	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	483,484	2,372	75.00	485,263	0.06	0.3	45.00	1.1	66,743	13.75	136	—
2	0.15 to < 0.25	64,422	—	—	64,422	0.21	0.1	45.00	1.0	20,241	31.41	60	—
3	0.25 to < 0.50	132,722	—	—	132,722	0.33	0.2	45.00	1.2	58,650	44.19	200	—
4	0.50 to < 0.75	48,097	2,717	75.00	50,134	0.54	1.2	45.00	1.2	29,126	58.09	122	—
5	0.75 to < 2.50	56,045	—	—	56,045	1.57	5.3	45.00	1.3	49,537	88.38	397	—
6	2.50 to < 10.00	5,310	—	—	5,310	6.19	1.1	45.00	1.1	7,782	146.56	148	—
7	10.00 to < 100.00	2,322	—	—	2,322	16.89	0.0	45.00	1.6	4,806	206.95	176	—
8	100.00 (Default)	4,037	—	—	4,037	100.00	0.0	45.00	1.0	0	0.00	1,816	—
9	Sub-total	796,441	5,089	75.00	800,258	0.84	8.5	45.00	1.1	236,888	29.60	3,059	560
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	578,025	5,089	75.00	581,842	0.06	0.4	94.35	1.1	167,833	28.84	17	—
2	0.15 to < 0.25	19,872	—	—	19,872	0.22	0.1	99.49	1.0	14,065	70.77	0	—
3	0.25 to < 0.50	39,216	—	—	39,216	0.34	0.2	66.44	1.3	27,085	69.06	29	—
4	0.50 to < 0.75	1,001	—	—	1,001	0.50	0.0	45.00	2.9	877	87.58	2	—
5	0.75 to < 2.50	6,020	—	—	6,020	0.91	0.2	95.12	1.2	9,071	150.66	3	—
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	644,136	5,089	75.00	647,953	0.09	1.1	92.75	1.1	218,932	33.78	53	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	—
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—
3	0.25 to < 0.50	58,756	—	—	58,775	0.30	35.0	75.28	—	23,858	40.59	136	—
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	—
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	58,756	—	—	58,775	0.30	35.0	75.28	—	23,858	40.59	136	237



CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2020											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
<b>Qualifying revolving retail exposures</b>													
1	0.00 to < 0.15	¥ 0	¥ 42,186	28.14%	¥ 11,872	0.10%	44.6	62.62%	—	¥ 481	4.05%	¥ 8	
2	0.15 to < 0.25	36,647	819,182	12.66	140,429	0.23	198.2	66.45	—	11,466	8.16	221	
3	0.25 to < 0.50	25,516	829,416	7.96	91,609	0.36	171.5	75.34	—	11,933	13.02	250	
4	0.50 to < 0.75	31,871	281,217	12.66	67,498	0.57	86.9	66.45	—	11,105	16.45	255	
5	0.75 to < 2.50	15,059	213,789	13.84	44,649	1.15	126.6	67.39	—	12,520	28.04	346	
6	2.50 to < 10.00	37,209	85,971	13.43	48,758	4.85	49.1	66.92	—	36,992	75.86	1,585	
7	10.00 to < 100.00	378	1,403	13.33	566	49.24	0.7	66.08	—	969	171.29	188	
8	100.00 (Default)	109	3,614	9.64	16,063	100.00	19.3	67.40	—	15,630	97.30	9,576	
9	Sub-total	146,792	2,276,782	11.37	421,448	4.81	697.2	68.47	—	101,100	23.98	12,433	¥ 17,707
<b>Residential mortgage exposures</b>													
1	0.00 to < 0.15	4,025,749	14,944	100.00	4,040,694	0.09	136.9	18.34	—	174,400	4.31	737	
2	0.15 to < 0.25	2,941,838	82	100.00	2,941,920	0.17	139.4	18.06	—	194,374	6.60	939	
3	0.25 to < 0.50	2,612,664	2,340	100.00	2,615,015	0.35	157.1	18.11	—	285,730	10.92	1,669	
4	0.50 to < 0.75	41,039	—	—	41,039	0.62	2.8	22.43	—	8,404	20.47	57	
5	0.75 to < 2.50	132,716	19	100.00	132,736	0.89	13.5	21.22	—	32,538	24.51	249	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	68,321	20	100.00	68,342	20.21	3.8	18.68	—	71,391	104.46	2,607	
8	100.00 (Default)	33,521	15	100.00	34,837	100.00	2.0	20.05	—	8,496	24.38	6,307	
9	Sub-total	9,855,850	17,422	100.00	9,874,584	0.69	455.8	18.26	—	775,336	7.85	12,569	26,674
<b>Other retail exposures</b>													
1	0.00 to < 0.15	0	23,634	22.78	5,384	0.10	21.7	22.17	—	316	5.87	1	
2	0.15 to < 0.25	15,790	—	—	15,790	0.18	1.7	46.37	—	2,781	17.61	13	
3	0.25 to < 0.50	350,660	—	—	350,660	0.32	121.7	59.56	—	114,313	32.59	673	
4	0.50 to < 0.75	320,724	447	100.00	321,469	0.57	91.1	39.06	—	99,369	30.91	749	
5	0.75 to < 2.50	178,853	146,533	28.29	220,324	1.21	289.7	66.15	—	158,137	71.77	1,863	
6	2.50 to < 10.00	28,279	26,105	57.09	43,184	4.32	46.1	29.25	—	18,682	43.26	636	
7	10.00 to < 100.00	21,642	497	83.87	22,104	15.78	1.9	33.00	—	13,241	59.90	1,330	
8	100.00 (Default)	7,495	1,524	31.52	20,304	100.00	12.5	52.67	—	5,473	26.95	10,258	
9	Sub-total	923,447	198,741	31.74	999,223	3.13	586.8	51.97	—	412,315	41.26	15,526	19,210
<b>Lease transactions</b>													
1	0.00 to < 0.15	203,370	—	—	203,370	0.07	0.4	45.00	2.6	50,473	24.81	73	
2	0.15 to < 0.25	135,781	—	—	135,781	0.20	0.1	45.00	4.1	81,744	60.20	125	
3	0.25 to < 0.50	23,758	—	—	23,758	0.30	0.1	45.00	2.1	12,383	52.12	33	
4	0.50 to < 0.75	40,113	—	—	40,113	0.50	0.2	45.00	3.1	31,065	77.44	91	
5	0.75 to < 2.50	41,132	—	—	41,132	1.63	0.3	45.00	3.0	43,943	106.83	302	
6	2.50 to < 10.00	2,919	—	—	2,919	6.16	0.0	45.00	2.7	4,547	155.79	80	
7	10.00 to < 100.00	283	—	—	283	18.67	0.0	45.00	3.2	563	198.85	23	
8	100.00 (Default)	157	—	—	157	100.00	0.0	45.00	1.0	0	0.00	70	
9	Sub-total	447,516	—	—	447,516	0.39	1.3	45.00	3.1	224,722	50.21	801	4,928
<b>Total (all portfolios)</b>		<b>¥ 48,505,673</b>	<b>¥ 6,811,321</b>	<b>53.22%</b>	<b>¥ 51,444,524</b>	<b>0.65%</b>	<b>1,799.7</b>	<b>35.36%</b>	<b>2.2</b>	<b>¥ 10,953,383</b>	<b>21.29%</b>	<b>¥ 112,195</b>	<b>¥ 164,527</b>

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

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

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

Item No.	Portfolio	Millions of Yen	
		March 31, 2021	
		a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 101,827	¥ 101,827
2	Sovereign Exposures – AIRB	15,677	15,677
3	Financial Institution Exposures – FIRB	71,870	71,870
4	Financial Institution Exposures – AIRB	139,834	139,834
5	Corporate exposures (excluding specialised lending) – FIRB	2,055,530	2,055,530
6	Corporate exposures (excluding specialised lending) – AIRB	4,731,640	4,731,640
7	Specialised lending – FIRB	323,239	323,239
8	Specialised lending – AIRB	1,360,966	1,360,966
9	Retail – Qualifying revolving retail exposures	89,144	89,144
10	Retail – Residential mortgage exposures	783,016	783,016
11	Retail – Other retail exposures	376,907	376,907
12	Equity Exposures – FIRB	1,319,902	1,319,902
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	345,841	345,841
15	Purchased receivables – AIRB	42,668	42,668
16	Total	¥ 11,758,067	¥ 11,758,067

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

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

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

## CR8: RWA flow statements of credit risk exposures under IRB

CR8 Item No.	Billions of Yen	
	March 31, 2021	
	RWA amounts	
1	RWA at the end of the previous fiscal year	¥ 12,056
2	Asset size	458
3	Asset quality	(53)
4	Model updates	—
5	Factor of RWA changes	—
6	Methodology and policy	—
7	Acquisitions and disposals	—
8	Foreign exchange movements	118
8	Others	—
9	RWA at the end of the fiscal year	¥ 12,580

Note: The end of the previous fiscal year indicates March 31, 2020, and the end of the fiscal year indicates March 31, 2021.

