

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 2023.

[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 216-247.

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

KM1: Key Metrics

Consolidated

KM1 Basel III Template No.	Millions of Yen, %				
	a	b	c	d	e
	March 31, 2023	December 31, 2022	September 30, 2022	June 30, 2022	March 31, 2022
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	¥ 2,208,099	¥ 2,163,879	¥ 2,151,864	¥ 2,173,778	¥ 2,142,557
2 Tier 1	2,491,839	2,445,875	2,433,390	2,455,461	2,423,927
3 Total capital	2,779,614	2,745,637	2,764,597	2,823,107	2,806,835
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	22,662,408	22,116,217	21,743,948	20,194,869	19,590,422
Risk-based capital ratios as a percentage of RWA					
5 Common Equity Tier 1 ratio	9.74%	9.78%	9.89%	10.76%	10.93%
6 Tier 1 ratio	10.99%	11.05%	11.19%	12.15%	12.37%
7 Total capital ratio	12.26%	12.41%	12.71%	13.97%	14.32%
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	51,875,741	51,968,866	53,548,001	52,638,727	51,640,697
14 Basel III leverage ratio	4.80%	4.70%	4.54%	4.66%	4.69%

KM1 Basel III Template No.	Millions of Yen, %				
	a	b	c	d	e
	Fiscal Year 2022 4th Quarter	Fiscal Year 2022 3rd Quarter	Fiscal Year 2022 2nd Quarter	Fiscal Year 2022 1st Quarter	Fiscal Year 2021 4th Quarter
Consolidated Liquidity Coverage Ratio (LCR)					
15 Total HQLA allowed to be included in the calculation	¥ 19,451,554	¥ 19,347,711	¥ 19,092,731	¥ 18,252,532	¥ 17,729,217
16 Net cash outflows	14,112,230	13,108,601	12,831,948	12,567,292	11,085,943
17 Consolidated LCR	137.8%	147.5%	148.7%	145.2%	159.9%
Consolidated Net Stable Funding Ratio (NSFR)					
18 Total available stable funding	36,041,041	35,681,220	36,138,973	35,778,862	35,600,930
19 Total required stable funding	31,383,240	31,246,650	31,752,283	30,746,100	30,504,195
20 Consolidated NSFR	114.8%	114.1%	113.8%	116.3%	116.7%

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

Scope of Consolidation

Consolidated

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

(2) The number of consolidated subsidiaries that belong to SuMi TRUST Bank Group is 38. The principal companies are the following.

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

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

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

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

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

CC1:Composition of Capital

CC1 As of March 31		Millions of Yen, %		
Basel III Template No.	Items	a	b	c
		2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,200,758	¥ 2,091,170	
1a	of Which: Capital Stock and Capital Surplus	684,926	684,890	
2	of Which: Retained Earnings	1,547,162	1,429,874	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	31,330	23,594	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	—	—	
3	Accumulated Other Comprehensive Income	206,616	205,045	(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)	2,407,374	2,296,216	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	77,733	73,197	
8	of Which: Goodwill (Including Those Equivalent)	8,079	12,478	
9	of Which: Other Intangible Assets	69,654	60,719	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	408	450	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(48,610)	(60,924)	
12	Shortfall of Eligible Provisions to Expected Losses	—	—	
13	Securitisation Gain on Sale	925	1,344	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	7,454	6,253	
15	Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	161,362	133,337	
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)	199,274	153,658	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,208,099	¥ 2,142,557	

CC1		Millions of Yen, %		
As of March 31		a	b	c
Basel III Template No.	Items	2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
Additional Tier 1 Capital: Instruments				
30	31a Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —	
	31b Subscription Rights to Additional Tier 1 Instruments	—	—	
	32 Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,000	270,000	
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
	34–35 Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	13,749	11,379	
	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)	283,749	281,379	
Additional Tier 1 Capital: Regulatory Adjustments				
	37 Investments in Own Additional Tier 1 Instruments	—	—	
	38 Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
	39 Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
	40 Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	10	10	
	42 Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—	
	43 Additional Tier 1 Capital: Regulatory Adjustments (E)	10	10	
Additional Tier 1 Capital (AT1)				
	44 Additional Tier 1 Capital (F) = (D) – (E)	283,739	281,369	
Tier 1 Capital (T1 = CET1 + AT1)				
	45 Tier 1 Capital (G) = (C) + (F)	2,491,839	2,423,927	
Tier 2 Capital: Instruments and Provisions				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,630	339,855	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
48–49	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,049	2,163	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	—	—	
	47 of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—	
	49 of Which: Issued by Subsidiaries	—	—	
50	Provisions Allowed in Group Tier 2	15,635	42,429	
50a	of Which: General Allowance for Credit Losses	3,525	3,050	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	12,110	39,379	
	51 Tier 2 Capital: Instruments and Provisions (H)	¥ 289,315	¥ 384,448	

CC1 As of March 31	Items	Millions of Yen, %		
		a	b	c
		2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
	Tier 2 Capital: Regulatory Adjustments			
52	Investments in Own Tier 2 Instruments	¥ —	¥ —	
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—	
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	1,540	1,540	
57	Tier 2 Capital: Regulatory Adjustments (I)	1,540	1,540	
	Tier 2 Capital (T2)			
58	Tier 2 Capital (J) = (H) - (I)	287,775	382,908	
	Total Capital (TC = T1 + T2)			
59	Total Capital (K) = (G) + (J)	2,779,614	2,806,835	
	Total Risk Weighted Assets			
60	Total Risk Weighted Assets (L)	22,662,408	19,590,422	
	Capital Ratios (Consolidated)			
61	Common Equity Tier 1 Capital Ratio (C)/(L)	9.74%	10.93%	
62	Tier 1 Capital Ratio (G)/(L)	10.99%	12.37%	
63	Total Capital Ratio (K)/(L)	12.26%	14.32%	
	Regulatory Adjustments (before Risk Weighting)			
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	172,436	98,717	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	114,594	131,359	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	48,363	56,041	
	Provisions Included in Tier 2 Capital: Instruments and Provisions			
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)	3,525	3,050	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	12,430	10,695	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	12,110	39,379	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	109,926	95,763	
	Capital Instruments Subject to Phase out Arrangements			
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	—	—	
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	—	—	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	

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

The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over 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 2022

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
Cash and Due from Banks	¥ 21,522,753			
Call Loans and Bills Bought	24,006			
Receivables under Resale Agreements	110,003			
Receivables under Securities Borrowing Transactions	436,093			
Monetary Claims Bought	970,058			
Trading Assets	1,514,603			
Money Held in Trust	1,442			6-a
Securities	6,804,176			2-b, 6-b
Loans and Bills Discounted	31,810,926			6-c
Foreign Exchanges	47,445			
Lease Receivables and Investment Assets	688,933			
Other Assets	3,781,008			6-d
Tangible Fixed Assets	230,096			
Intangible Fixed Assets	108,362			2-a
Assets for Retirement Benefits	232,599			3
Deferred Tax Assets	22,951			4-a
Customers' Liabilities for Acceptances and Guarantees	562,523			
Allowance for Loan Losses	(129,998)			
Total Assets	¥ 68,737,987			

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
	(Liabilities)			
	Deposits	¥ 35,417,923		
	Negotiable Certificates of Deposit	7,520,005		
	Call Money and Bills Sold	1,912,878		
	Payables under Repurchase Agreements	1,030,780		
	Trading Liabilities	1,472,636		
	Borrowed Money	6,629,543		8
	Foreign Exchanges	847		
	Short-term Bonds Payable	2,332,377		
	Bonds Payable	1,911,760		
	Borrowed Money from Trust Account	4,332,472		
	Other Liabilities	3,019,064		6-e
	Provision for Bonuses	12,902		
	Provision for Directors' Bonuses	95		
	Provision for Stocks Payment	810		
	Liabilities for Retirement Benefits	11,442		
	Provision for Reward Points Program	21,282		
	Provision for Reimbursement of Deposits	3,028		
	Provision for Contingent Losses	1,344		
	Deferred Tax Liabilities	73,663		4-b
	Deferred Tax Liabilities for Land Revaluation	2,381		4-c
	Acceptances and Guarantees	562,523		
	Total Liabilities	66,269,765		
	(Net Assets)			
	Capital Stock	342,037		1-a
	Capital Surplus	342,889		1-b
	Retained Earnings	1,547,162		1-c
	Total Shareholders' Equity	2,232,088		
	Valuation Differences on Available-for-Sale Securities	269,861		
	Deferred Gains (Losses) on Hedges	(47,792)		5
	Revaluation Reserve for Land	(4,479)		
	Foreign Currency Translation Adjustments	12,202		
	Adjustments for Retirement Benefits	(23,175)		
	Total Accumulated Other Comprehensive Income	206,616	(a)	
	Non-controlling Interests	29,517		7
	Total Net Assets	2,468,222		
	Total Liabilities and Net Assets	¥ 68,737,987		

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

(Appendix)

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	342,889		1-b
Retained Earnings	1,547,162		1-c
Total Shareholders' Equity	¥ 2,232,088		

(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	¥ 2,232,088	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,926		1a
of Which: Retained Earnings	1,547,162		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	¥ 108,362		2-a
Securities	6,804,176		2-b
of Which: Goodwill Arising on the Application of the Equity Method	—		
Associated Deferred Tax Liabilities	30,629		

(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)	¥ 8,079		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	69,654	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	¥ 232,599		3
Associated Deferred Tax Liabilities	71,236		

(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)	¥ 161,362		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 22,951		4-a
Deferred Tax Liabilities	73,663		4-b
Deferred Tax Liabilities for Land Revaluation	2,381		4-c
Associated Intangible Fixed Assets	30,629		
Associated Assets for Retirement Benefits	71,236		

(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)	¥ 408	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)	48,363	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)	48,363		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	¥ (47,792)		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	¥ (48,610)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 1,442		6-a
Securities	6,804,176		6-b
Loans and Bills Discounted	31,810,926	Including Subordinated Debts	6-c
Other Assets	3,781,008	Including derivatives	6-d
Other Liabilities	¥ 3,019,064	Including derivatives	6-e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	172,436		
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)	172,436		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	116,144		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	10		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	114,594		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,517		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)	13,749	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,049	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	¥ 6,629,543		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	270,630		46

Fiscal Year 2021

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	Cash and Due from Banks	¥ 18,142,775		
	Call Loans and Bills Bought	5,000		
	Receivables under Resale Agreements	150,741		
	Receivables under Securities Borrowing Transactions	652,534		
	Monetary Claims Bought	854,093		
	Trading Assets	967,565		
	Money Held in Trust	1,395		
	Securities	7,748,019		2-b, 6-a
	Loans and Bills Discounted	30,876,507		6-b
	Foreign Exchanges	29,494		
	Lease Receivables and Investment Assets	688,141		
	Other Assets	3,302,723		6-c
	Tangible Fixed Assets	231,770		
	Intangible Fixed Assets	100,109		2-a
	Assets for Retirement Benefits	192,204		3
	Deferred Tax Assets	25,791		4-a
	Customers' Liabilities for Acceptances and Guarantees	541,228		
	Allowance for Loan Losses	(163,369)		
	Total Assets	¥ 64,346,726		