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

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

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

Entities subject to AIRB and FIRB

CR9		%, Cases												
		March 31, 2021 (Period covered: September 30, 2019 - September 30, 2020)												
a	b	c					d	e	f		g	h	i	
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	Credit RWA amounts ratio
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2019	September 30, 2020				
Sovereign Exposures	—	AAA~ B	Aaa~ B2	AAA~ B	AAA~ BBB-	AAA~ BBB	0.00%	0.09%	671	757	0	0	0.00%	0.8%
Financial Institution Exposures	—	AA~ B-	Aa2~ B3	AA~ B-	AA+~ BB-	AAA~ BB	0.08	0.22	424	424	0	0	0.00	1.9
Corporate Exposures (Japanese)	≥ 0% to 0.03%	AAA~ A-	Aaa~ A3	—	AAA~ AA-	AAA~ AA	0.03	0.03	542	523	0	0	0.00	59.9
	> 0.03% to 0.1%	BBB+~ BBB-	Baa1~ Baa3	—	A+~ A-	AA~ A	0.06	0.06	508	539	1	0	0.02	
	> 0.1% to 0.5%	BB+~ BB-	Ba1~ Ba3	—	BBB+~ BBB-	A~ BBB	0.19	0.22	2,679	2,715	2	0	0.02	
	> 0.5% to 5%	B+~ B-	B1~ B3	—	BB+~ BB-	BBB~ BB	0.99	1.21	4,984	5,174	15	0	0.18	
	> 5% to <100%	—	—	—	—	—	8.41	8.88	246	283	21	0	3.71	
Corporate Exposures (Non-Japanese)	≥ 0% to 0.03%	AAA~ AA-	Aaa~ Aa3	AAA~ AA-	—	—	0.03	0.03	35	40	0	0	0.00	9.4
	> 0.03% to 0.1%	A+~ A-	A1~ A3	A+~ A-	—	—	0.06	0.07	111	107	0	0	0.00	
	> 0.1% to 0.5%	BBB+~ BBB-	Baa1~ Baa3	BBB+~ BBB-	—	—	0.25	0.26	263	255	0	0	0.00	
	> 0.5% to 15%	BB+~ B-	Ba1~ B3	BB+~ B-	—	—	2.08	2.60	590	528	8	0	0.23	
	> 15% to <100%	—	—	—	—	—	34.71	34.71	19	39	7	0	13.06	
Purchased receivables for corporates, etc. (Top-down approach)	—	—	—	—	AAA~ BB+	AAA~ BBB-	3.53	3.53	314	301	1	0	0.59	0.0
Qualifying revolving retail exposures	≥ 0% to 10%	/	/	/	/	/	0.51	0.33	41,995	41,973	36	0	0.09	0.0
	> 10% to < 100%	/	/	/	/	/	24.13	24.13	175	123	28	0	14.44	
Residential mortgage exposures	≥ 0% to 2%	/	/	/	/	/	0.23	0.24	502,091	521,749	390	0	0.09	6.1
	> 2% to < 100%	/	/	/	/	/	20.50	20.41	5,205	3,817	646	0	12.54	
Other retail exposures	≥ 0% to 10%	/	/	/	/	/	0.65	0.63	39,766	38,141	191	0	0.38	0.4
	> 10% to < 100%	/	/	/	/	/	24.30	25.93	263	159	48	0	17.19	

## Entities subject to FIRB

CR9	%, Cases														
	March 31, 2021 (Period covered: September 30, 2019 - September 30, 2020)														
	a	b	c					d	e	f		g	h	i	Credit RWA amounts ratio
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)		
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2019	September 30, 2020					
Sovereign Exposures	—	—	—	—	—	AAA~ BBB+	AAA~ A-	0.03%	0.04%	213	236	0	0	0.00%	0.0%
Financial Institution Exposures	—	—	—	—	—	AA+~ BBB+	AAA~ A-	0.03	0.14	5	5	0	0	0.00	0.0
Corporate Exposures (Japanese)	≥ 0% to 0.03%	—	—	—	—	AAA~ AA-	AAA~ AA	0.03	0.03	46	40	0	0	0.00	
	> 0.03% to 0.1%	—	—	—	—	A+~ A-	AA~ A	0.06	0.06	86	77	0	0	0.00	
	> 0.1% to 0.5%	—	—	—	—	BBB+~ BBB-	A~ BBB	0.19	0.24	480	450	0	0	0.00	3.2
	> 0.5% to 5%	—	—	—	—	BB+~ BB-	BBB~ BB	1.14	1.23	958	885	9	1	0.74	
	> 5% to < 100%	—	—	—	—	—	—	8.02	7.78	260	228	10	1	5.15	
Qualifying revolving retail exposures	≥ 0% to 10%	/	/	/	/	/	/	1.15	0.92	611,482	594,682	3,744	89	0.74	0.7
	> 10% to < 100%	/	/	/	/	/	/	67.67	68.91	584	499	308	0	58.83	
Residential mortgage exposures	≥ 0% to 2%	/	/	/	/	/	/	0.65	0.73	13,129	13,031	75	0	0.39	0.3
	> 2% to < 100%	/	/	/	/	/	/	23.19	23.19	270	316	32	0	12.55	
Other retail exposures	≥ 0% to 10%	/	/	/	/	/	/	0.96	1.50	321,946	304,605	1,891	57	0.61	2.6
	> 10% to < 100%	/	/	/	/	/	/	44.78	62.54	933	564	458	1	47.59	

- Notes: 1. On the previous page, Sumitomo Mitsui Trust Bank, Limited and specific purpose companies (SPCs) engaging in liquidation of receivables, subject to AIRB and FIRB, are counted. On this page, Group companies (i.e. Sumitomo Mitsui Trust Guarantee Co., Ltd., Sumishin Guaranty Company Limited, Sumitomo Mitsui Trust Card Co., Ltd., Sumitomo Mitsui Trust Loan & Finance Co., Ltd., Sumitomo Mitsui Trust Panasonic Finance Co., Ltd., and Sumitomo Mitsui Trust Club Co., Ltd.), subject to FIRB, are counted.
2. Column a: As for "Corporate Exposures (excluding specialised lending)," "Specialised lending (subject to the PD/LGD Approach)," "Equity exposures (subject to the PD/LGD Approach)," and "Purchased receivables (other than those for corporates, etc. subject to top-down approach)," these portfolio classifications have been integrated into "Corporate Exposures". In addition, different rating systems (PD) are used in Japanese rating and Non-Japanese rating, and so "Corporate Exposures" are classified into "Japanese" and "Non-Japanese".
3. Column c: With reference to the internal rating for each obligor, the range of external rating is stated in accordance with the relation between the internal rating and external rating of the internal rules for the SuMi TRUST Group.
4. The PD estimation of the SuMi TRUST Group covers the one-year default results with the reference date being the end of September every year. Accordingly, Column d and Column e were obtained with the reference date being the end of September 2019. In addition, Column g and Column h were obtained by counting the number of defaulted obligors from the end of September 2019 to the end of September 2020.
5. Column f to Column h: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.
6. "Average historical annual default rate (5 years)" in column i represents the average value of the actual default rate for each year of the latest eight years rather than the latest five years.
7. The scope of application of the major model used in the consolidation range specified by the capital regulatory standards is determined while considering the portfolio classifications specified by regulations and credit decisions based on the risk driver of each portfolio (explanatory variables of the adopted rating model, etc.). "Credit RWA amounts ratio" of each internal model is stated for each portfolio.  
\* "Credit RWA amounts ratio" (obtained with the reference date being the end of September 2020) is the ratio of RWA amounts for each portfolio to the total RWA amounts subject to the IRB approach (excluding counterparty credit risk, the credit risk related to securitisation transactions, and the credit risk related to funds).
8. In the ">10% to <100%" category of "Other retail exposures" of entities subject to FIRB, "Average historical annual default rate (5 years)" in Column i exceeds "Weighted average PD (EAD weighted)" in Column d. This is attributable to the difference in the method for obtaining average values. The appropriateness of the PD estimation in each pool classification is examined regularly every year.

## Entities subject to AIRB and FIRB

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

## Entities subject to FIRB

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

- Notes: 1. On the previous page, Sumitomo Mitsui Trust Bank, Limited and specific purpose companies (SPCs) engaging in liquidation of receivables, subject to AIRB and FIRB, are counted. On this page, Group companies (i.e. Sumitomo Mitsui Trust Guarantee Co., Ltd., Sumishin Guaranty Company Limited, Sumitomo Mitsui Trust Card Co., Ltd., Sumitomo Mitsui Trust Loan & Finance Co., Ltd., Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. and Sumitomo Mitsui Trust Club Co., Ltd.), subject to FIRB, are counted.
2. Column a: As for "Corporate Exposures (excluding specialised lending)," "Specialised lending (subject to the PD/LGD Approach)," "Equity exposures (subject to the PD/LGD Approach)," and "Purchased receivables (other than those for corporates, etc. subject to top-down approach)," the same rating system (same PD) is used, and so these portfolio classifications have been integrated into "Corporate Exposures". In addition, different rating systems (PD) are used in Japanese rating and Non-Japanese rating, and so "Corporate Exposures" are classified into "Japanese" and "Non-Japanese".
3. Column c: With reference to the internal rating for each obligor, the range of external rating is stated in accordance with the relation between the internal rating and external rating of the internal rules for the SuMi TRUST Group.
4. The PD estimation of the SuMi TRUST Group covers the one-year default results with the reference date being the end of September every year. Accordingly, Column d and Column e were obtained with the reference date being the end of September 2018. In addition, Column g and Column h were obtained by counting the number of defaulted obligors from the end of September 2018 to the end of September 2019.
5. Column f to Column h: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.
6. "Average historical annual default rate (5 years)" in column i represents the average value of the actual default rate for each year of the latest seven years rather than the latest five years.
7. The scope of application of the major model used in the consolidation range specified by the capital regulatory standards is determined while considering the portfolio classifications specified by regulations and credit decisions based on the risk driver of each portfolio (explanatory variables of the adopted rating model, etc.). "Credit RWA amounts ratio" of each internal model is stated for each portfolio.  
\* "Credit RWA amounts ratio" (obtained with the reference date being the end of September 2019) is the ratio of RWA amounts for each portfolio to the total RWA amounts subject to the IRB approach (excluding counterparty credit risk, the credit risk related to securitisation transactions, and the credit risk related to funds).
8. In the ">10% to <100%" category of "Other retail exposures" of entities subject to FIRB, "Average historical annual default rate (5 years)" in Column i exceeds "Weighted average PD (EAD weighted)" in Column d. This is attributable to the difference in the method for obtaining average values. The appropriateness of the PD estimation in each pool classification is examined regularly every year.

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

CR10		Millions of Yen, %									
		March 31, 2021									
a	b	c	d	e	f	g	h	i	j	k	l
Specialised lending (supervisory slotting criteria approach)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Total	Credit RWA amounts	Expected losses
					PF	OF	CF	IPRE			
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
	2.5 years ≤	—	—	70%	—	—	—	—	—	—	—
Good	< 2.5 years	—	—	70%	—	—	—	—	—	—	—
	2.5 years ≤	—	—	90%	—	—	—	—	—	—	—
Satisfactory		—	—	115%	—	—	—	—	—	—	—
Weak		—	—	250%	—	—	—	—	—	—	—
Default		—	—	—	—	—	—	—	—	—	—
Total		¥ —	¥ —	—	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses	
Strong	< 2.5 years	2,428	3,657	70%					5,171	3,619	20
	2.5 years ≤	1,171	2,091	95%					2,739	2,602	10
Good	< 2.5 years	17,625	209	95%					17,782	16,893	71
	2.5 years ≤	42,899	53,093	120%					82,719	99,263	330
Satisfactory		61,014	69,433	140%					113,089	158,325	3,166
Weak		14,234	2,831	250%					16,358	40,896	1,308
Default		—	—	—					—	—	—
Total		¥ 139,373	¥ 131,316	—					¥ 237,861	¥ 321,601	¥ 4,908
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	16,759	114,751	300%					131,511	394,534		
Simple risk weight method – Unlisted shares	22,628	4,776	400%					26,210	104,841		
Internal Models Approach	—	—	—					—	—		
Total	¥ 39,387	¥ 119,527	—					¥ 157,721	¥ 499,375		
Equity exposures subject to 100% risk weight											
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%					—	—	



CR10											
Millions of Yen, %											
March 31, 2020											
a	b	c	d	e	f	g	h	i	j	k	l
Specialised lending (supervisory slotting criteria approach)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses	
					PF	OF	CF	IPRE			Total
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
	2.5 years ≤	—	—	70%	—	—	—	—	—	—	—
Good	< 2.5 years	—	—	70%	—	—	—	—	—	—	—
	2.5 years ≤	—	—	90%	—	—	—	—	—	—	—
Satisfactory		—	—	115%	—	—	—	—	—	—	—
Weak		—	—	250%	—	—	—	—	—	—	—
Default		—	—	—	—	—	—	—	—	—	—
Total		¥ —	¥ —	—	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses	
Strong	< 2.5 years	4,128	—	70%					4,128	2,890	16
	2.5 years ≤	2,407	3,049	95%					4,694	4,459	18
Good	< 2.5 years	19,855	727	95%					20,401	19,381	81
	2.5 years ≤	49,668	48,183	120%					85,805	102,967	343
Satisfactory		39,072	39,882	140%					68,984	96,577	1,931
Weak		38,806	7,539	250%					44,460	111,151	3,556
Default		—	—	—					—	—	—
Total		¥ 153,938	¥ 99,381	—					¥ 228,474	¥ 337,426	¥ 5,948
Equity exposures (Market-Based Approach, etc.)											
Equity exposures subject to market-based approach											
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)				Credit RWA amounts	Expected losses	
Simple risk weight method – Listed shares		12,442	27,944	300%					40,386	121,160	
Simple risk weight method – Unlisted shares		23,362	2,388	400%					25,153	100,615	
Internal Models Approach		—	—	—					—	—	
Total		¥ 35,804	¥ 30,332	—					¥ 65,540	¥ 221,775	
Equity exposures subject to 100% risk weight											
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%					—	—	

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

CCR1		Millions of Yen					
		March 31, 2021					
Item No.		a	b	c	d	e	f
		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ —	¥ —	/	1.4	¥ —	¥ —
	Current Exposure Method (CEM)	487,457	576,002	/	/	1,063,460	407,578
2	Expected Exposure Method (IMM)	/	/	—	—	—	—
3	Simple Approach for credit risk mitigation	/	/	/	/	—	—
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	672,039	114,618
5	Exposure variation estimation model	/	/	/	/	—	—
6	Total	/	/	/	/	/	¥ 522,196

CCR1		Millions of Yen					
		March 31, 2020					
Item No.		a	b	c	d	e	f
		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ —	¥ —	/	1.4	¥ —	¥ —
	Current Exposure Method (CEM)	427,594	496,963	/	/	924,558	392,916
2	Expected Exposure Method (IMM)	/	/	—	—	—	—
3	Simple Approach for credit risk mitigation	/	/	/	/	—	—
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	1,663,723	96,113
5	Exposure variation estimation model	/	/	/	/	—	—
6	Total	/	/	/	/	/	¥ 489,030

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

CCR2		Millions of Yen	
		March 31, 2021	
Item No.		a	b
		EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)	/	—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)	/	—
4	Total portfolios subject to the standardised risk measurement method	991,777	675,731
5	Total portfolios subject to the CVA capital charge	¥ 991,777	¥ 675,731

CCR2		Millions of Yen	
		March 31, 2020	
Item No.		a	b
		EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)	/	—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)	/	—
4	Total portfolios subject to the standardised risk measurement method	832,014	663,072
5	Total portfolios subject to the CVA capital charge	¥ 832,014	¥ 663,072

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

CCR3		Millions of Yen									
		March 31, 2021									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								
			a	b	c	d	e	f	g	h	i
			0%	10%	20%	50%	75%	100%	150%	Other	Total
1	Government of Japan and Bank of Japan (BOJ)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks		—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—
4	Local governments of Japan		—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—
9	The three local public corporations		—	—	—	—	—	—	—	—	—
10	Financial institutions and type I financial instruments business operators		—	—	429,643	—	—	—	—	—	429,643
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	5	—	—	5
14	Total		¥ —	¥ —	¥ 429,643	¥ —	¥ —	¥ 5	¥ —	¥ —	¥ 429,648

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

CCR3		Millions of Yen									
		March 31, 2020									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								
			a	b	c	d	e	f	g	h	i
			0%	10%	20%	50%	75%	100%	150%	Other	Total
1	Government of Japan and Bank of Japan (BOJ)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks		—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—
4	Local governments of Japan		—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—
9	The three local public corporations		—	—	—	—	—	—	—	—	—
10	Financial institutions and type I financial instruments business operators		—	—	383,171	—	—	—	—	—	383,171
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	—	—	—	—
14	Total		¥ —	¥ —	¥ 383,171	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 383,171

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

## CCR4: IRB – CCR exposures by portfolio and PD scale

CCR4		Millions of Yen, %, 1,000 cases, Year							
Item No.	PD scale	March 31, 2021							
		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	¥ 19,904	0.02%	0.0	37.92%	1.7	¥ 2,114	10.62%	
2	0.15 to < 0.25	—	—	—	—	—	—	—	
3	0.25 to < 0.50	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	19,904	0.02	0.0	37.92	1.7	2,114	10.62	
Financial Institution exposures									
1	0.00 to < 0.15	544,536	0.04	0.1	20.01	2.3	102,347	18.79	
2	0.15 to < 0.25	273	0.20	0.0	45.00	2.8	122	44.83	
3	0.25 to < 0.50	40,354	0.28	0.0	20.83	3.8	32,704	81.04	
4	0.50 to < 0.75	780	0.50	0.0	45.00	1.0	409	52.44	
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	585,944	0.06	0.1	20.08	2.4	135,583	23.13	
Corporate exposures and SME exposures									
1	0.00 to < 0.15	368,702	0.05	0.3	11.49	1.7	73,079	19.82	
2	0.15 to < 0.25	35,152	0.20	0.0	45.00	4.1	21,019	59.79	
3	0.25 to < 0.50	8,399	0.30	0.0	45.00	3.3	5,345	63.64	
4	0.50 to < 0.75	6,391	0.51	0.0	46.46	3.6	5,591	87.48	
5	0.75 to < 2.50	4,604	1.45	0.0	45.00	3.8	5,810	126.18	
6	2.50 to < 10.00	1,470	4.42	0.0	45.00	4.3	2,434	165.59	
7	10.00 to < 100.00	656	35.76	0.0	45.00	1.9	1,745	265.93	
8	100.00 (Default)	1	100.00	0.0	45.00	1.0	0	0.00	
9	Sub-total	425,378	0.16	0.6	12.70	2.0	115,026	27.04	
Specialised lending									
1	0.00 to < 0.15	70,895	0.09	0.1	45.00	4.7	30,311	42.75	
2	0.15 to < 0.25	871	0.20	0.0	45.00	3.9	504	57.95	
3	0.25 to < 0.50	30,711	0.29	0.0	45.00	4.9	24,578	80.03	
4	0.50 to < 0.75	23,901	0.63	0.0	45.00	4.8	25,080	104.93	
5	0.75 to < 2.50	45,409	1.54	0.0	45.00	4.8	61,376	135.16	
6	2.50 to < 10.00	24,687	3.17	0.0	45.00	4.8	39,312	159.24	
7	10.00 to < 100.00	6	35.80	0.0	45.00	1.0	14	234.20	
8	100.00 (Default)	46	100.00	0.0	45.00	1.0	0	0.00	
9	Sub-total	196,529	0.93	0.2	45.00	4.8	181,179	92.18	
Total (all portfolios)		¥ 1,227,758	0.23%	1.1	18.05%	2.6	¥ 433,904	35.34%	