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
	(Liabilities)			
	Deposits	¥ 33,271,789		
	Negotiable Certificates of Deposit	6,691,944		
	Call Money and Bills Sold	799,524		
	Payables under Repurchase Agreements	1,485,033		
	Trading Liabilities	906,686		
	Borrowed Money	7,783,498		8
	Foreign Exchanges	1,275		
	Short-term Bonds Payable	2,387,553		
	Bonds Payable	1,446,604		
	Borrowed Money from Trust Account	4,298,827		
	Other Liabilities	2,279,211		6-d
	Provision for Bonuses	12,668		
	Provision for Directors' Bonuses	98		
	Provision for Stocks Payment	569		
	Liabilities for Retirement Benefits	11,380		
	Provision for Reward Points Program	19,965		
	Provision for Reimbursement of Deposits	3,626		
	Provision for Contingent Losses	1,649		
	Deferred Tax Liabilities	52,690		4-b
	Deferred Tax Liabilities for Land Revaluation	2,388		4-c
	Acceptances and Guarantees	541,228		
	Total Liabilities	61,998,216		
	(Net Assets)			
	Capital Stock	342,037		1-a
	Capital Surplus	342,853		1-b
	Retained Earnings	1,429,874		1-c
	Total Shareholders' Equity	2,114,764		
	Valuation Differences on Available-for-Sale Securities	290,154		
	Deferred Gains (Losses) on Hedges	(41,661)		5
	Revaluation Reserve for Land	(4,456)		
	Foreign Currency Translation Adjustments	3,713		
	Adjustments for Retirement Benefits	(42,703)		
	Total Accumulated Other Comprehensive Income	205,045	(a)	
	Non-controlling Interests	28,699		7
	Total Net Assets	2,348,510		
	Total Liabilities and Net Assets	¥ 64,346,726		

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

(Appendix)

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	342,853		1-b
Retained Earnings	1,429,874		1-c
Total Shareholders' Equity	¥ 2,114,764		

(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	¥ 2,114,764	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	1,429,874		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	¥ 100,109		2-a
Securities	7,748,019		2-b
of Which: Goodwill Arising on the Application of the Equity Method	—		
Associated Deferred Tax Liabilities	26,912		

(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)	¥ 12,478		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	60,719	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	¥ 192,204		3
Associated Deferred Tax Liabilities	58,866		

(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)	¥ 133,337		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 25,791		4-a
Deferred Tax Liabilities	52,690		4-b
Deferred Tax Liabilities for Land Revaluation	2,388		4-c
Associated Intangible Fixed Assets	26,912		
Associated Assets for Retirement Benefits	58,866		

(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)	¥ 450	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)	56,041	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)	56,041		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	¥ (41,661)		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	¥ (60,924)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

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

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 7,748,019		6-a
Loans and Bills Discounted	30,876,507	Including Subordinated Debts	6-b
Other Assets	3,302,723	Including derivatives	6-c
Other Liabilities	¥ 2,279,211	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	98,717		
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)	98,717		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	132,909		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	10		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	131,359		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 28,699		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)	11,379	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)	2,163	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 7,783,498		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	339,855		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							
	2023				2022			
	Term-end balance of exposures				Term-end balance of exposures			
	Total	Loans, Call Loans, Deposits, etc.	Securities	Other Off-balance Sheet Transactions	Total	Loans, Call Loans, Deposits, etc.	Securities	Other Off-balance Sheet Transactions
Japan	¥ 55,625,020	¥ 48,618,240	¥ 3,101,635	¥ 3,905,145	¥ 52,637,996	¥ 44,467,458	¥ 4,389,401	¥ 3,781,137
Outside Japan	8,055,672	5,855,508	1,320,461	879,702	7,000,315	5,432,862	1,102,540	464,912
Total for Geographic Regions	¥ 63,680,692	¥ 54,473,748	¥ 4,422,096	¥ 4,784,847	¥ 59,638,311	¥ 49,900,320	¥ 5,491,941	¥ 4,246,049
Manufacturing	4,927,457	3,236,020	380,104	1,311,332	4,713,051	3,092,841	351,745	1,268,464
Agriculture and Forestry	5,744	5,744	0	—	4,117	4,117	0	—
Fisheries	95	1	94	—	66	1	64	—
Mining and Quarrying of Stones and Gravel	134,585	73,056	201	61,327	80,924	68,005	162	12,756
Construction	376,851	259,171	25,301	92,377	335,291	212,858	22,894	99,538
Electricity, Gas, Heat Supply and Water	1,671,358	1,447,385	32,007	191,965	1,604,628	1,309,216	29,248	266,163
Information and Communication	444,852	326,659	3,480	114,711	463,918	358,425	3,259	102,233
Transport and Postal Activities	1,481,175	1,167,751	112,976	200,447	1,578,711	1,250,310	110,113	218,286
Wholesale and Retail Trade	1,993,863	1,602,412	58,586	332,864	1,993,066	1,618,779	56,561	317,725
Finance and Insurance	2,161,869	1,437,299	467,562	257,007	2,132,779	1,379,681	489,019	264,078
Real Estate	4,063,364	3,378,226	373,862	311,275	4,157,535	3,513,530	363,138	280,866
Goods Rental and Leasing	1,275,922	1,163,694	3,712	108,515	1,282,325	1,109,573	3,632	169,119
Local Public Bodies	146,314	102,956	38,117	5,240	153,741	114,366	33,919	5,455
Individuals	11,754,441	11,471,425	—	283,015	11,798,546	11,509,294	—	289,252
Others	33,242,796	28,801,942	2,926,088	1,514,765	29,339,607	24,359,317	4,028,181	952,108
Total for Industry Sectors	¥ 63,680,692	¥ 54,473,748	¥ 4,422,096	¥ 4,784,847	¥ 59,638,311	¥ 49,900,320	¥ 5,491,941	¥ 4,246,049
To 1 year	28,654,585	26,093,165	963,699	1,597,720	25,729,450	22,023,311	2,259,777	1,446,360
> 1 year to 3 years	8,091,437	5,555,266	1,051,603	1,484,567	7,275,422	5,104,110	801,988	1,369,323
> 3 years to 5 years	7,074,267	5,592,276	854,597	627,393	7,305,938	5,755,275	933,053	617,609
> 5 years	19,860,401	17,233,039	1,552,195	1,075,166	19,327,501	17,017,623	1,497,122	812,755
Total for Residual Maturity	¥ 63,680,692	¥ 54,473,748	¥ 4,422,096	¥ 4,784,847	¥ 59,638,311	¥ 49,900,320	¥ 5,491,941	¥ 4,246,049

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.

Financial Data/
Sumitomo Mitsui Trust Holdings, Inc.Financial Data/
Sumitomo Mitsui Trust Bank, LimitedBasel III Disclosure Data/
Sumitomo Mitsui Trust Holdings, Inc.Basel III Disclosure Data/
Sumitomo Mitsui Trust Bank, Limited

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, 2023		FY2022	As of March 31, 2022		FY2021
	Term-end balance of exposures	Allowances for loan losses	Write-offs	Term-end balance of exposures	Allowances for loan losses	Write-offs
Japan	¥ 127,585	¥ 44,531	¥ 43,581	¥ 184,932	¥ 78,127	¥ 10,974
Outside Japan	36,395	7,282	2,543	54,258	7,989	2,675
Total for Geographic Regions	¥ 163,981	¥ 51,814	¥ 46,125	¥ 239,191	¥ 86,116	¥ 13,650
Manufacturing	64,889	35,706	39,494	101,488	60,168	5,743
Agriculture and Forestry	127	77	—	144	86	—
Fisheries	0	0	—	3	3	—
Mining and Quarrying of Stones and Gravel	10	1	—	10	1	—
Construction	814	561	6	599	458	24
Electricity, Gas, Heat Supply and Water	17	0	—	41	0	—
Information and Communication	83	68	2	88	72	4
Transport and Postal Activities	1,826	741	16	2,501	791	5
Wholesale and Retail Trade	2,462	1,143	2	8,226	5,779	6
Finance and Insurance	345	64	39	1,636	264	5
Real Estate	10,651	213	125	15,142	709	171
Goods Rental and Leasing	205	118	2,465	3,136	2,710	0
Local Public Bodies	—	—	—	—	—	—
Individuals	38,212	2,324	1,391	44,953	4,057	4,972
Others	44,335	10,791	2,582	61,218	11,012	2,717
Total for Industry Sectors	¥ 163,981	¥ 51,814	¥ 46,125	¥ 239,191	¥ 86,116	¥ 13,650

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	
	2023	2022
< 1 month	¥ 55,832	¥ 57,015
≥ 1 month to < 2 months	11,027	11,072
≥ 2 months to < 3 months	10,419	9,053
≥ 3 months	—	—
Total	¥ 77,280	¥ 77,141

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	
	2023	2022
Amounts of Increased Allowances for Such Exposures Due to the Restructuring of the Loan Conditions	¥ 46,391	¥ 80,131
Other Amounts	—	—
Term-end Balance of Exposures	¥ 46,391	¥ 80,131

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	
	2023	2022
Total exposures relating to funds	¥ 1,364,618	¥ 1,163,332
Look-through Approach	999,434	803,115
Mandate-based Approach	365,079	360,100
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	104	115

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, 2023	March 31, 2022	March 31, 2023	March 31, 2022
1	Credit risk (excluding counterparty credit risk)	¥ 13,446,715	¥ 12,355,554	¥ 1,134,377	¥ 1,042,867
2	of Which: Standardised Approach (SA)	540,033	396,270	43,202	31,701
3	of Which: Internal Ratings-Based (IRB) Approach	12,216,740	11,338,133	1,035,979	961,473
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	138,902	66,079	11,112	5,286
	Other assets	551,038	555,070	44,083	44,405
4	Counterparty credit risk (CCR)	1,234,326	1,271,434	100,608	103,802
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	375,138	408,955	31,795	34,671
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	644,308	659,988	51,544	52,799
	of Which: Central Counterparty (CCP)	76,398	55,007	6,111	4,400
	Others	138,481	147,482	11,156	11,930
7	Equity positions in banking book under market-based approach	279,851	207,882	23,731	17,628
8	Equity investment in funds (Look-Through Approach (LTA))	1,987,297	893,938	158,983	71,515
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,561,034	1,228,579	124,882	98,286
	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)	1,311	1,448	104	115
10	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	320,847	357,010	25,667	28,560
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	303,454	341,805	24,276	27,344
14	of Which: External Rating-Based Approach (SEC-ERBA)	17,232	14,852	1,378	1,188
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	160	352	12	28
16	Market risk	1,794,366	1,252,756	143,549	100,220
17	of Which: Standardised Approach (SA)	38,300	17,900	3,064	1,432
18	of Which: Internal Model Approaches (IMA)	1,756,065	1,234,856	140,485	98,788
19	Operational risk	831,832	806,414	66,546	64,513
20	of Which: Basic Indicator Approach (BIA)	132,991	129,679	10,639	10,374
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	698,841	676,735	55,907	54,138
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	407,314	468,441	34,540	39,723
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 22,662,408	¥ 19,590,422	¥ 1,812,992	¥ 1,567,233