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

CCR4		Millions of Yen, %, 1,000 cases, Year						
Item No.	PD scale	March 31, 2020						
		a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density
<b>Sovereign exposures</b>								
1	0.00 to < 0.15	¥ 1,103,545	0.00%	0.0	44.74%	0.1	¥ 3,031	0.27%
2	0.15 to < 0.25	—	—	—	—	—	—	—
3	0.25 to < 0.50	313	0.26	0.0	45.00	1.0	149	47.82
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	1,958	1.88	0.0	45.00	1.0	1,836	93.77
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	1,105,817	0.00	0.0	44.74	0.1	5,017	0.45
<b>Financial Institution exposures</b>								
1	0.00 to < 0.15	453,530	0.05	0.1	15.89	2.5	94,107	20.74
2	0.15 to < 0.25	408	0.20	0.0	45.00	2.9	179	44.01
3	0.25 to < 0.50	37,474	0.28	0.0	21.96	4.0	30,425	81.18
4	0.50 to < 0.75	229	0.50	0.0	45.00	1.0	120	52.44
5	0.75 to < 2.50	30	1.03	0.0	45.00	1.0	22	74.38
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	491,673	0.06	0.1	16.24	2.6	124,855	25.39
<b>Corporate exposures and SME exposures</b>								
1	0.00 to < 0.15	251,173	0.05	0.2	7.78	2.0	53,117	21.14
2	0.15 to < 0.25	15,004	0.20	0.0	45.00	3.9	8,373	55.80
3	0.25 to < 0.50	9,604	0.30	0.0	45.00	4.3	7,452	77.59
4	0.50 to < 0.75	6,045	0.50	0.1	45.00	4.0	5,050	83.53
5	0.75 to < 2.50	6,502	1.49	0.1	46.51	3.7	8,586	132.04
6	2.50 to < 10.00	1,961	4.07	0.0	45.00	4.6	3,251	165.78
7	10.00 to < 100.00	884	34.71	0.0	45.00	2.9	2,442	276.03
8	100.00 (Default)	10	100.00	0.0	45.00	1.0	0	0.00
9	Sub-total	291,186	0.24	0.6	8.73	2.2	88,274	30.31
<b>Specialised lending</b>								
1	0.00 to < 0.15	87,476	0.08	0.1	45.00	4.7	34,891	39.88
2	0.15 to < 0.25	1,105	0.20	0.0	45.00	4.1	663	60.06
3	0.25 to < 0.50	42,282	0.30	0.0	45.00	4.9	33,726	79.76
4	0.50 to < 0.75	19,164	0.67	0.0	45.00	4.9	21,156	110.39
5	0.75 to < 2.50	58,121	1.42	0.0	45.00	4.9	77,460	133.27
6	2.50 to < 10.00	14,568	3.30	0.0	45.00	4.8	23,287	159.84
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	51	100.00	0.0	45.00	1.0	0	0.00
9	Sub-total	222,770	0.13	0.2	45.00	4.8	191,186	85.82
Total (all portfolios)		¥ 2,111,448	0.13%	1.1	22.40%	1.5	¥ 409,334	19.38%

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

## CCR5: Composition of collateral for CCR exposure

CCR5		Millions of Yen					
		March 31, 2021					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
Item No.	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated			
1	Cash (domestic currency)	¥ —	¥ 123,752	¥ —	¥ 311,385	¥ 30,067	¥ 732,944
2	Cash (other currency)	—	3,789	—	251,567	968,538	549
3	Domestic sovereign debt	—	1,081	—	19,040	228,621	354,177
4	Other sovereign debt	—	—	—	—	845,426	1,704,208
5	Government agency debt	—	—	—	—	116,000	13,375
6	Corporate bonds	—	—	—	—	384,389	326,855
7	Equity securities	—	—	—	12,577	701,562	560,016
8	Other collateral	—	—	—	—	—	—
9	Total	¥ —	¥ 128,624	¥ —	¥ 594,572	¥ 3,274,606	¥ 3,692,125

CCR5		Millions of Yen					
		March 31, 2020					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
Item No.	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated			
1	Cash (domestic currency)	¥ —	¥ 126,581	¥ —	¥ 321,222	¥ 1,068,982	¥ 750,758
2	Cash (other currency)	—	8,357	—	183,139	1,129,347	30,521
3	Domestic sovereign debt	—	7,053	—	20,180	181,075	1,289,027
4	Other sovereign debt	—	—	—	—	993,263	1,679,432
5	Government agency debt	—	—	—	—	237,766	486,789
6	Corporate bonds	—	—	—	—	409,906	—
7	Equity securities	—	—	—	9,584	587,566	721,116
8	Other collateral	—	—	—	—	—	—
9	Total	¥ —	¥ 141,992	¥ —	¥ 534,127	¥ 4,607,910	¥ 4,957,645

**CCR6: Credit derivatives exposures**

CCR6		Millions of Yen	
		March 31, 2021	
Item No.		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 40,500	¥ 40,500
2	Index credit default swaps	5,533	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 46,032	¥ 40,500
Fair values			
7	Positive fair value (asset)	9	913
8	Negative fair value (liability)	(1,387)	(9)

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

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

As of March 31, 2021

Not applicable.

As of March 31, 2020

Not applicable.

## CCR8: Exposures to central counterparties (CCP)

Item No.	CCR8	Millions of Yen	
		March 31, 2021	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 47,434
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,444,565	28,891
3	(i) OTC derivatives	1,208,535	24,170
4	(ii) Exchange-traded derivatives	167,635	3,352
5	(iii) Repo transactions	68,394	1,367
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	182,733	3,654
9	Pre-funded default fund contributions	23,319	14,888
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	—	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	—
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

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



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

SEC1		Millions of Yen								
		March 31, 2021								
Item No.	Type of underlying asset	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 86,324	¥ —	¥ 86,324	¥ 310,776	¥ —	¥ 310,776	¥ 98,354	¥ —	¥ 98,354
2	Residential mortgage	86,324	—	86,324	75,519	—	75,519	62,570	—	62,570
3	Credit card	—	—	—	40,517	—	40,517	31,905	—	31,905
4	Other retail exposures	—	—	—	194,740	—	194,740	3,877	—	3,877
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	7,511	—	7,511	27,233	—	27,233	720,685	—	720,685
7	Loans to corporates	—	—	—	—	—	—	720,685	—	720,685
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	7,511	—	7,511	27,233	—	27,233	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

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

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

As of March 31, 2021

Not applicable.

As of March 31, 2020

Not applicable.

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

SEC3		Millions of Yen														
		March 31, 2021														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
Item No.		Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)								
		Securitisation				Re-securitisation		Securitisation				Re-securitisation				
				Retail underlying	Wholesale		Senior	Non-senior		Retail underlying	Wholesale		Senior	Non-senior		
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥290,498	¥290,498	¥290,498	¥263,264	¥27,233	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	83,784	83,784	83,784	83,784	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	40,987	40,987	40,987	40,987	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	16,528	16,528	16,528	9,016	7,511	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	47	47	47	47	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	431,780	431,780	431,780	397,035	34,744	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	17	17	17	17	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	47	47	47	47	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	153,520	153,520	153,520	111,402	42,117	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	2	2	2	2	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	597	597	597	597	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	12,281	12,281	12,281	8,912	3,369	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	47	47	47	47	—	—	—	—	—	—	—	—	—	—	—

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

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

SEC4		Millions of Yen														
		March 31, 2021														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
Item No.		Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)								
		Securitisation			Re-securitisation			Securitisation				Re-securitisation				
			Retail underlying	Wholesale		Senior	Non-senior		Retail underlying	Wholesale		Senior	Non-senior			
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥717,104	¥717,104	¥717,104	¥77,100	¥640,004	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
2	> 20% to 50% risk weight	55,565	55,565	55,565	3,103	52,462	—	—	—	—	—	—	—	—	—	
3	> 50% to 100% risk weight	35,834	35,834	35,834	7,614	28,219	—	—	—	—	—	—	—	—	—	
4	> 100% to < 1,250% risk weight	10,535	10,535	10,535	10,535	—	—	—	—	—	—	—	—	—	—	
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)	784,824	784,824	784,824	64,138	720,685	—	—	—	—	—	—	—	—	—	
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	34,215	34,215	34,215	34,215	—	—	—	—	—	—	—	—	—	—	
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)	137,830	137,830	137,830	13,121	124,709	—	—	—	—	—	—	—	—	—	
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	17,129	17,129	17,129	17,129	—	—	—	—	—	—	—	—	—	—	
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	11,026	11,026	11,026	1,049	9,976	—	—	—	—	—	—	—	—	—	
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,370	1,370	1,370	1,370	—	—	—	—	—	—	—	—	—	—	
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	

SEC4		Millions of Yen														
		March 31, 2020														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Item No.	Total	Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)								
		Securitisation		Re-securitisation			Securitisation		Re-securitisation							
		Retail underlying	Wholesale		Senior	Non-senior		Retail underlying	Wholesale		Senior	Non-senior				
<b>Exposure values (by RW bands)</b>																
1	≤ 20% risk weight	¥766,385	¥766,385	¥766,385	¥107,216	¥659,169	¥	¥	¥	¥	¥	¥	¥	¥	¥	¥
2	> 20% to 50% risk weight	38,784	38,784	38,784	24,713	14,071	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	72,345	72,345	72,345	2,739	69,606	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	4,550	4,550	4,550	4,550	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
<b>Exposure Values (by regulatory approach)</b>																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	839,785	839,785	839,785	96,939	742,846	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	42,279	42,279	42,279	42,279	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
<b>RWA (by regulatory approach)</b>																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	178,008	178,008	178,008	21,982	156,026	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	12,730	12,730	12,730	12,730	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
<b>Capital requirement values (by regulatory approach)</b>																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	14,240	14,240	14,240	1,758	12,482	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,018	1,018	1,018	1,018	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

## MR1: Market risk under standardised approach

MR1		Millions of Yen
		March 31, 2021
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 2,640
2	Equity risk (general and specific)	—
3	Foreign exchange risk	9,965
4	Commodity risk	—
	Options transactions	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 12,605

MR1		Millions of Yen
		March 31, 2020
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 4,765
2	Equity risk (general and specific)	—
3	Foreign exchange risk	8,819
4	Commodity risk	—
	Options transactions	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 13,585

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

MR2		Billions of Yen						
		March 31, 2021						
		a	b	c	d	e	f	
Item No.		VaR	Stressed VaR	Additional risk	Comprehensive risk	Others	Total RWA	
1a	RWA at the end of previous reporting period (March 31, 2020)	¥ 297	¥ 1,013	¥ —	¥ —		¥ 1,311	
1b	Regulatory adjustment ratio (1a/1c)	2.69	3.72	—	—		3.42	
1c	RWA at the end of the previous fiscal year	110	272	—	—		382	
2	Movement in risk levels	62	72	—	—		134	
3	Model updates/changes	—	—	—	—		—	
4	Factor of RWA changes	Methodology and policy	—	—	—	—		—
5		Acquisitions and disposals	—	—	—	—		—
6		Foreign exchange movements	(7)	1	—	—		(6)
7		Others	(48)	(8)	—	—		(57)
8a	RWA at the end of the fiscal year	116	336	—	—		453	
8b	Regulatory adjustment ratio (8c/8a)	3.13	3.08	—	—		3.09	
8c	RWA at the end of current reporting period (March 31, 2021)	365	1,039	—	—		1,405	

Note: The end of the previous fiscal year indicates March 31, 2020, and the end of the fiscal year indicates March 31, 2021.

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

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

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

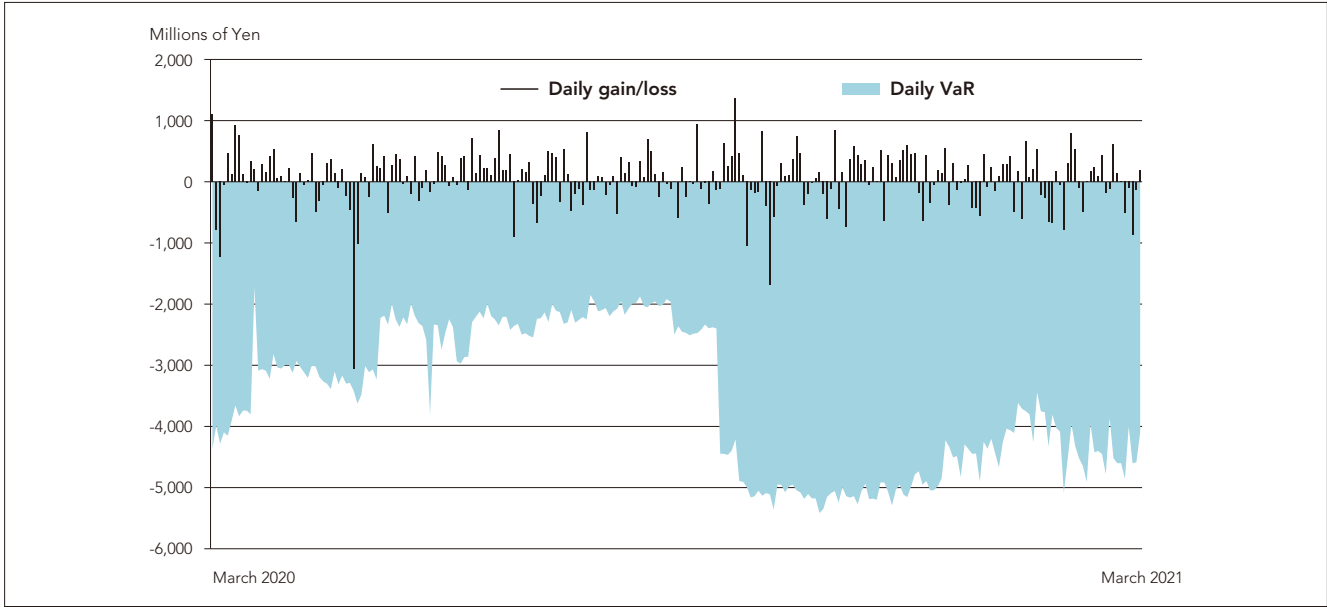
MR3 Item No.	Millions of Yen	
	March 31, 2021	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 13,022
2	Average value	8,745
3	Minimum value	4,985
4	Period end	9,347
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	34,912
6	Average value	28,314
7	Minimum value	18,982
8	Period end	26,958
Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (modified standardised measurement method)	—

MR3 Item No.	Millions of Yen	
	March 31, 2020	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 10,749
2	Average value	6,292
3	Minimum value	3,923
4	Period end	8,833
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	32,726
6	Average value	24,541
7	Minimum value	15,998
8	Period end	21,785
Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (modified standardised measurement method)	—



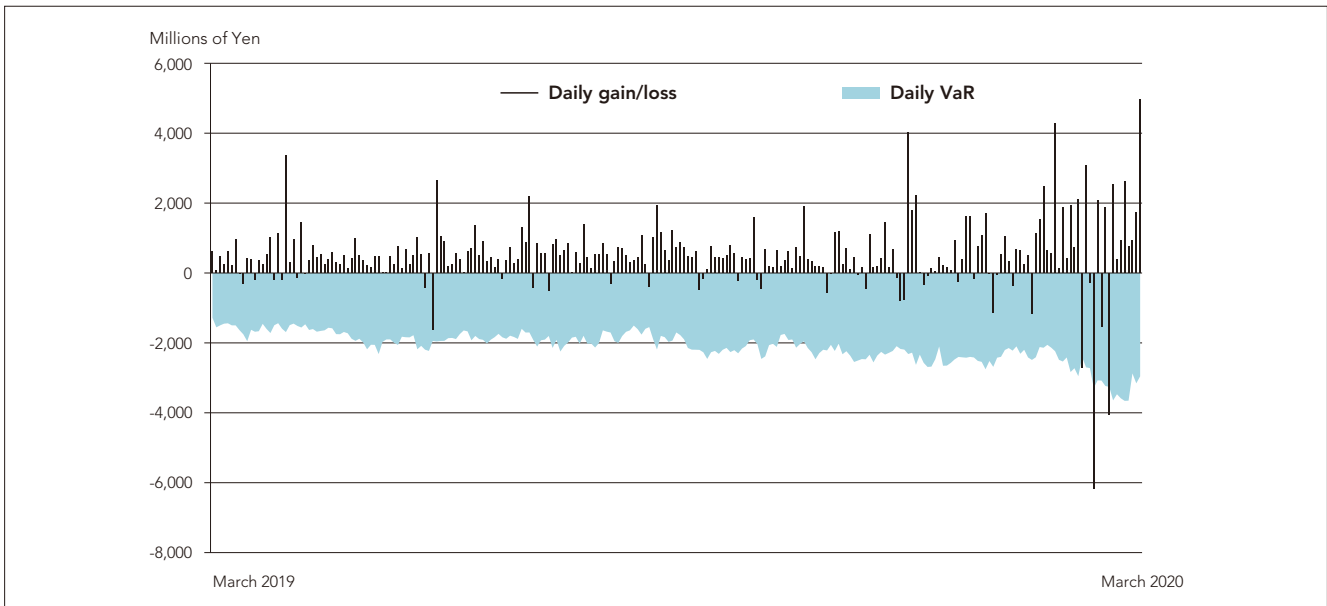
MR4: Backtesting results by Internal Model Approaches (IMA)

MR4 March 31, 2021



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

MR4 March 31, 2020



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

## IRRBB1: Interest rate risk

IRRBB1	Millions of Yen			
	a	b	c	d
	ΔEVE		ΔNII	
Item No.	March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020
1 Parallel up	¥ 48,562	¥ 118,515	¥ (77,953)	¥ (49,316)
2 Parallel down	81,361	—	76,463	51,114
3 Steepener	92,204	84,912		
4 Flattener	858	—		
5 Short rate up	—	901		
6 Short rate down	57,337	4,773		
7 Maximum	92,204	118,515	76,463	51,114
	e		f	
	March 31, 2021		March 31, 2020	
8 Tier 1 Capital	¥ 2,389,620		¥ 2,420,402	

## Composition of Basel III Leverage Ratio

Consolidated

As of March 31		Millions of Yen, %		
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2021	2020
<b>On-Balance Sheet Exposures</b>				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 42,737,760	¥ 52,422,292
1a	1	Total Assets Reported in the Consolidated Balance Sheet	45,713,111	56,288,892
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)	2,975,350	3,866,600
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	225,413	140,802
3		Total On-Balance Sheet Exposures (A)	42,512,347	52,281,489
<b>Exposures Related to Derivative Transactions</b>				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4 Replacement Cost Associated with Derivatives Transactions, etc.	716,497	650,735
5		The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4 Add-On Amount Associated with Derivatives Transactions, etc.	1,037,147	903,876
6		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc. The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	562,953	504,362
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	169,107	169,673
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	40,500	74,034
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	40,500	53,600
11	4	Total Exposures Related to Derivative Transactions (B)	2,147,492	1,909,734
<b>Exposures Related to Repo Transactions</b>				
12		The Amount of Assets Related to Repo Transactions, etc.	887,958	1,961,419
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	307,438	287,850
15		The Exposures for Agent Repo Transaction	—	—
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	1,195,397	2,249,270
<b>Exposures Related to Off-Balance Sheet Transactions</b>				
17		Notional Amount of Off-Balance Sheet Transactions	8,653,606	7,426,754
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	5,261,730	4,726,571
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,391,875	2,700,183
<b>Basel III Leverage Ratio on a Consolidated Basis</b>				
20		The Amount of Capital (Tier 1 Capital) (E)	2,389,620	2,420,402
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 49,247,112	¥ 59,140,679
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	4.85%	4.09%
<b>Basel III Leverage Ratio on a Consolidated Basis If Including Deposits Held with the Bank of Japan</b>				
		Total Exposure (F)	¥ 49,247,112	—
		Deposits Held with the Bank of Japan	16,231,435	—
		Total Exposure If Including Deposits Held with the Bank of Japan (F')	65,478,547	—
		Basel III Leverage Ratio on a Consolidated Basis If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	3.64%	—

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

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

## The key drivers of material changes observed from the previous fiscal year

Total exposures substantially decreased, due to the revision of calculation rule that current account with the Bank of Japan was excluded from total exposures, according to the Revision of Financial Services Agency Notification No.11, 2019 (effected on June, 2020).