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, 2023						
	a	b	c	d	e	f	g
	Carrying values of items						
	Carrying values as reported in published consolidated financial statement	Carrying values under scope of regulatory consolidation	Credit risk (excluding amounts relevant to columns d and e)	Counterparty credit risk	Securitisation (excluding amounts relevant to column f)	Market risk	Items not subject to capital requirements or subject to deduction from capital
Assets:							
Cash and Due from Banks	¥ 21,522,753	¥ 21,522,753	¥ —	¥ —	¥ —	¥ —	¥ —
Call Loans and Bills Bought	24,006	24,006	—	—	—	—	—
Receivables under Resale Agreements	110,003	—	110,003	—	—	—	—
Receivables under Securities Borrowing Transactions	436,093	—	436,093	—	—	—	—
Monetary Claims Bought	970,058	856,703	—	113,354	—	—	—
Trading Assets	1,514,603	—	1,448,705	—	1,514,603	—	—
Money Held in Trust	1,442	1,442	—	—	—	—	—
Securities	6,804,176	6,101,417	—	702,758	—	—	—
Loans and Bills Discounted	31,810,926	31,428,425	—	382,500	—	—	—
Foreign Exchanges	47,445	47,445	—	—	—	—	—
Lease Receivables and Investment Assets	688,933	688,933	—	—	—	—	—
Other Assets	3,781,008	506,710	2,675,996	9,660	1,739,276	588,641	—
Tangible Fixed Assets	230,096	230,096	—	—	—	—	—
Intangible Fixed Assets	108,362	30,629	—	—	—	77,733	—
Assets for Retirement Benefits	232,599	71,236	—	—	—	161,362	—
Deferred Tax Assets	22,951	22,543	—	—	—	408	—
Customers' Liabilities for Acceptances and Guarantees	562,523	562,523	—	—	—	—	—
Allowance for Loan Losses	(129,998)	(129,998)	—	—	—	—	—
Total Assets	¥ 68,737,987	¥ 61,964,870	¥ 4,670,799	¥ 1,208,273	¥ 3,253,880	¥ 828,146	
Liabilities:							
Deposits	¥ 35,417,923	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 35,417,923
Negotiable Certificates of Deposit	7,520,005	—	—	—	—	—	7,520,005
Call Money and Bills Sold	1,912,878	—	—	—	—	—	1,912,878
Payables under Repurchase Agreements	1,030,780	—	1,030,780	—	—	—	—
Trading Liabilities	1,472,636	—	1,472,636	—	1,472,657	—	—
Borrowed Money	6,629,543	—	—	—	—	6,629,543	—
Foreign Exchanges	847	—	—	—	—	847	—
Short-Term Bonds Payable	2,332,377	—	—	—	—	2,332,377	—
Bonds Payable	1,911,760	—	—	—	—	1,911,760	—
Borrowed Money from Trust Account	4,332,472	—	—	—	—	4,332,472	—
Other Liabilities	3,019,064	—	2,304,121	—	1,932,401	714,942	—
Provision for Bonuses	12,902	—	—	—	—	12,902	—
Provision for Directors' Bonuses	95	—	—	—	—	95	—
Provision for Stocks Payment	810	—	—	—	—	810	—
Liabilities for Retirement Benefits	11,442	—	—	—	—	11,442	—
Provision for Reward Points Program	21,282	—	—	—	—	21,282	—
Provision for Reimbursement of Deposits	3,028	—	—	—	—	3,028	—
Provision for Contingent Losses	1,344	—	—	—	—	1,344	—
Deferred Tax Liabilities	73,663	—	—	—	—	73,663	—
Deferred Tax Liabilities for Land Revaluation	2,381	—	—	—	—	2,381	—
Acceptances and Guarantees	562,523	—	—	—	—	562,523	—
Total Liabilities	¥ 66,269,765	¥ —	¥ 4,807,539	¥ —	¥ 3,405,058	¥ 61,462,226	

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, 2022						
	a	b	c	d	e	f	g
	Carrying values of items						
	Carrying values as reported in published consolidated financial statement	Carrying values under scope of regulatory consolidation	Credit risk (excluding amounts relevant to columns d and e)	Counterparty credit risk	Securitisation (excluding amounts relevant to column f)	Market risk	Items not subject to capital requirements or subject to deduction from capital
Assets:							
Cash and Due from Banks	¥ 18,142,775	¥ 18,142,775	¥ —	¥ —	¥ —	¥ —	¥ —
Call Loans and Bills Bought	5,000	5,000	—	—	—	—	—
Receivables under Resale Agreements	150,741	—	150,741	—	—	—	—
Receivables under Securities Borrowing Transactions	652,534	—	652,534	—	—	—	—
Monetary Claims Bought	854,093	749,019	—	105,073	—	—	—
Trading Assets	967,565	—	954,747	—	967,565	—	—
Money Held in Trust	1,395	1,395	—	—	—	—	—
Securities	7,748,019	7,149,882	—	598,136	—	—	—
Loans and Bills Discounted	30,876,507	30,511,438	—	365,069	—	—	—
Foreign Exchanges	29,494	29,494	—	—	—	—	—
Lease Receivables and Investment Assets	688,141	688,141	—	—	—	—	—
Other Assets	3,302,723	109,357	2,562,911	1,570	1,500,702	628,884	—
Tangible Fixed Assets	231,770	231,770	—	—	—	—	—
Intangible Fixed Assets	100,109	26,912	—	—	—	73,197	—
Assets for Retirement Benefits	192,204	58,866	—	—	—	133,337	—
Deferred Tax Assets	25,791	25,341	—	—	—	450	—
Customers' Liabilities for Acceptances and Guarantees	541,228	541,228	—	—	—	—	—
Allowance for Loan Losses	(163,369)	(163,369)	—	—	—	—	—
Total Assets	¥ 64,346,726	¥ 58,107,254	¥ 4,320,935	¥ 1,069,850	¥ 2,468,267	¥ 835,868	—
Liabilities:							
Deposits	¥ 33,271,789	¥ —	¥ —	¥ —	¥ —	¥ 33,271,789	—
Negotiable Certificates of Deposit	6,691,944	—	—	—	—	6,691,944	—
Call Money and Bills Sold	799,524	—	—	—	—	799,524	—
Payables under Repurchase Agreements	1,485,033	—	1,485,033	—	—	—	—
Trading Liabilities	906,686	—	906,686	—	906,686	—	—
Borrowed Money	7,783,498	—	—	—	—	7,783,498	—
Foreign Exchanges	1,275	—	—	—	—	1,275	—
Short-Term Bonds Payable	2,387,553	—	—	—	—	2,387,553	—
Bonds Payable	1,446,604	—	—	—	—	1,446,604	—
Borrowed Money from Trust Account	4,298,827	—	—	—	—	4,298,827	—
Other Liabilities	2,279,211	—	1,732,753	—	1,571,382	546,457	—
Provision for Bonuses	12,668	—	—	—	—	12,668	—
Provision for Directors' Bonuses	98	—	—	—	—	98	—
Provision for Stocks Payment	569	—	—	—	—	569	—
Liabilities for Retirement Benefits	11,380	—	—	—	—	11,380	—
Provision for Reward Points Program	19,965	—	—	—	—	19,965	—
Provision for Reimbursement of Deposits	3,626	—	—	—	—	3,626	—
Provision for Contingent Losses	1,649	—	—	—	—	1,649	—
Deferred Tax Liabilities	52,690	—	—	—	—	52,690	—
Deferred Tax Liabilities for Land Revaluation	2,388	—	—	—	—	2,388	—
Acceptances and Guarantees	541,228	—	—	—	—	541,228	—
Total Liabilities	¥ 61,998,216	¥ —	¥ 4,124,474	¥ —	¥ 2,478,068	¥ 57,873,742	—

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

L12		Millions of Yen				
		March 31, 2023				
		a	b	c	d	e
		Item No.	Items subject to:			
Total	Credit risk (excluding amounts relevant to columns c and d)		Counterparty credit risk	Securitisation (excluding amounts relevant to column e)	Market risk	
1	Asset carrying value amount under scope of regulatory consolidation	¥ 67,909,841	¥ 61,964,870	¥ 4,670,799	¥ 1,208,273	¥ 3,253,880
2	Liabilities carrying value amount under scope of regulatory consolidation	4,807,539	—	4,807,539	—	3,405,058
3	Total net amount under regulatory scope of consolidation	63,102,302	61,964,870	(136,739)	1,208,273	(151,178)
4	Off-balance sheet amounts	5,146,801	4,816,845	—	329,956	—
5	Differences due to netting, the exposure calculation method, etc.	3,173,161	—	3,839,858	—	(666,697)
6	Differences due to consideration of allowances and write-offs	23,682	23,682	—	—	—
7	Other	48,363	48,363	—	—	—
8	Regulatory exposure amounts	71,494,311	66,853,762	3,703,118	1,538,229	(817,875)

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 8.

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: Differences due to taking into account off-balance sheet amounts, 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.

Item No.	LI2	Millions of Yen				
		March 31, 2022				
		a	b	c	d	e
		Items subject to:				
		Total	Credit risk (excluding amounts relevant to columns c and d)	Counterparty credit risk	Securitisation (excluding amounts relevant to column e)	Market risk
1	Asset carrying value amount under scope of regulatory consolidation	¥ 63,510,857	¥ 58,107,254	¥ 4,320,935	¥ 1,069,850	¥ 2,468,267
2	Liabilities carrying value amount under scope of regulatory consolidation	4,124,474	—	4,124,474	—	2,478,068
3	Total net amount under regulatory scope of consolidation	59,386,383	58,107,254	196,460	1,069,850	(9,801)
4	Off-balance sheet amounts	4,268,179	3,934,062	—	334,117	—
5	Differences due to netting, the exposure calculation method, etc.	2,753,459	—	2,866,381	—	(112,922)
6	Differences due to consideration of allowances and write-offs	30,373	30,373	—	—	—
7	Other	56,041	56,041	—	—	—
8	Regulatory exposure amounts	66,494,437	62,127,732	3,062,842	1,403,967	(122,723)

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 8.

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: Differences due to off-balance sheet amounts, consideration of allowances and write-offs, and other adjustments such as deferred tax assets (temporary differences)
- 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

CR1 Item No.		Millions of Yen			
		March 31, 2023			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 152,107	¥ 31,251,411	¥ 116,064	¥ 31,287,455
2	Debt Securities	0	3,553,686	—	3,553,686
3	Other on-balance sheet assets (debt-based assets)	13,832	23,208,918	13,216	23,209,533
4	Total on-balance sheet assets (1+2+3)	165,939	58,014,016	129,281	58,050,675
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	113	562,410	716	561,806
6	Commitments, etc.	42	5,040,259	1,344	5,038,957
7	Total off-balance sheet assets (5+6)	156	5,602,669	2,061	5,600,764
Total					
8	Total (4+7)	¥ 166,095	¥ 63,616,686	¥ 131,342	¥ 63,651,440

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

CR1 Item No.		Millions of Yen			
		March 31, 2022			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 227,989	¥ 30,269,561	¥ 147,852	¥ 30,349,699
2	Debt Securities	749	4,663,271	—	4,664,020
3	Other on-balance sheet assets (debt-based assets)	16,124	19,689,885	14,630	19,691,380
4	Total on-balance sheet assets (1+2+3)	244,863	54,622,718	162,482	54,705,099
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	143	541,084	886	540,341
6	Commitments, etc.	1,367	4,328,591	1,649	4,328,309
7	Total off-balance sheet assets (5+6)	1,510	4,869,676	2,536	4,868,651
Total					
8	Total (4+7)	¥ 246,374	¥ 59,492,395	¥ 165,019	¥ 59,573,751

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, 2023
		Amounts
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 244,863
2	Of which: Newly defaulted	28,466
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status 31,137
4	for each factor during the fiscal year	Of which: Written-offs 46,489
5	Of which: Other factors	(29,763)
6	Stock of defaulted loans and debt securities at the end of the fiscal year (1+2-3-4+5)	165,939

Notes: 1. The end of the previous fiscal year indicates March 31, 2022, and the end of the fiscal year indicates March 31, 2023.

2. The main factor for the item 5. "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

CR2 Item No.		Millions of Yen
		March 31, 2022
		Amounts
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 161,273
2	Of which: Newly defaulted	131,922
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status 10,117
4	for each factor during the fiscal year	Of which: Written-offs 10,962
5	Of which: Other factors	(27,251)
6	Stock of defaulted loans and debt securities at the end of the fiscal year (1+2-3-4+5)	244,863

Notes: 1. The end of the previous fiscal year indicates March 31, 2021, and the end of the fiscal year indicates March 31, 2022.