## Liquidity Coverage Ratio (LCR)

Consolidated

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

Items	Millions of Yen, %, the Number of Data			
	Fiscal Year 2020 4th Quarter		Fiscal Year 2020 3rd Quarter	
<b>High-Quality Liquid Assets (1)</b>				
1 Total high-quality liquid assets (HQLA)	¥ 18,052,471		¥ 18,053,546	
<b>Cash Outflows (2)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash outflows related to unsecured retail funding	¥ 18,100,666	¥ 856,663	¥ 18,077,298	¥ 854,119
3 of which: Stable deposits	797,884	23,936	777,642	23,329
4 of which: Less stable deposits	8,296,160	832,727	8,268,214	830,790
5 Cash outflows related to unsecured wholesale funding	13,364,313	10,430,071	12,776,765	9,889,939
6 of which: Qualifying operational deposits	—	—	—	—
7 of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,467,313	7,533,071	10,043,261	7,156,435
8 of which: Debt securities	2,897,000	2,897,000	2,733,504	2,733,504
9 Cash outflows related to secured funding, etc.	108,049		47,643	
10 Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,459,374	1,611,852	6,291,901	1,511,812
11 of which: Cash outflows related to derivative transactions, etc.	346,926	346,926	308,679	308,679
12 of which: Cash outflows related to funding programs	—	—	—	—
13 of which: Cash outflows related to credit and liquidity facilities	6,112,448	1,264,926	5,983,222	1,203,133
14 Cash outflows related to contractual funding obligations, etc.	428,703	226,079	337,297	206,402
15 Cash outflows related to contingencies	11,362,848	21,699	11,417,464	21,935
16 Total cash outflows	13,254,413		12,531,850	
<b>Cash Inflows (3)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash inflows related to secured lending, etc.	¥ 75,135	¥ —	¥ 222,683	¥ —
18 Cash inflows related to collection of loans, etc.	2,938,462	2,068,627	3,245,450	2,504,022
19 Other cash inflows	645,441	264,966	561,019	232,005
20 Total cash inflows	3,659,038	2,333,593	4,029,152	2,736,027
<b>Consolidated Liquidity Coverage Ratio (4)</b>				
21 Total HQLA allowed to be included in the calculation	¥ 18,052,471		¥ 18,053,546	
22 Net cash outflows	10,920,820		9,795,823	
23 Consolidated Liquidity Coverage Ratio (LCR)	165.3%		184.2%	
24 The number of data used to calculate the average value	60		63	

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

(1) Items concerning fluctuations in the LCR over time

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

(2) Items concerning evaluation of the LCR level

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

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

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

(4) Other items concerning LCR

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

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

## KM1: Key Metrics

Non-consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		March 31, 2021	December 31, 2020	September 30, 2020	June 30, 2020	March 31, 2020
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,858,096	¥ 1,857,382	¥ 1,874,965	¥ 1,855,453	¥ 1,853,206
2	Tier 1	2,128,096	2,127,382	2,214,965	2,195,453	2,193,206
3	Total capital	2,559,523	2,634,316	2,736,073	2,682,377	2,693,326
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,165,759	19,216,866	18,653,915	18,538,841	18,113,159
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	9.69%	9.66%	10.05%	10.00%	10.23%
6	Tier 1 ratio	11.10%	11.07%	11.87%	11.84%	12.10%
7	Total capital ratio	13.35%	13.70%	14.66%	14.46%	14.86%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	47,356,321	47,304,459	45,805,095	46,661,133	57,397,289
14	Basel III leverage ratio	4.49%	4.49%	4.83%	4.70%	3.82%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2020 4th Quarter	Fiscal Year 2020 3rd Quarter	Fiscal Year 2020 2nd Quarter	Fiscal Year 2020 1st Quarter	Fiscal Year 2019 4th Quarter
Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 17,824,739	¥ 17,832,318	¥ 17,661,017	¥ 13,401,434	¥ 14,166,020
16	Net cash outflows	9,993,155	8,974,008	10,139,836	10,303,471	10,353,796
17	Non-consolidated LCR	178.3%	198.7%	174.1%	130.0%	136.8%

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

Non-consolidated

## CC1: Composition of Capital

CC1 As of March 31	Items	Millions of Yen, %		
		a	b	c
Basel III Template No.		2021	2020	Reference Numbers to Reconciliation with the Balance Sheet
<b>Common Equity Tier 1 Capital: Instruments and Reserves</b>				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,732,212	¥ 1,684,131	
1a	of Which: Capital Stock and Capital Surplus	685,103	685,103	
2	of Which: Retained Earnings	1,066,952	1,020,763	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	19,843	21,735	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	—	—	
3	Valuation and Translation Adjustments	297,484	311,557	(a)
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,029,696	1,995,688	
<b>Common Equity Tier 1 Capital: Regulatory Adjustments</b>				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	40,851	49,216	
8	of Which: Goodwill (Including Those Equivalent)	—	—	
9	of Which: Other Intangible Assets	40,851	49,216	
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	(35,018)	(37,200)	
12	Shortfall of Eligible Provisions to Expected Losses	—	—	
13	Securitisation Gain on Sale	1,202	1,231	
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)	164,563	129,235	
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)	171,599	142,482	
<b>Common Equity Tier 1 Capital (CET1)</b>				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,858,096	¥ 1,853,206	

CC1 As of March 31	Basel III Template No.	Items	Millions of Yen, %			Reference Numbers to Reconciliation with the Balance Sheet
			a	b	c	
			2021	2020		
<b>Additional Tier 1 Capital: Instruments</b>						
	31a	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —		
30	31b	Subscription Rights to Additional Tier 1 Instruments	—	—		
	32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,000	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)	270,000	340,000		
<b>Additional Tier 1 Capital: Regulatory Adjustments</b>						
37		Investments in Own Additional Tier 1 Instruments	—	—		
38		Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—		
39		Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—		
40		Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—		
42		Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—		
43		Additional Tier 1 Capital: Regulatory Adjustments (E)	—	—		
<b>Additional Tier 1 Capital (AT1)</b>						
44		Additional Tier 1 Capital (F) = (D) – (E)	270,000	340,000		
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>						
45		Tier 1 Capital (G) = (C) + (F)	2,128,096	2,193,206		
<b>Tier 2 Capital: Instruments and Provisions</b>						
	46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—		
		Subscription Rights to Tier 2 Instruments	—	—		
		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	335,153	306,584		
		Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—		
47+49		Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	85,790	171,581		
50		Provisions Allowed in Group Tier 2	12,022	23,493		
50a		of Which: General Allowance for Credit Losses	—	—		
50b		of Which: Excess Amount of Eligible Provisions to Expected Losses	12,022	23,493		
51		Tier 2 Capital: Instruments and Provisions (H)	¥ 432,966	¥ 501,659		

CC1 As of March 31	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2021	2020	Reference Numbers to Reconciliation with the Balance Sheet
<b>Tier 2 Capital: Regulatory Adjustments</b>					
52		Investments in Own Tier 2 Instruments	¥ —	¥ —	
53		Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—	
54		Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
55		Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	1,540	1,540	
57		Tier 2 Capital: Regulatory Adjustments (I)	1,540	1,540	
<b>Tier 2 Capital (T2)</b>					
58		Tier 2 Capital (J) = (H) - (I)	431,426	500,119	
<b>Total Capital (TC = T1 + T2)</b>					
59		Total Capital (K) = (G) + (J)	2,559,523	2,693,326	
<b>Total Risk Weighted Assets</b>					
60		Total Risk Weighted Assets (L)	19,165,759	18,113,159	
<b>Capital Ratios (Non-consolidated)</b>					
61		Common Equity Tier 1 Capital Ratio (C)/(L)	9.69%	10.23%	
62		Tier 1 Capital Ratio (G)/(L)	11.10%	12.10%	
63		Total Capital Ratio (K)/(L)	13.35%	14.86%	
<b>Regulatory Adjustments (before Risk Weighting)</b>					
72		Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	123,647	105,516	
73		Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	63,134	62,987	
74		Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75		Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	—	—	
<b>Provisions Included in Tier 2 Capital: Instruments and Provisions</b>					
76		Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)	—	—	
77		Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	2,412	2,157	
78		Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	12,022	23,493	
79		Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	97,113	91,578	
<b>Capital Instruments Subject to Phase out Arrangements</b>					
82		Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	38,900	77,800	
83		Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	
84		Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	85,790	171,581	
85		Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ 69,699	¥ 17,609	

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

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



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

### Fiscal Year 2020

#### 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
<b>(Assets)</b>				
Cash and Due from Banks	¥ 18,216,321	¥ 18,216,322		
Call Loans	8,766	8,766		
Receivables under Resale Agreements	160,268	160,268		
Receivables under Securities Borrowing Transactions	727,689	727,689		
Monetary Claims Bought	105,830	105,830		
Trading Assets	513,273	513,273		
Money Held in Trust	99	99		
Securities	7,090,335	7,090,333		6-a
Loans and Bills Discounted	30,691,618	30,691,618		6-b
Foreign Exchanges	25,396	25,396		
Other Assets	1,812,587	1,812,587		6-c
Tangible Fixed Assets	186,717	186,717		
Intangible Fixed Assets	58,880	58,880		2
Prepaid Pension Expenses	237,191	237,191		3
Customers' Liabilities for Acceptances and Guarantees	383,537	383,537		
Allowance for Loan Losses	(100,846)	(100,846)		
<b>Total Assets</b>	<b>¥ 60,117,669</b>	<b>¥ 60,117,669</b>		

Sumitomo Mitsui Trust Holdings, Inc.