2. The main factor for the item 5. "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

CR3: Credit risk mitigation techniques (CRM) – overview

CR3 Item No.		Millions of Yen				
		March 31, 2023				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 29,922,767	¥ 1,364,687	¥ 396,547	¥ 278,130	¥ —
2	Debt Securities	3,553,686	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	23,209,423	110	101	4	—
4	Total (1+2+3)	¥ 56,685,877	¥ 1,364,798	¥ 396,648	¥ 278,134	¥ —
5	Of which defaulted	109,760	7,419	6,600	—	—

CR3 Item No.		Millions of Yen				
		March 31, 2022				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 29,144,608	¥ 1,205,090	¥ 336,640	¥ 164,745	¥ —
2	Debt Securities	4,645,034	18,986	—	18,900	—
3	Other on-balance sheet assets (debt-based assets)	19,691,285	94	91	3	—
4	Total (1+2+3)	¥ 53,480,928	¥ 1,224,171	¥ 336,731	¥ 183,648	¥ —
5	Of which defaulted	161,567	5,861	4,555	—	—

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

Item No.	Asset classes	Millions of Yen, %					
		March 31, 2023					
		a		b		c	
		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		RWA density
1	Cash	¥ 35	¥ —	¥ 35	¥ —	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	—	—
3	Foreign central governments and foreign central banks	274,205	—	274,205	—	27,209	9.92
4	Bank for International Settlements, etc.	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	21,925	—	21,925	—	21,925	100.00
7	Multilateral development banks (MDBs)	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government-affiliated agencies of Japan	—	—	—	—	—	—
10	The three local public corporations	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators	231,451	—	231,451	—	131,462	56.79
12	Corporates, etc.	346,098	120,772	346,098	13,741	359,434	99.88
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	79.69
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	¥ 873,777	¥ 120,772	¥ 873,777	¥ 13,741	¥ 540,033	60.84%

CR4		Millions of Yen, %					
		March 31, 2022					
Item No.	Asset classes	a	b	c	d	e	f
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1	Cash	¥ 36	—	¥ 36	—	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	—	—
3	Foreign central governments and foreign central banks	272,010	—	272,010	—	17,736	6.52
4	Bank for International Settlements, etc.	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	13,898	—	13,898	—	13,898	100.00
7	Multilateral development banks (MDBs)	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government-affiliated agencies of Japan	—	—	—	—	—	—
10	The three local public corporations	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators	172,997	—	172,997	—	73,590	42.53
12	Corporates, etc.	279,092	135,587	279,092	12,053	291,045	99.96
13	SMEs, etc. and individuals	—	—	—	—	—	—
14	Residential mortgage loans	—	—	—	—	—	—
15	Real estate acquisition activities, etc.	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)	0	—	0	—	0	146.97
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	¥ 738,094	¥ 135,587	¥ 738,094	¥ 12,053	¥ 396,270	52.82%

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

CR5		Millions of Yen											
		March 31, 2023											
Item No.	Asset classes	Risk weight	a	b	c	d	e	f	g	h	i	j	k
			Credit risk exposure amounts (post-CCF and post-CRM)										
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total
1	Cash	¥	35	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	35
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		219,785	—	—	—	54,419	—	—	—	—	—	274,205
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	21,925	—	—	—	21,925
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		—	—	120,654	—	6,931	—	103,865	—	—	—	231,451
12	Corporates, etc.		—	—	—	—	811	—	359,028	—	—	—	359,840
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	—	—	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	¥	219,880	¥ —	¥ 120,654	¥ —	¥ 62,163	¥ —	¥ 484,820	¥ 0	¥ —	¥ —	¥ 887,519

CR5		Millions of Yen												
		March 31, 2022												
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	¥	36	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	36
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		236,538	—	—	—	35,472	—	—	—	—	—	—	272,010
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	13,898	—	—	—	—	13,898
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		—	—	120,188	—	6,511	—	46,297	—	—	—	—	172,997
12	Corporates, etc.		—	—	—	—	201	—	290,944	—	—	—	—	291,146
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	¥	236,634	¥ —	¥ 120,188	¥ —	¥ 42,184	¥ —	¥ 351,140	¥ 0	¥ —	¥ —	¥ —	750,148

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 2,449,235	¥ 33	75.00%	¥ 2,460,278	0.00%	0.0	33.13%	2.2	¥ 25,715	1.04%	¥ 16	
2	0.15 to < 0.25	824	—	—	293	0.20	0.0	33.14	3.7	120	41.14	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	2,450,059	33	75.00	2,460,571	0.00	0.0	33.13	2.2	25,835	1.04	16	¥ 33
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	22,230,617	207,623	75.17	22,386,706	0.00	0.1	44.99	1.0	117,747	0.52	141	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.44	0	
3	0.25 to < 0.50	12,483	0	75.00	12,483	0.29	0.0	45.00	3.8	9,069	72.64	16	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	22,243,100	207,623	75.17	22,399,190	0.00	0.1	44.99	1.0	126,816	0.56	158	300
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	487,600	—	—	496,343	0.05	0.0	31.71	2.5	93,661	18.87	87	
2	0.15 to < 0.25	44,000	9,000	75.00	50,750	0.20	0.0	33.14	1.2	12,391	24.41	34	
3	0.25 to < 0.50	11,285	7,575	86.79	17,860	0.49	0.0	33.14	1.3	7,364	41.23	29	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	6,394	2,116	90.35	8,306	1.48	0.0	33.14	1.1	5,313	63.97	40	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	549,279	18,691	81.52	573,259	0.10	0.0	31.90	2.4	118,731	20.71	191	323
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	219,348	136,795	75.00	321,945	0.06	0.0	47.49	2.2	95,488	29.65	94	
2	0.15 to < 0.25	21,819	—	—	21,819	0.20	0.0	74.56	1.7	13,656	62.58	33	
3	0.25 to < 0.50	4,018	—	—	4,018	0.31	0.0	45.00	0.0	1,208	30.07	5	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	3,354	—	—	3,354	1.31	0.0	45.00	2.7	3,669	109.40	19	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	248,540	136,795	75.00	351,137	0.08	0.0	49.12	2.1	114,023	32.47	153	89

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	March 31, 2023											
		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	¥ 7,333,421	¥ 2,866,609	75.97%	¥ 9,634,156	0.07%	0.7	32.28%	2.5	¥ 1,793,227	18.61%	¥ 2,371	
2	0.15 to < 0.25	1,881,814	447,238	74.73	2,176,781	0.20	0.3	31.75	2.2	692,236	31.80	1,412	
3	0.25 to < 0.50	2,342,885	639,487	74.85	2,816,888	0.39	1.1	31.29	2.0	1,158,048	41.11	3,463	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	872,287	120,799	73.66	919,094	1.58	0.7	28.89	2.2	598,683	65.13	4,238	
6	2.50 to < 10.00	72,455	7,689	78.60	80,888	7.45	0.0	26.63	1.8	78,828	97.45	1,609	
7	10.00 to < 100.00	21,211	430	100.00	8,735	18.41	0.0	32.88	1.0	13,957	159.77	529	
8	100.00 (Default)	67,779	—	—	69,735	100.00	0.0	33.13	1.0	32,676	46.85	20,495	
9	Sub-total	12,591,854	4,082,255	75.60	15,706,279	0.73	3.0	31.81	2.3	4,367,657	27.80	34,118	¥ 73,919
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	847,072	280,692	81.54	1,081,505	0.07	0.7	51.47	2.8	368,763	34.09	424	
2	0.15 to < 0.25	37,573	34,381	100.00	72,113	0.20	0.3	55.77	2.4	46,451	64.41	82	
3	0.25 to < 0.50	557,465	105,236	74.69	635,711	0.34	1.4	45.86	2.9	421,163	66.25	978	
4	0.50 to < 0.75	121,441	30,607	75.00	144,397	0.62	0.0	44.94	3.3	130,866	90.62	407	
5	0.75 to < 2.50	422,269	25,202	74.39	440,947	1.43	1.4	43.00	3.8	520,027	117.93	2,704	
6	2.50 to < 10.00	116,738	2,338	70.95	118,383	5.37	0.2	43.33	4.2	199,275	168.32	2,724	
7	10.00 to < 100.00	64,966	—	—	64,966	27.91	0.0	44.86	4.1	170,955	263.14	8,131	
8	100.00 (Default)	26,775	0	0.00	32,407	100.00	0.0	43.78	1.0	0	0.00	14,189	
9	Sub-total	2,194,302	478,459	80.51	2,590,433	2.59	4.5	47.77	3.1	1,857,503	71.70	29,643	17,781
SME exposures (AIRB)													
1	0.00 to < 0.15	68,309	5,150	75.00	68,171	0.12	0.0	30.84	1.7	11,260	16.51	26	
2	0.15 to < 0.25	121,534	2,999	75.00	98,370	0.20	0.0	30.01	3.3	29,884	30.37	60	
3	0.25 to < 0.50	112,953	10,728	94.24	111,756	0.43	0.0	24.14	2.9	33,009	29.53	110	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	114,459	14,659	76.91	122,439	1.63	0.1	22.95	2.8	59,910	48.93	445	
6	2.50 to < 10.00	7,979	405	63.10	8,235	7.34	0.0	21.13	1.2	4,888	59.36	129	
7	10.00 to < 100.00	249	—	—	249	18.41	0.0	12.38	1.6	123	49.72	5	
8	100.00 (Default)	1,891	—	—	1,950	100.00	0.0	26.59	1.0	722	37.04	460	
9	Sub-total	427,376	33,942	81.76	411,173	1.30	0.3	26.24	2.7	139,799	34.00	1,238	1,651
SME exposures (FIRB)													
1	0.00 to < 0.15	5,033	—	—	5,033	0.12	0.0	74.79	4.9	4,006	79.59	4	
2	0.15 to < 0.25	44	—	—	44	0.20	0.0	44.98	1.0	11	26.67	0	
3	0.25 to < 0.50	103,562	3,877	75.00	105,048	0.49	0.6	37.66	4.4	64,077	60.99	193	
4	0.50 to < 0.75	1,290	—	—	1,290	0.62	0.0	40.00	4.9	967	75.01	3	
5	0.75 to < 2.50	282,835	4,890	75.66	284,287	1.66	1.5	39.48	4.7	263,520	92.69	1,870	
6	2.50 to < 10.00	5,839	—	—	5,997	7.24	0.0	39.53	4.0	7,524	125.45	169	
7	10.00 to < 100.00	2,131	—	—	2,131	18.41	0.0	45.00	1.2	4,223	198.19	176	
8	100.00 (Default)	3,840	59	0.00	3,928	100.00	0.0	39.43	1.0	0	0.00	1,549	
9	Sub-total	404,577	8,828	74.85	407,761	2.45	2.3	39.48	4.5	344,332	84.44	3,967	281

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,426,193	¥ 185,780	75.07%	¥ 1,565,675	0.08%	0.3	27.84%	4.1	¥ 385,920	24.64%	¥ 400	
2	0.15 to < 0.25	89,724	43,093	75.00	122,044	0.20	0.0	31.37	4.1	53,644	43.95	78	
3	0.25 to < 0.50	866,367	188,471	75.13	1,007,982	0.31	0.2	24.12	4.4	408,044	40.48	772	
4	0.50 to < 0.75	199,718	46,118	73.58	233,656	0.65	0.0	24.66	4.4	129,339	55.35	375	
5	0.75 to < 2.50	337,240	45,194	72.26	369,902	1.50	0.0	24.99	3.2	231,374	62.55	1,379	
6	2.50 to < 10.00	61,948	42,880	73.51	93,470	4.00	0.0	25.68	3.5	80,057	85.64	1,001	
7	10.00 to < 100.00	106,651	18,393	75.00	120,445	18.87	0.0	32.87	3.0	204,182	169.52	7,772	
8	100.00 (Default)	4,281	—	—	4,287	100.00	0.0	30.74	1.0	1,836	42.84	1,171	
9	Sub-total	3,092,126	569,931	74.62	3,517,465	1.21	0.8	26.51	4.1	1,494,401	42.48	12,952	¥ 4,380
Specialised lending (FIRB)													
1	0.00 to < 0.15	4,764	—	—	4,764	0.09	0.2	45.00	1.0	831	17.45	2	
2	0.15 to < 0.25	87	—	—	87	0.20	0.0	45.00	1.0	26	30.44	0	
3	0.25 to < 0.50	3,413	—	—	3,413	0.31	0.2	45.00	1.0	1,363	39.94	4	
4	0.50 to < 0.75	842	—	—	842	0.65	0.0	45.00	1.0	505	59.98	2	
5	0.75 to < 2.50	1,113	—	—	1,113	1.30	0.0	45.00	1.0	896	80.49	6	
6	2.50 to < 10.00	165	—	—	165	4.87	0.0	45.00	1.0	212	128.34	3	
7	10.00 to < 100.00	724	—	—	724	15.43	0.0	45.00	1.0	1,459	201.45	50	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	11,111	—	—	11,111	1.40	0.6	45.00	1.0	5,295	47.65	70	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	990,817	—	—	582,512	0.07	0.2	90.00	5.0	674,946	115.86	—	
2	0.15 to < 0.25	126,534	—	—	83,750	0.20	0.1	90.00	5.0	122,499	146.26	—	
3	0.25 to < 0.50	79,647	—	—	47,719	0.36	0.3	90.00	5.0	86,640	181.56	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	22,526	—	—	18,760	1.64	0.2	90.00	5.0	57,075	304.22	—	
6	2.50 to < 10.00	4,805	—	—	3,902	7.20	0.0	90.00	5.0	16,615	425.72	—	
7	10.00 to < 100.00	100	—	—	100	18.41	0.0	90.00	5.0	730	726.62	—	
8	100.00 (Default)	60	—	—	60	100.00	0.0	90.00	5.0	675	1,125.00	—	
9	Sub-total	1,224,492	—	—	736,806	0.19	1.0	90.00	5.0	959,183	130.18	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	9,250	—	—	9,250	0.09	0.0	33.14	3.8	2,846	30.77	3	
2	0.15 to < 0.25	6,000	—	—	6,000	0.20	0.0	33.14	4.0	2,610	43.51	4	
3	0.25 to < 0.50	23,939	—	—	23,939	0.42	0.0	31.34	3.2	12,075	50.44	32	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	53,297	—	—	53,297	1.50	0.0	33.05	3.7	47,031	88.24	265	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	510	—	—	510	18.41	0.0	33.14	1.8	853	167.24	31	
8	100.00 (Default)	4,641	—	—	4,641	100.00	0.0	33.14	1.0	2,175	46.86	1,364	
9	Sub-total	97,640	—	—	97,640	5.80	0.0	32.65	3.5	67,592	69.22	1,700	7

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2023											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)													
1	0.00 to < 0.15	¥ 915	¥ —	—%	¥ 915	0.12%	0.0	100.00%	1.0	¥ 454	49.70%	¥ —	
2	0.15 to < 0.25	2,280	—	—	2,280	0.22	0.0	100.00	1.0	1,631	71.54	—	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	3,195	—	—	3,195	0.19	0.0	100.00	1.0	2,086	65.29	—	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	440,066	4,956	100.00	445,023	0.05	0.2	45.00	1.1	58,399	13.12	111	
2	0.15 to < 0.25	78,866	—	—	78,866	0.20	0.1	45.00	1.0	24,419	30.96	72	
3	0.25 to < 0.50	145,132	6,677	75.00	150,140	0.37	1.2	45.00	1.3	70,878	47.20	250	
4	0.50 to < 0.75	1,688	1,669	75.00	2,940	0.62	0.0	45.00	4.9	3,140	106.78	8	
5	0.75 to < 2.50	87,488	—	—	87,488	1.53	3.7	45.00	1.1	72,700	83.09	604	
6	2.50 to < 10.00	4,653	—	—	4,653	6.49	0.5	45.00	1.0	6,816	146.47	135	
7	10.00 to < 100.00	0	6,009	75.00	4,507	13.43	0.0	45.00	4.9	10,907	242.00	272	
8	100.00 (Default)	4,731	—	—	4,731	100.00	0.0	45.00	1.0	0	0.00	2,129	
9	Sub-total	762,627	19,312	81.41	778,351	1.02	5.9	45.00	1.2	247,262	31.76	3,585	419
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	539,930	18,110	81.84	554,752	0.07	0.6	90.10	1.1	166,445	30.00	23	
2	0.15 to < 0.25	53,995	—	—	53,995	0.21	0.1	99.23	1.0	38,201	70.74	0	
3	0.25 to < 0.50	18,576	1,201	75.00	19,478	0.43	0.0	83.25	1.5	19,151	98.32	8	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	1,891	—	—	1,891	0.99	0.0	90.04	1.2	6,208	328.24	2	
6	2.50 to < 10.00	954	—	—	954	3.54	0.0	100.00	1.0	2,464	258.33	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	615,348	19,312	81.41	631,071	0.10	0.8	90.69	1.1	232,471	36.83	34	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	20,381	—	—	20,381	0.29	24.3	72.13	—	7,750	38.02	43	
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	20,381	—	—	20,381	0.29	24.3	72.13	—	7,750	38.02	43	51

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 37,673	26.78%	¥ 10,089	0.09%	41.3	58.93%	—	¥ 343	3.40%	¥ 5	
2	0.15 to < 0.25	44,899	673,196	11.22	120,479	0.21	185.7	71.83	—	9,918	8.23	188	
3	0.25 to < 0.50	20,354	989,063	7.16	91,241	0.35	128.4	76.32	—	11,711	12.83	244	
4	0.50 to < 0.75	41,639	272,152	11.22	72,194	0.53	88.0	71.83	—	12,167	16.85	276	
5	0.75 to < 2.50	11,696	195,865	12.34	35,869	1.12	102.8	70.89	—	10,440	29.10	285	
6	2.50 to < 10.00	33,816	62,685	11.88	41,265	4.92	39.4	71.97	—	33,950	82.27	1,462	
7	10.00 to < 100.00	179	1,100	10.93	300	51.09	0.4	68.47	—	521	173.83	109	
8	100.00 (Default)	99	4,522	7.74	6,982	100.00	7.6	72.26	—	7,962	114.02	4,409	
9	Sub-total	152,686	2,236,260	9.80	378,421	2.78	593.9	72.50	—	87,014	22.99	6,981	8,488
Residential mortgage exposures													
1	0.00 to < 0.15	4,352,764	11,997	100.00	4,364,761	0.10	144.8	15.63	—	161,908	3.70	685	
2	0.15 to < 0.25	2,221,679	28	100.00	2,221,707	0.16	98.2	16.37	—	126,577	5.69	601	
3	0.25 to < 0.50	3,641,317	979	100.00	3,642,309	0.32	217.2	15.78	—	324,156	8.89	1,845	
4	0.50 to < 0.75	73,813	—	—	73,813	0.68	5.5	20.65	—	14,790	20.03	104	
5	0.75 to < 2.50	99,441	19	100.00	99,460	0.86	9.9	18.43	—	20,842	20.95	158	
6	2.50 to < 10.00	6,391	—	—	6,391	7.36	0.2	12.57	—	3,199	50.06	59	
7	10.00 to < 100.00	57,322	11	100.00	57,333	19.48	3.4	16.58	—	52,998	92.44	1,869	
8	100.00 (Default)	27,314	10	100.00	27,869	100.00	1.6	17.32	—	7,923	28.42	4,194	
9	Sub-total	10,480,044	13,046	100.00	10,493,647	0.57	481.1	15.91	—	712,396	6.78	9,518	25,172
Other retail exposures													
1	0.00 to < 0.15	0	20,285	21.48	4,358	0.09	18.1	18.15	—	189	4.34	0	
2	0.15 to < 0.25	177,463	—	—	177,463	0.23	52.8	69.78	—	56,582	31.88	296	
3	0.25 to < 0.50	176,430	—	—	176,430	0.36	65.5	39.07	—	42,135	23.88	262	
4	0.50 to < 0.75	400,679	123,425	27.27	434,668	0.55	235.6	35.23	—	119,035	27.38	888	
5	0.75 to < 2.50	166,117	7,026	99.67	173,120	1.26	94.3	61.55	—	117,375	67.79	1,379	
6	2.50 to < 10.00	41,982	15,008	36.79	47,505	6.28	36.1	34.67	—	25,198	53.04	1,055	
7	10.00 to < 100.00	2,673	836	92.23	3,476	35.36	0.7	32.35	—	2,562	73.70	508	
8	100.00 (Default)	8,490	1,852	29.59	17,071	100.00	9.3	47.91	—	7,674	44.95	7,565	
9	Sub-total	973,838	168,434	30.79	1,034,095	2.60	512.7	46.32	—	370,753	35.85	11,957	13,383
Lease transactions													
1	0.00 to < 0.15	201,478	—	—	201,478	0.08	0.4	45.00	2.5	49,971	24.80	72	
2	0.15 to < 0.25	134,119	—	—	134,119	0.20	0.1	45.00	3.5	73,230	54.60	123	
3	0.25 to < 0.50	55,961	—	—	55,961	0.42	0.3	45.00	2.5	36,072	64.46	107	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	39,588	—	—	39,588	1.72	0.3	45.00	2.6	40,590	102.53	307	
6	2.50 to < 10.00	9,021	—	—	9,021	5.33	0.0	45.00	2.0	13,027	144.40	216	
7	10.00 to < 100.00	15,178	—	—	15,178	18.41	0.0	45.00	3.9	36,313	239.23	1,258	
8	100.00 (Default)	112	—	—	385	100.00	0.0	45.00	1.0	0	0.00	173	
9	Sub-total	455,460	—	—	455,733	1.10	1.2	45.00	2.9	249,206	54.68	2,258	2,057
Total (all portfolios)		¥ 58,998,044	¥ 7,992,924	56.36%	¥ 63,057,728	0.57%	1,633.4	36.40%	1.9	¥ 11,530,115	18.28%	¥ 118,592	¥ 148,344