Sumitomo Mitsui Trust Bank, Limited

Sumitomo Mitsui Trust Holdings, Inc.

Sumitomo Mitsui Trust Bank, Limited

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
<b>(Liabilities)</b>				
Deposits	¥ 33,174,292	¥ 33,174,292		
Negotiable Certificates of Deposit	7,444,194	7,444,194		
Call Money	180,886	180,886		
Payables under Repurchase Agreements	1,628,440	1,628,440		
Trading Liabilities	321,576	321,576		
Borrowed Money	5,883,091	5,883,091		7
Foreign Exchanges	16,631	16,631		
Short-term Bonds Payable	2,013,793	2,013,793		
Bonds Payable	865,605	865,605		
Borrowed Money from Trust Account	4,915,208	4,915,208		
Other Liabilities	1,131,052	1,131,052		6-d
Provision for Bonuses	9,009	9,009		
Provision for Directors' Bonuses	103	103		
Provision for Stocks Payment	417	417		
Provision for Retirement Benefits	783	783		
Provision for Reimbursement of Deposits	4,138	4,138		
Provision for Contingent Losses	1,633	1,633		
Deferred Tax Liabilities	91,342	91,342		4-a
Deferred Tax Liabilities for Land Revaluation	2,388	2,388		4-b
Acceptances and Guarantees	383,537	383,537		
Total Liabilities	58,068,129	58,068,129		
<b>(Net Assets)</b>				
Capital Stock	342,037	342,037		1-a
Capital Surplus	343,066	343,066		1-b
Retained Earnings	1,066,952	1,066,952		1-c
Total Shareholders' Equity	1,752,055	1,752,055		
Valuation Differences on Available-for-Sale Securities	340,796	340,796		
Deferred Gains (Losses) on Hedges	(39,295)	(39,295)		5
Revaluation Reserve for Land	(4,016)	(4,016)		
Foreign Currency Translation Adjustments	—	(0)		
Total Valuation and Translation Adjustments	297,484	297,484	(a)	
Total Net Assets	2,049,539	2,049,539		
Total Liabilities and Net Assets	¥ 60,117,669	¥ 60,117,669		

## (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	1,066,952		1-c
Total Shareholders' Equity	¥ 1,752,055		

## (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	¥ 1,752,055	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	1,066,952		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	¥ 58,880		2
Associated Deferred Tax Liabilities	18,029		

## (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)	40,851	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	¥ 237,191		3
Associated Deferred Tax Liabilities	72,628		

#### (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)	¥ 164,563		15

### 4. Deferred tax assets

#### (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 91,342		4-a
Deferred Tax Liabilities for Land Revaluation	2,388		4-b
Associated Intangible Fixed Assets	18,029		
Associated Prepaid Pension Expenses	72,628		

#### (2) Composition of capital

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

### 5. Deferred gains or losses on hedges

#### (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (39,295)		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	¥ (35,018)	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	¥ 7,090,335		6-a
Loans and Bills Discounted	30,691,618	Including Subordinated Debts	6-b
Other Assets	1,812,587	Including derivatives	6-c
Other Liabilities	¥ 1,131,052	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	123,647		
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)	123,647		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	64,674		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	63,134		73

## 7. Other Capital Instruments

### (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 5,883,091		7

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	335,153		46

## Fiscal Year 2019

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
<b>(Assets)</b>				
Cash and Due from Banks	¥ 12,916,014	¥ 12,916,015		
Call Loans	71,236	71,236		
Receivables under Resale Agreements	1,220,761	1,220,761		
Receivables under Securities Borrowing Transactions	740,658	740,658		
Monetary Claims Bought	64,146	64,146		
Trading Assets	609,158	609,158		
Money Held in Trust	99	99		
Securities	6,625,035	6,625,034		6-a
Loans and Bills Discounted	29,953,513	29,953,513		6-b
Foreign Exchanges	36,952	36,952		
Other Assets	1,650,474	1,650,474		6-c
Tangible Fixed Assets	189,926	189,926		
Intangible Fixed Assets	70,937	70,937		2
Prepaid Pension Expenses	186,272	186,272		3
Customers' Liabilities for Acceptances and Guarantees	359,757	359,757		
Allowance for Loan Losses	(98,191)	(98,191)		
<b>Total Assets</b>	<b>¥ 54,596,753</b>	<b>¥ 54,596,753</b>		

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
<b>(Liabilities)</b>					
	Deposits	¥ 30,537,466	¥ 30,537,466		
	Negotiable Certificates of Deposit	6,112,992	6,112,992		
	Call Money	201,249	201,249		
	Payables under Repurchase Agreements	1,558,919	1,558,919		
	Payables under Securities Lending Transactions	—	—		
	Trading Liabilities	371,950	371,950		
	Borrowed Money	5,973,015	5,973,015		7
	Foreign Exchanges	23,724	23,724		
	Short-term Bonds Payable	1,136,819	1,136,819		
	Bonds Payable	415,368	415,368		
	Borrowed Money from Trust Account	4,750,289	4,750,289		
	Other Liabilities	1,026,229	1,026,229		6-d
	Provision for Bonuses	9,909	9,909		
	Provision for Directors' Bonuses	74	74		
	Provision for Stocks Payment	219	219		
	Provision for Retirement Benefits	736	736		
	Provision for Reimbursement of Deposits	4,867	4,867		
	Provision for Contingent Loss	1,440	1,440		
	Deferred Tax Liabilities	91,860	91,860		4-a
	Deferred Tax Liabilities for Land Revaluation	2,439	2,439		4-b
	Acceptances and Guarantees	359,757	359,757		
	<b>Total Liabilities</b>	<b>52,579,329</b>	<b>52,579,329</b>		
<b>(Net Assets)</b>					
	Capital Stock	342,037	342,037		1-a
	Capital Surplus	343,066	343,066		1-b
	Retained Earnings	1,020,763	1,020,763		1-c
	<b>Total Shareholders' Equity</b>	<b>1,705,866</b>	<b>1,705,866</b>		
	Valuation Difference on Available-for-Sale Securities	363,461	363,461		
	Deferred Gains or Losses on Hedges	(48,002)	(48,002)		5
	Revaluation Reserve for Land	(3,901)	(3,901)		
	Foreign Currency Translation Adjustments	—	(0)		
	<b>Total Valuation and Translation Adjustments</b>	<b>311,558</b>	<b>311,557</b>	<b>(a)</b>	
	<b>Total Net Assets</b>	<b>2,017,424</b>	<b>2,017,424</b>		
	<b>Total Liabilities and Net Assets</b>	<b>¥ 54,596,753</b>	<b>¥ 54,596,753</b>		

**(Appendix)**

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

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

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

**(2) Composition of capital**

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

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

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

**(2) Composition of capital**

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



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

#### (1) Non-consolidated balance sheet

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

#### (2) Composition of capital

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

### 4. Deferred tax assets

#### (1) Non-consolidated balance sheet

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

#### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ —	This Item Does not Agree with the Amount 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	¥ (48,002)		5

#### (2) Composition of capital

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

## 6. Investments in the capital of financial entities

### (1) Non-consolidated balance sheet

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

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	105,516		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before risk weighting)	105,516		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	64,527		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	62,987		73

## 7. Other Capital Instruments

### (1) Non-consolidated balance sheet

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

### (2) Composition of capital

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

## Disclosure Data Designated as Per the Appended Forms

Non-consolidated

## OV1: Overview of Risk-weighted assets (RWA)

OV1 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020
1	Credit risk (excluding counterparty credit risk)	¥ 12,381,768	¥ 12,128,127	¥ 1,040,123	¥ 1,017,944
2	of Which: Standardised Approach (SA)	1,106	798	88	63
3	of Which: Internal Ratings-Based (IRB) Approach	10,329,612	9,936,345	875,951	842,602
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	—	—	—	—
	Other assets	2,051,049	2,190,983	164,083	175,278
4	Counterparty credit risk (CCR)	1,155,749	1,122,066	94,542	91,729
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	405,097	389,713	34,352	33,047
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	674,527	663,005	53,962	53,040
	of Which: Central Counterparty (CCP)	47,434	49,867	3,794	3,989
	Others	28,689	19,479	2,432	1,651
7	Equity positions in banking book under market-based approach	482,003	198,330	40,873	16,818
8	Equity Investments in Funds (Look-through Approach)	1,054,083	861,670	84,326	68,933
9	Equity Investments in Funds (Mandate-based Approach)	948,627	762,411	75,890	60,992
	Equity Investments in Funds (Probability Approach 250%)	—	—	—	—
	Equity Investments in Funds (Probability Approach 400%)	—	—	—	—
10	Equity Investments in Funds (Probability Approach 1,250%)	1,091	1,137	87	91
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	235,194	275,322	18,815	22,025
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	218,062	262,517	17,444	21,001
14	of Which: External Rating-Based Approach (SEC-ERBA)	17,132	12,804	1,370	1,024
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	0	0	0	0
16	Market risk	1,407,899	1,316,579	112,631	105,326
17	of Which: Standardised Approach (SA)	2,640	4,765	211	381
18	of Which: Internal Model Approaches (IMA)	1,405,258	1,311,813	112,420	104,945
19	Operational risk	657,321	647,978	52,585	51,838
20	of Which: Basic Indicator Approach (BIA)	—	428	—	34
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	657,321	647,549	52,585	51,803
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	157,826	157,454	13,383	13,352
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 19,165,759	¥ 18,113,159	¥ 1,533,260	¥ 1,449,052