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, 2022											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 3,587,234	¥ 33	75.00%	¥ 3,602,414	0.00%	0.0	32.09%	1.9	¥ 27,695	0.76%	¥ 16	
2	0.15 to < 0.25	2,223	—	—	385	0.20	0.0	31.83	2.6	125	32.41	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	3,589,457	33	75.00	3,602,800	0.00	0.0	32.09	1.9	27,820	0.77	16	¥ 44
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	18,540,535	122,103	75.34	18,651,439	0.00	0.1	44.99	1.0	101,782	0.54	123	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.44	0	
3	0.25 to < 0.50	21,628	0	75.00	12,728	0.29	0.0	45.00	3.0	8,750	68.74	16	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	10,082	—	—	82	35.80	0.0	45.00	1.0	213	258.11	13	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	18,572,246	122,103	75.34	18,664,250	0.00	0.1	44.99	1.0	110,746	0.59	154	185
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	512,156	8,500	100.00	534,878	0.05	0.0	31.10	2.8	106,014	19.82	88	
2	0.15 to < 0.25	51,000	9,000	75.00	57,750	0.20	0.0	32.10	1.3	13,788	23.87	37	
3	0.25 to < 0.50	8,800	7,575	86.79	15,375	0.49	0.0	32.10	1.0	5,762	37.48	24	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	6,277	1,996	91.28	8,099	1.43	0.0	30.58	1.4	4,803	59.31	34	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	578,233	27,071	87.35	616,102	0.09	0.0	31.21	2.6	130,368	21.16	185	343
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	158,235	113,103	75.00	243,063	0.05	0.0	48.01	1.3	52,966	21.79	70	
2	0.15 to < 0.25	1,729	—	—	1,729	0.20	0.0	71.02	2.3	1,180	68.25	2	
3	0.25 to < 0.50	22,314	—	—	22,314	0.27	0.0	58.44	1.5	14,312	64.14	36	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	3,167	—	—	3,167	1.76	0.0	45.00	3.8	4,206	132.80	25	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	185,447	113,103	75.00	270,274	0.09	0.0	48.98	1.3	72,665	26.88	134	61

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	March 31, 2022											
		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	¥ 7,149,077	¥ 2,801,193	76.04%	¥ 9,339,244	0.07%	0.6	31.42%	2.5	¥ 1,713,083	18.34%	¥ 2,268	
2	0.15 to < 0.25	1,722,211	466,183	75.89	2,044,349	0.20	0.3	30.61	2.1	597,443	29.22	1,278	
3	0.25 to < 0.50	2,267,134	500,491	72.10	2,629,361	0.38	1.1	30.20	2.2	1,049,116	39.90	2,997	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	998,803	202,761	70.49	1,099,367	1.58	0.7	28.36	2.2	717,185	65.23	4,930	
6	2.50 to < 10.00	66,860	11,808	79.03	78,106	7.07	0.0	24.74	1.7	67,830	86.84	1,345	
7	10.00 to < 100.00	7,590	234	75.00	6,067	18.41	0.0	23.85	2.2	7,265	119.75	266	
8	100.00 (Default)	122,147	—	—	127,932	100.00	0.0	32.09	1.0	52,602	41.11	36,851	
9	Sub-total	12,333,824	3,982,671	75.25	15,324,428	1.13	3.0	30.85	2.3	4,204,527	27.43	49,938	¥106,738
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	839,060	121,671	78.78	939,667	0.07	0.8	52.29	2.8	323,649	34.44	366	
2	0.15 to < 0.25	45,696	66,740	100.00	112,581	0.20	0.3	54.03	2.2	67,955	60.36	124	
3	0.25 to < 0.50	501,230	65,356	74.16	548,835	0.33	1.3	46.32	2.7	350,565	63.87	820	
4	0.50 to < 0.75	88,007	13,159	75.00	97,877	0.62	0.0	45.00	3.7	93,440	95.46	276	
5	0.75 to < 2.50	375,270	21,737	75.53	391,737	1.44	1.3	44.12	3.7	473,425	120.85	2,503	
6	2.50 to < 10.00	116,417	2,218	78.30	118,270	5.36	0.2	44.35	4.1	202,528	171.24	2,816	
7	10.00 to < 100.00	71,076	—	—	71,077	30.21	0.0	44.99	3.8	190,956	268.65	9,662	
8	100.00 (Default)	31,604	896	96.65	37,803	100.00	0.0	44.51	1.0	0	0.00	16,830	
9	Sub-total	2,068,364	291,779	82.24	2,317,850	3.22	4.2	48.52	3.0	1,702,520	73.45	33,398	18,463
SME exposures (AIRB)													
1	0.00 to < 0.15	55,704	582	75.00	54,187	0.12	0.0	30.59	2.2	11,006	20.31	20	
2	0.15 to < 0.25	102,593	—	—	96,153	0.20	0.0	30.14	3.2	28,887	30.04	59	
3	0.25 to < 0.50	85,649	7,119	90.09	89,560	0.41	0.0	24.74	2.8	27,195	30.36	88	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	111,412	18,255	76.77	122,834	1.59	0.1	21.85	2.7	56,253	45.79	418	
6	2.50 to < 10.00	6,530	111	77.53	6,616	7.34	0.0	20.54	1.5	3,898	58.91	102	
7	10.00 to < 100.00	1,292	—	—	1,292	18.41	0.0	22.32	2.8	1,281	99.16	53	
8	100.00 (Default)	1,277	—	—	1,306	100.00	0.0	21.50	1.0	349	26.71	253	
9	Sub-total	364,460	26,068	80.37	371,950	1.24	0.3	25.94	2.8	128,873	34.64	995	1,097
SME exposures (FIRB)													
1	0.00 to < 0.15	15	—	—	15	0.11	0.0	45.00	1.0	2	18.80	0	
2	0.15 to < 0.25	45	—	—	45	0.20	0.0	45.00	1.0	12	26.98	0	
3	0.25 to < 0.50	106,414	1,412	75.00	105,982	0.48	0.6	38.22	4.6	67,536	63.72	197	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	314,453	1,986	77.62	313,489	1.67	1.7	39.36	4.8	292,822	93.40	2,066	
6	2.50 to < 10.00	6,748	—	—	6,762	7.32	0.0	38.55	4.1	8,285	122.53	188	
7	10.00 to < 100.00	2,195	—	—	2,223	18.41	0.0	45.00	1.4	4,356	195.98	184	
8	100.00 (Default)	5,992	0	0.00	6,184	100.00	0.0	40.10	1.0	0	0.00	2,480	
9	Sub-total	435,864	3,399	76.52	434,703	2.95	2.5	39.11	4.7	373,016	85.80	5,117	405

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2022											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,320,005	¥101,243	75.00%	¥ 1,395,938	0.08%	0.3	26.30%	4.1	¥ 312,385	22.37%	¥ 314	
2	0.15 to < 0.25	85,887	22,114	75.00	102,472	0.20	0.0	30.80	3.8	42,750	41.71	64	
3	0.25 to < 0.50	869,979	143,937	74.99	977,920	0.33	0.2	24.34	4.3	404,129	41.32	795	
4	0.50 to < 0.75	151,786	52,471	75.18	191,238	0.64	0.0	25.07	4.3	105,239	55.03	309	
5	0.75 to < 2.50	363,252	47,578	73.65	398,295	1.48	0.0	24.74	3.4	253,091	63.54	1,467	
6	2.50 to < 10.00	99,872	55,054	73.27	140,211	3.92	0.0	23.35	3.6	110,294	78.66	1,230	
7	10.00 to < 100.00	73,761	18,286	75.00	87,475	22.66	0.0	38.88	4.0	185,006	211.49	8,065	
8	100.00 (Default)	15,398	1,331	75.00	16,401	100.00	0.0	28.29	1.0	5,570	33.96	4,195	
9	Sub-total	2,979,942	442,016	74.65	3,309,953	1.61	0.8	25.82	4.1	1,418,468	42.85	16,443	¥ 5,257
Specialised lending (FIRB)													
1	0.00 to < 0.15	1,213	—	—	1,213	0.08	0.2	45.00	1.0	197	16.26	0	
2	0.15 to < 0.25	71	—	—	71	0.20	0.0	45.00	1.0	21	30.44	0	
3	0.25 to < 0.50	1,371	—	—	1,371	0.32	0.1	45.00	1.0	557	40.62	2	
4	0.50 to < 0.75	270	—	—	270	0.63	0.0	45.00	1.0	159	59.19	0	
5	0.75 to < 2.50	550	—	—	550	1.44	0.0	45.00	1.0	461	83.78	3	
6	2.50 to < 10.00	78	—	—	78	3.67	0.0	45.00	1.0	91	116.67	1	
7	10.00 to < 100.00	203	—	—	203	17.87	0.0	45.00	1.0	418	205.72	16	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	3,759	—	—	3,759	1.46	0.6	45.00	1.0	1,907	50.73	24	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,104,134	—	—	539,199	0.07	0.3	90.00	5.0	616,046	114.25	—	
2	0.15 to < 0.25	121,984	—	—	63,337	0.20	0.1	90.00	5.0	92,724	146.39	—	
3	0.25 to < 0.50	94,437	—	—	51,148	0.36	0.3	90.00	5.0	92,865	181.56	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	36,490	—	—	28,958	1.79	0.2	90.00	5.0	89,224	308.10	—	
6	2.50 to < 10.00	3,009	—	—	2,198	6.57	0.0	90.00	5.0	9,283	422.29	—	
7	10.00 to < 100.00	415	—	—	415	18.41	0.0	90.00	5.0	2,560	616.26	—	
8	100.00 (Default)	283	—	—	160	100.00	0.0	90.00	5.0	1,804	1,125.00	—	
9	Sub-total	1,360,754	—	—	685,418	0.23	1.1	90.00	5.0	904,510	131.96	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	12,881	—	—	12,881	0.10	0.0	32.10	3.3	3,531	27.41	4	
2	0.15 to < 0.25	7,000	—	—	7,000	0.20	0.0	32.10	5.0	3,379	48.27	4	
3	0.25 to < 0.50	11,578	—	—	11,578	0.31	0.0	32.10	2.3	4,608	39.80	11	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	64,425	—	—	64,425	1.53	0.0	31.60	4.0	57,110	88.64	313	
6	2.50 to < 10.00	2,018	—	—	2,018	7.88	0.0	32.10	3.6	2,740	135.78	51	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	2,895	—	—	2,895	100.00	0.0	32.10	1.0	1,190	41.12	834	
9	Sub-total	100,799	—	—	100,799	4.07	0.0	31.78	3.7	72,560	71.98	1,219	488

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2022											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)													
1	0.00 to < 0.15	¥ 4,442	¥ —	—%	¥ 4,442	0.12%	0.0	100.00%	1.0	¥ 2,208	49.70%	¥ —	—
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	4,442	—	—	4,442	0.12	0.0	100.00	1.0	2,208	49.70	—	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	306,276	4,019	100.00	310,295	0.06	0.2	45.00	1.0	42,010	13.53	89	—
2	0.15 to < 0.25	81,589	—	—	81,589	0.20	0.1	45.00	1.0	25,312	31.02	75	—
3	0.25 to < 0.50	112,416	2,892	75.00	114,585	0.37	1.0	45.00	1.1	51,756	45.16	192	—
4	0.50 to < 0.75	423	2,639	75.00	2,402	0.62	0.0	45.00	4.5	2,452	102.08	6	—
5	0.75 to < 2.50	47,170	—	—	47,170	1.52	3.3	45.00	1.1	38,989	82.65	323	—
6	2.50 to < 10.00	4,330	—	—	4,330	6.56	0.5	45.00	1.0	6,384	147.43	127	—
7	10.00 to < 100.00	522	—	—	522	18.41	0.0	45.00	1.0	1,140	218.32	43	—
8	100.00 (Default)	4,546	—	—	4,546	100.00	0.0	45.00	1.0	0	0.00	2,045	—
9	Sub-total	557,274	9,550	85.52	565,442	1.14	5.4	45.00	1.1	168,046	29.71	2,903	365
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	386,470	6,658	90.09	392,468	0.06	0.3	92.50	1.1	113,138	28.82	13	—
2	0.15 to < 0.25	54,292	—	—	54,292	0.21	0.1	92.00	1.0	35,343	65.09	7	—
3	0.25 to < 0.50	16,136	2,892	75.00	18,305	0.40	0.1	73.75	1.6	15,796	86.29	12	—
4	0.50 to < 0.75	18	—	—	18	0.62	0.0	45.00	1.0	10	58.78	0	—
5	0.75 to < 2.50	1,521	—	—	1,521	1.01	0.1	91.46	1.2	8,840	581.09	1	—
6	2.50 to < 10.00	3,250	—	—	3,250	6.88	0.0	100.00	1.0	10,750	330.68	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	461,689	9,550	85.52	469,857	0.14	0.7	91.76	1.1	183,879	39.13	35	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	—
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—
3	0.25 to < 0.50	32,046	—	—	32,046	0.30	29.5	70.83	—	12,135	37.86	69	—
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	32,046	—	—	32,046	0.30	29.5	70.83	—	12,135	37.86	69	88

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	March 31, 2022											
		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	¥ 39,550	27.13%	¥ 10,730	0.09%	42.7	59.37%	—	¥ 380	3.55%	¥ 6	
2	0.15 to < 0.25	41,972	706,261	11.31	121,914	0.22	197.3	70.80	—	10,120	8.30	193	
3	0.25 to < 0.50	19,951	945,124	7.43	90,210	0.35	137.6	75.96	—	11,682	12.94	244	
4	0.50 to < 0.75	34,826	242,256	11.31	62,247	0.54	79.0	70.80	—	10,488	16.84	239	
5	0.75 to < 2.50	11,201	212,375	12.36	37,469	1.15	109.8	70.10	—	10,956	29.24	302	
6	2.50 to < 10.00	31,691	62,122	12.05	39,181	4.82	38.7	70.96	—	31,356	80.03	1,341	
7	10.00 to < 100.00	188	1,166	11.09	317	48.23	0.5	67.08	—	538	169.51	107	
8	100.00 (Default)	42	3,374	8.53	7,708	100.00	8.7	71.20	—	8,856	114.89	4,779	
9	Sub-total	139,872	2,212,231	10.05	369,779	3.00	614.6	71.68	—	84,378	22.81	7,214	¥ 9,047
Residential mortgage exposures													
1	0.00 to < 0.15	4,595,396	11,505	100.00	4,606,902	0.10	154.3	17.46	—	195,407	4.24	833	
2	0.15 to < 0.25	2,156,221	28	100.00	2,156,249	0.17	96.0	17.19	—	132,592	6.14	636	
3	0.25 to < 0.50	3,535,196	1,269	100.00	3,536,476	0.33	210.5	16.56	—	338,399	9.56	1,944	
4	0.50 to < 0.75	81,937	—	—	81,937	0.69	6.1	21.18	—	17,059	20.81	121	
5	0.75 to < 2.50	95,837	19	100.00	95,857	0.89	9.9	19.15	—	21,364	22.28	164	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	62,721	4	100.00	62,726	19.28	3.6	17.40	—	60,537	96.51	2,126	
8	100.00 (Default)	32,338	14	100.00	33,402	100.00	1.8	18.54	—	9,503	28.45	5,432	
9	Sub-total	10,559,648	12,843	100.00	10,573,551	0.63	482.5	17.15	—	774,863	7.32	11,258	25,355
Other retail exposures													
1	0.00 to < 0.15	0	21,411	21.91	4,691	0.09	19.2	18.44	—	213	4.54	0	
2	0.15 to < 0.25	165,451	—	—	165,451	0.24	50.6	68.65	—	52,725	31.86	278	
3	0.25 to < 0.50	192,735	—	—	192,735	0.37	67.0	37.89	—	45,478	23.59	286	
4	0.50 to < 0.75	352,775	404	100.00	353,475	0.54	85.4	34.12	—	92,673	26.21	680	
5	0.75 to < 2.50	176,754	136,520	31.29	219,477	1.17	256.4	60.29	—	141,121	64.29	1,606	
6	2.50 to < 10.00	38,864	15,414	36.74	44,528	6.35	38.6	33.76	—	23,177	52.05	1,001	
7	10.00 to < 100.00	2,547	859	93.07	3,382	35.60	0.7	30.39	—	2,350	69.47	454	
8	100.00 (Default)	8,847	1,767	31.23	18,773	100.00	10.2	48.33	—	9,125	48.60	8,344	
9	Sub-total	937,976	176,377	31.08	1,002,517	2.83	528.4	46.44	—	366,866	36.59	12,654	15,552
Lease transactions													
1	0.00 to < 0.15	213,286	—	—	213,286	0.07	0.4	45.00	2.6	52,422	24.57	75	
2	0.15 to < 0.25	128,970	—	—	128,970	0.20	0.1	45.00	3.9	74,446	57.72	118	
3	0.25 to < 0.50	53,527	—	—	53,527	0.43	0.3	45.00	2.5	35,242	65.83	104	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	43,152	—	—	43,152	1.74	0.3	45.00	2.6	44,873	103.98	338	
6	2.50 to < 10.00	14,226	—	—	14,226	5.25	0.0	45.00	3.7	23,615	165.99	336	
7	10.00 to < 100.00	5,028	—	—	5,028	18.41	0.0	45.00	3.9	12,178	242.16	416	
8	100.00 (Default)	—	—	—	513	100.00	0.0	45.00	1.0	0	0.00	231	
9	Sub-total	458,193	—	—	458,707	0.78	1.2	45.00	3.0	242,778	52.92	1,621	5,251
Total (all portfolios)		¥ 55,724,300	¥ 7,428,799	55.05%	¥ 59,178,635	0.74%	1,675.9	35.43%	2.0	¥ 10,983,140	18.55%	¥ 143,385	¥ 188,749

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

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

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

CR7		Millions of Yen	
		March 31, 2023	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 126,816	¥ 126,816
2	Sovereign Exposures – AIRB	24,895	24,895
3	Financial Institution Exposures – FIRB	114,023	114,023
4	Financial Institution Exposures – AIRB	117,941	117,941
5	Corporate exposures (excluding specialised lending) – FIRB	2,201,835	2,201,835
6	Corporate exposures (excluding specialised lending) – AIRB	4,509,187	4,509,187
7	Specialised lending – FIRB	691,919	691,919
8	Specialised lending – AIRB	1,494,401	1,494,401
9	Retail – Qualifying revolving retail exposures	87,014	87,014
10	Retail – Residential mortgage exposures	712,396	712,396
11	Retail – Other retail exposures	370,753	370,753
12	Equity Exposures – FIRB	1,239,034	1,239,034
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	487,484	487,484
15	Purchased receivables – AIRB	69,678	69,678
16	Total	¥ 12,247,385	¥ 12,247,385

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

CR7		Millions of Yen	
		March 31, 2022	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 110,746	¥ 110,746
2	Sovereign Exposures – AIRB	26,586	26,586
3	Financial Institution Exposures – FIRB	72,665	72,665
4	Financial Institution Exposures – AIRB	128,594	128,594
5	Corporate exposures (excluding specialised lending) – FIRB	2,075,536	2,075,536
6	Corporate exposures (excluding specialised lending) – AIRB	4,336,409	4,336,409
7	Specialised lending – FIRB	356,900	356,900
8	Specialised lending – AIRB	1,418,468	1,418,468
9	Retail – Qualifying revolving retail exposures	84,378	84,378
10	Retail – Residential mortgage exposures	774,863	774,863
11	Retail – Other retail exposures	366,866	366,866
12	Equity Exposures – FIRB	1,112,392	1,112,392
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	364,060	364,060
15	Purchased receivables – AIRB	74,768	74,768
16	Total	¥ 11,303,237	¥ 11,303,237

Note: SuMi TRUST Bank 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, 2023	
		RWA amounts	
1	RWA at the end of the previous fiscal year	¥ 12,298	
2	Asset size	1,057	
3	Asset quality	(362)	
4	Model updates	—	
5	Factor of RWA changes	Methodology and policy	
6	Acquisitions and disposals	—	
7	Foreign exchange movements	272	
8	Others	—	
9	RWA at the end of the fiscal year	¥ 13,266	

Note: The end of the previous fiscal year indicates March 31, 2022, and the end of the fiscal year indicates March 31, 2023.

CR8 Item No.		Billions of Yen	
		March 31, 2022	
		RWA amounts	
1	RWA at the end of the previous fiscal year	¥ 12,580	
2	Asset size	1	
3	Asset quality	(548)	
4	Model updates	—	
5	Factor of RWA changes	Methodology and policy	
6	Acquisitions and disposals	—	
7	Foreign exchange movements	265	
8	Others	—	
9	RWA at the end of the fiscal year	¥ 12,298	

Note: The end of the previous fiscal year indicates March 31, 2021, and the end of the fiscal year indicates March 31, 2022.

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

Entities subject to AIRB and FIRB

CR9		%, Cases												Credit RWA amounts ratio	
		March 31, 2023 (Period covered: September 30, 2021 - September 30, 2022)													
a	b	c					d	e	f		g	h	i		
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)		
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2021	September 30, 2022					
Sovereign Exposures	—	AAA~ B-	Aaa~ B3	AAA~ B-	AAA~ BBB	AAA~ BBB+	0.00%	0.07%	794	825	0	0	0.00%	1.2%	
Financial Institution Exposures	—	AA~ B-	Aa2~ B3	AA~ B-	AA+~ BB-	AAA~ BB	0.09	0.19	420	431	0	0	0.00	1.8	
Corporate Exposures (Japanese)	≥ 0% to 0.03%	AAA~ A-	Aaa~ A3	—	AAA~ AA-	AAA~ AA	0.03	0.03	521	547	0	0	0.00	57.0	
	> 0.03% to 0.1%	BBB+~ BBB-	Baa1~ Baa3	—	A+~ A-	AA~ A	0.06	0.06	559	564	0	0	0.02		
	> 0.1% to 0.5%	BB+~ BB-	Ba1~ Ba3	—	BBB+~ BBB-	A~ BBB	0.19	0.22	2,730	2,805	1	0	0.01		
	> 0.5% to 5%	B+~ B-	B1~ B3	—	BB+~ BB-	BBB~ BB	1.05	1.23	5,497	5,585	4	0	0.18		
	> 5% to <100%	—	—	—	—	—	12.00	8.87	285	256	12	0	3.57		
Corporate Exposures (Non-Japanese)	≥ 0% to 0.03%	AAA~ AA-	Aaa~ Aa3	AAA~ AA-	—	—	0.03	0.03	46	40	0	0	0.00	13.1	
	> 0.03% to 0.1%	A+~ A-	A1~ A3	A+~ A-	—	—	0.06	0.06	135	149	0	0	0.00		
	> 0.1% to 0.5%	BBB+~ BBB-	Baa1~ Baa3	BBB+~ BBB-	—	—	0.24	0.25	311	344	0	0	0.00		
	> 0.5% to 15%	BB+~ B-	Ba1~ B3	BB+~ B-	—	—	2.43	2.61	599	614	0	0	0.20		
	> 15% to <100%	—	—	—	—	—	35.80	35.80	58	63	3	0	11.53		
Purchased receivables for corporates, etc. (Top- down approach)	—	—	—	—	AAA~ BB+	AAA~ BBB-	3.40	3.40	253	0	0	0	0.00	0.0	
Qualifying revolving retail exposures	≥ 0% to 10%	/	/	/	/	/	0.43	0.28	41,170	39,646	32	0	0.09	0.0	
	> 10% to < 100%	/	/	/	/	/	23.49	23.49	90	86	19	0	15.28		
Residential mortgage exposures	≥ 0% to 2%	/	/	/	/	/	0.20	0.23	544,382	555,598	241	0	0.08	5.6	
	> 2% to < 100%	/	/	/	/	/	18.69	19.05	3,576	3,772	531	0	12.96		
Other retail exposures	≥ 0% to 10%	/	/	/	/	/	0.64	0.85	36,933	35,628	91	0	0.35	0.4	
	> 10% to < 100%	/	/	/	/	/	23.61	25.43	147	138	21	0	17.25		