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

## IRRBB1: Interest rate risk

IRRBB1	Millions of Yen			
	a	b	c	d
	ΔEVE		ΔNII	
Item No.	March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020
1 Parallel up	¥ 41,776	¥ 96,619	¥ (79,319)	¥ (51,228)
2 Parallel down	98,554	—	77,829	53,025
3 Steepener	86,223	75,152		
4 Flattener	854	—		
5 Short rate up	—	—		
6 Short rate down	63,474	11,190		
7 Maximum	98,554	96,619	77,829	53,025
	e		f	
	March 31, 2021		March 31, 2020	
8 Tier 1 Capital	¥ 2,128,096		¥ 2,193,206	

## Composition of Basel III Leverage Ratio

Non-consolidated

As of March 31		Millions of Yen, %		
Basel III Template No. (Table2)	Basel III Template No. (Table1)	Items	2021	2020
<b>On-Balance Sheet Exposures</b>				
1		On-balance Sheet Exposures before Deducting Adjustment Items	¥ 41,041,954	¥ 50,893,212
1a	1	Total Assets Reported in the Non-consolidated Balance Sheet	43,886,233	54,596,753
1b	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Non-consolidated Balance Sheet (except adjustment items) (Deduction)	2,844,279	3,703,541
2	7	The Amount of Adjustment Items Pertaining to Tier1 Capital (Deduction)	205,415	178,452
3		Total On-Balance Sheet Exposures (A)	40,836,539	50,714,759
<b>Exposures Related to Derivative Transactions</b>				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4 Replacement Cost Associated with Derivatives Transactions, etc.	713,671	650,734
5		The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4 Add-On Amount Associated with Derivatives Transactions, etc.	1,034,582	899,937
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	562,953	504,362
6		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework		
		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	169,107	169,673
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	40,500	74,034
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	40,500	53,600
11	4	Total Exposures Related to Derivative Transactions (B)	2,142,099	1,905,796
<b>Exposures Related to Repo Transactions</b>				
12		The Amount of Assets Related to Repo Transactions, etc.	887,958	1,961,419
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	291,231	282,730
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	1,179,190	2,244,150
<b>Exposures Related to Off-Balance Sheet Transactions</b>				
17		Notional Amount of Off-Balance Sheet Transactions	6,138,198	4,907,732
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	2,939,706	2,375,148
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,198,491	2,532,583
<b>Basel III Leverage ratio on a Non-consolidated Basis</b>				
20		The Amount of Capital (Tier 1 Capital) (E)	2,128,096	2,193,206
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 47,356,321	¥ 57,397,289
22		Basel III Leverage Ratio on a Non-consolidated Basis (G) = (E)/(F)	4.49%	3.82%
<b>Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan</b>				
		Total Exposures (F)	¥ 47,356,321	
		Deposits held with the Bank of Japan	16,231,435	
		Total exposure if including deposits held with the Bank of Japan (F')	63,587,756	
		Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	3.34%	

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

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

## The key drivers of material changes observed from the previous fiscal year

Total exposures substantially decreased, due to the revision of calculation rule that current account with the Bank of Japan was excluded from total exposures, according to the Revision of Financial Services Agency Notification No.11, 2019 (effected on June, 2020).

## Liquidity Coverage Ratio (LCR)

Non-consolidated

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

Items	Millions of Yen, %, the Number of Data			
	Fiscal Year 2020 4th Quarter		Fiscal Year 2020 3rd Quarter	
<b>High-Quality Liquid Assets (1)</b>				
1 Total high-quality liquid assets (HQLA)	¥ 17,824,739		¥ 17,832,318	
<b>Cash Outflows (2)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash outflows related to unsecured retail funding	¥ 18,100,693	¥ 856,671	¥ 18,077,351	¥ 854,134
3 of which: Stable deposits	797,884	23,936	777,642	23,329
4 of which: Less stable deposits	8,296,187	832,734	8,268,267	830,805
5 Cash outflows related to unsecured wholesale funding	12,933,140	10,002,083	12,393,563	9,496,398
6 of which: Qualifying operational deposits	—	—	—	—
7 of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,210,265	7,279,208	9,833,692	6,936,527
8 of which: Debt securities	2,722,875	2,722,875	2,559,871	2,559,871
9 Cash outflows related to secured funding, etc.	108,049		47,643	
10 Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,563,277	1,530,867	5,421,898	1,443,745
11 of which: Cash outflows related to derivative transactions, etc.	307,082	307,082	280,585	280,585
12 of which: Cash outflows related to funding programs	—	—	—	—
13 of which: Cash outflows related to credit and liquidity facilities	5,256,195	1,223,785	5,141,313	1,163,160
14 Cash outflows related to contractual funding obligations, etc.	357,046	154,469	269,229	138,373
15 Cash outflows related to contingencies	12,980,376	22,098	13,094,937	22,344
16 Total cash outflows	12,674,237		12,002,637	
<b>Cash Inflows (3)</b>				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash inflows related to secured lending, etc.	¥ 75,135	¥ —	¥ 222,683	¥ —
18 Cash inflows related to collection of loans, etc.	3,292,553	2,455,890	3,525,854	2,817,645
19 Other cash inflows	602,231	225,192	534,003	210,984
20 Total cash inflows	3,969,919	2,681,082	4,282,540	3,028,629
<b>Non-consolidated Liquidity Coverage Ratio (4)</b>				
21 Total HQLA allowed to be included in the calculation	¥ 17,824,739		¥ 17,832,318	
22 Net cash outflows	9,993,155		8,974,008	
23 Non-consolidated Liquidity Coverage Ratio (LCR)	178.3%		198.7%	
24 The number of data used to calculate the average value	60		63	

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

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

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

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

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

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

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

## (4) Other items concerning LCR

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

## Basel III Disclosure Data

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

The following disclosure, unless otherwise stated, is with respect to Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") as of the end of March 2021.

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

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# Sumitomo Mitsui Trust Bank, Limited

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

### (1) Scope of "Applicable Officers and Employees"

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

#### (i) Scope of "Applicable Officers"

Applicable officers include directors of the Company, and exclude external directors.

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

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

#### (a) Scope of "Significant Consolidated Subsidiary"

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

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

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

With respect to a person receiving lump-sum retirement benefit, this amount is first wholly deducted from the amount of compensation, then the "lump-sum retirement benefit di-

vided by the number of years of service" is added back to calculate the deemed compensation for the purpose of determining whether the compensation is substantial or not.

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

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

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

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

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

SuMi TRUST Bank consults the Compensation Committee of SuMi TRUST Holdings on the policy regarding decisions on the content of compensation for directors (excluding



Audit and Supervisory Committee members) and executive officers and reports the findings to the Board of Directors. The amounts of remuneration, etc. determined for individual directors and executive officers are also reported to the Compensation Committee.

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

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

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

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

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

	The number of meetings held (April 1, 2020-March 31, 2021)	Total amount of compensation*
Board of Directors (SuMi TRUST Bank)	2 times	—

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

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

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

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

The limit on compensation for directors and officers for this fiscal year as decided by the General Meeting of Shareholders is ¥1,160 million per year for directors, excluding Audit and Supervisory Committee members, and ¥240 million per year for directors that are members of the Audit and Supervisory Committee. An annual limit of ¥200 million for stock compensation (share delivery trust) for directors, excluding Audit and Supervisory Committee members, has also been separately resolved. Compensation is capped by these limits.

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

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

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

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

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

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

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

### (i) Officer Compensation

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

### (ii) Salaries for Employees

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

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

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

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

In determining the remuneration of applicable officers, we consult with the Compensation Committee of SuMi TRUST Holdings regarding the policy for determining remuneration for individuals, and the decision is made by the Board of Directors after receiving the report of the Committee. In addition, we have introduced a system whereby individual remuneration is reported to the Compensation Committee for deliberation, and a system is in place to check whether the remuneration is appropriate in accordance with SuMi TRUST Holdings’ policy for determining individual remuneration as reported by the Compensation Committee. In determining the remuneration of applicable employees, the SuMi TRUST Group takes into consideration the Group’s financial situation and other factors before implementing budgetary measures.

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

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

REM1: Compensation, etc. allocated to the fiscal year under review		Persons, Millions of Yen	
		a	b
Item No.		Applicable Officers	Applicable Employees, etc.
1	The number of applicable officers and employees, etc.	14	8
2	Total amount of fixed compensation (3+5+7)	¥ 320	¥ 271
3	of Which: Cash compensation amount	320	271
4	of 3 above: Deferred amount	—	—
5	of Which: Stock compensation amount or Stock-linked compensation amount	—	—
6	of 5 above: Deferred amount	—	—
7	of Which: Other compensation amount	—	—
8	of 7 above: Deferred amount	—	—
9	The number of applicable officers and employees, etc.	12	8
10	Total amount of variable compensation (11+13+15)	¥ 304	¥ 201
11	of Which: Cash compensation amount	239	201
12	of 11 above: Deferred amount	—	—
13	of Which: Stock compensation amount or Stock-linked compensation amount	64	—
14	of 13 above: Deferred amount	—	—
15	of Which: Other compensation amount	—	—
16	of 15 above: Deferred amount	—	—
17	The number of applicable officers and employees, etc.	—	—
18	Total amount of Retirement benefits	¥ —	¥ —
19	of Which: Deferred amount	—	—
20	The number of applicable officers and employees, etc.	1	—
21	Total amount of other compensations	¥ 3	¥ —
22	of Which: Deferred amount	—	—
23	Total amount of compensations (2+10+18+21)	¥ 627	¥ 473

**(2) REM2: Special Rewards, etc.**

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

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

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