Entities subject to FIRB

CR9		% , Cases												Credit RWA amounts ratio
		March 31, 2023 (Period covered: September 30, 2021 - September 30, 2022)												
a	b	c					d	e	f		g	h	i	
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2021	September 30, 2022				
Sovereign Exposures	—	—	—	—	AAA~ BBB	AAA~ BBB+	0.02%	0.03%	225	216	0	0	0.00%	0.0%
Financial Institution Exposures	—	—	—	—	A+~ BBB	AA~ BBB+	0.27	0.18	3	4	0	0	0.00	0.0
Corporate Exposures (Japanese)	≥ 0% to 0.03%	—	—	—	AAA~ AA-	AAA~ AA	0.03	0.03	36	37	0	0	0.00	3.1
	> 0.03% to 0.1%	—	—	—	A+~ A-	AA~ A	0.06	0.06	83	89	0	0	0.00	
	> 0.1% to 0.5%	—	—	—	BBB+~ BBB-	A~ BBB	0.19	0.17	420	427	0	0	0.02	
	> 0.5% to 5%	—	—	—	BB+~ BB-	BBB~ BB	1.23	1.11	834	838	2	2	0.73	
	> 5% to < 100%	—	—	—	—	—	9.88	8.70	200	198	3	1	4.62	
Qualifying revolving retail exposures	≥ 0% to 10%	/	/	/	/	/	0.93	0.78	566,943	548,648	3,008	88	0.70	0.6
	> 10% to < 100%	/	/	/	/	/	61.25	61.25	490	527	316	0	59.81	
Residential mortgage exposures	≥ 0% to 2%	/	/	/	/	/	0.67	0.73	12,670	12,200	18	0	0.36	0.3
	> 2% to < 100%	/	/	/	/	/	21.92	21.92	339	323	28	0	11.82	
Other retail exposures	≥ 0% to 10%	/	/	/	/	/	0.98	1.42	296,485	291,125	1,046	38	0.56	2.4
	> 10% to < 100%	/	/	/	/	/	34.12	55.42	576	600	234	1	47.17	

- 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 SuMi TRUST Group.
4. The PD estimation of 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 2021. In addition, Column g and Column h were obtained by counting the number of defaulted obligors from the end of September 2021 to the end of September 2022.
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 ten 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 2022) 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, 2022 (Period covered: September 30, 2020 - September 30, 2021)												
a	b	c					d	e	f		g	h	i	
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2020	September 30, 2021				
Sovereign Exposures	—	AAA~ B-	Aaa~ B3	AAA~ B-	AAA~ BBB-	AAA~ BBB	0.00%	0.10%	757	792	0	0	0.00%	0.9%
Financial Institution Exposures	—	AA~ B-	Aa2~ B3	AA~ B-	AA+~ BB-	AAA~ BB	0.10	0.19	422	420	0	0	0.00	1.6
Corporate Exposures (Japanese)	≥ 0% to 0.03%	AAA~ A-	Aaa~ A3	—	AAA~ AA-	AAA~ AA	0.03	0.03	542	522	0	0	0.00	61.1
	> 0.03% to 0.1%	BBB+~ BBB-	Baa1~ Baa3	—	A+~ A-	AA~ A	0.06	0.06	572	560	0	0	0.02	
	> 0.1% to 0.5%	BB+~ BB-	Ba1~ Ba3	—	BBB+~ BBB-	A~ BBB	0.20	0.22	2,763	2,730	0	0	0.01	
	> 0.5% to 5%	B+~ B-	B1~ B3	—	BB+~ BB-	BBB~ BB	1.02	1.22	5,212	5,497	9	0	0.18	
	> 5% to <100%	—	—	—	—	—	9.74	7.89	294	285	7	0	3.57	
Corporate Exposures (Non-Japanese)	≥ 0% to 0.03%	AAA~ AA-	Aaa~ Aa3	AAA~ AA-	—	—	0.03	0.03	48	48	0	0	0.00	11.3
	> 0.03% to 0.1%	A+~ A-	A1~ A3	A+~ A-	—	—	0.06	0.06	128	135	0	0	0.00	
	> 0.1% to 0.5%	BBB+~ BBB-	Baa1~ Baa3	BBB+~ BBB-	—	—	0.23	0.24	281	310	0	0	0.00	
	> 0.5% to 15%	BB+~ B-	Ba1~ B3	BB+~ B-	—	—	2.35	2.87	570	599	1	0	0.22	
	> 15% to <100%	—	—	—	—	—	34.71	34.71	53	58	3	0	12.24	
Purchased receivables for corporates, etc. (Top-down approach)	—	—	—	—	AAA~ BB+	AAA~ BBB-	3.53	3.53	301	253	0	0	0.53	0.0
Qualifying revolving retail exposures	≥ 0% to 10%	/	/	/	/	/	0.46	0.30	41,973	41,170	30	0	0.09	0.0
	> 10% to < 100%	/	/	/	/	/	23.78	23.78	124	90	20	0	14.63	
Residential mortgage exposures	≥ 0% to 2%	/	/	/	/	/	0.20	0.22	521,749	544,382	328	0	0.09	6.1
	> 2% to < 100%	/	/	/	/	/	19.97	19.93	3,817	3,576	552	0	12.75	
Other retail exposures	≥ 0% to 10%	/	/	/	/	/	0.61	0.61	38,141	36,933	99	0	0.36	0.4
	> 10% to < 100%	/	/	/	/	/	23.90	25.63	160	147	33	0	17.57	

Entities subject to FIRB

CR9		%, Cases												Credit RWA amounts ratio	
		March 31, 2022 (Period covered: September 30, 2020 - September 30, 2021)													
a	b	c					d	e	f		g	h	i		
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)		
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2020	September 30, 2021					
Sovereign Exposures	—	—	—	—	AAA~ BBB	AAA~ BBB+	0.02%	0.03%	236	225	0	0	0.00%	0.0%	
Financial Institution Exposures	—	—	—	—	AA+~ BBB	AAA~ BBB+	0.13	0.18	5	3	0	0	0.00	0.0	
Corporate Exposures (Japanese)	≥ 0% to 0.03%	—	—	—	AAA~ AA-	AAA~ AA	0.03	0.03	40	36	0	0	0.00	3.2	
	> 0.03% to 0.1%	—	—	—	A+~ A-	AA~ A	0.06	0.06	77	83	0	0	0.00		
	> 0.1% to 0.5%	—	—	—	BBB+~ BBB-	A~ BBB	0.19	0.19	450	420	1	0	0.02		
	> 0.5% to 5%	—	—	—	BB+~ BB-	BBB~ BB	1.19	1.12	885	834	10	0	0.78		
	> 5% to < 100%	—	—	—	—	—	7.55	7.87	228	200	8	0	4.97		
Qualifying revolving retail exposures	≥ 0% to 10%	/	/	/	/	/	0.95	0.82	594,682	566,943	3,445	110	0.72	0.7	
	> 10% to < 100%	/	/	/	/	/	63.20	62.95	499	490	314	0	59.29		
Residential mortgage exposures	≥ 0% to 2%	/	/	/	/	/	0.65	0.72	13,031	12,670	41	0	0.38	0.3	
	> 2% to < 100%	/	/	/	/	/	22.51	22.51	316	339	30	0	12.21		
Other retail exposures	≥ 0% to 10%	/	/	/	/	/	1.02	1.48	305,485	295,730	1,149	31	0.58	2.6	
	> 10% to < 100%	/	/	/	/	/	41.84	63.35	566	560	285	2	47.90		

- 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 SuMi TRUST Group.
4. The PD estimation of 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 2020. In addition, Column g and Column h were obtained by counting the number of defaulted obligors from the end of September 2020 to the end of September 2021.
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 nine 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 2021) 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, 2023												
a	b	c	d	e	f	g	h	i	j	k	l	
Specialised lending (supervisory slotting criteria approach)												
Other than high-volatility commercial real estate (HVCRE)												
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
	2.5 years≤	—	—	70%	—	—	—	—	—	—	—	—
Good	< 2.5 years	3,602	—	70%	3,602	—	—	—	3,602	2,521	14	
	2.5 years≤	179	—	90%	—	179	—	—	179	161	1	
Satisfactory		6,633	—	115%	3,630	—	—	3,003	6,633	7,628	185	
Weak		—	—	250%	—	—	—	—	—	—	—	—
Default		—	—	—	—	—	—	—	—	—	—	—
Total		¥ 10,415	¥ —	—	¥ 7,232	¥ 179	¥ —	¥ 3,003	¥ 10,415	¥ 10,312	¥ 201	
HVCRE												
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW						Exposure amounts (EAD)	Credit RWA amounts	Expected losses
Strong	< 2.5 years	34,856	2,205	70%						36,510	25,557	146
	2.5 years≤	4,352	26,457	95%						24,194	22,985	96
Good	< 2.5 years	4,424	100	95%						4,499	4,274	17
	2.5 years≤	31,605	34,686	120%						57,620	69,144	230
Satisfactory		77,003	193,287	140%						221,969	310,756	6,215
Weak		37,654	79,710	250%						97,437	243,594	7,795
Default		—	—	—						—	—	—
Total		¥ 189,896	¥ 336,447	—						¥ 442,231	¥ 676,312	¥ 14,501
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to market-based approach												
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW						Exposure amounts (EAD)	Credit RWA amounts	
Simple risk weight method – Listed shares		4,120	2,519	300%						6,475	19,426	
Simple risk weight method – Unlisted shares		39,526	34,105	400%						65,106	260,424	
Internal Models Approach		—	—	—						—	—	
Total		¥ 43,647	¥ 36,625	—						¥ 71,581	¥ 279,851	
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, 2022												
a	b	c	d	e	f	g	h	i	j	k	l	
Specialised lending (supervisory slotting criteria approach)												
Other than high-volatility commercial real estate (HVCRE)												
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
	2.5 years≤	—	—	70%	—	—	—	—	—	—	—	
Good	< 2.5 years	—	—	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	11,006	6,383	70%						15,794	11,055	63
	2.5 years≤	2,682	4,368	95%						5,958	5,660	23
Good	< 2.5 years	45,048	8,966	95%						51,772	49,184	207
	2.5 years≤	45,247	71,026	120%						98,516	118,220	394
Satisfactory		50,799	95,003	140%						122,051	170,872	3,417
Weak		—	—	250%						—	—	—
Default		—	—	—						—	—	—
Total		¥ 154,783	¥ 185,747	—						¥ 294,094	¥ 354,993	¥ 4,105
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to market-based approach												
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts		
Simple risk weight method – Listed shares		5,707	15,799	300%						21,506	64,520	
Simple risk weight method – Unlisted shares		33,526	3,085	400%						35,840	143,361	
Internal Models Approach		—	—	—						—	—	
Total		¥ 39,233	¥ 18,884	—						¥ 57,347	¥ 207,882	
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, 2023					
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)	429,911	781,226			1,211,137	375,138
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					774,667	138,481
5	Exposure variation estimation model					—	—
6	Total						¥ 513,619

CCR1		Millions of Yen					
		March 31, 2022					
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)	639,628	611,575			1,251,203	408,955
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					846,397	147,482
5	Exposure variation estimation model					—	—
6	Total						¥ 556,438

CCR2: Credit valuation adjustment (CVA) capital charge

CCR2		Millions of Yen	
		March 31, 2023	
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	988,136	644,308
5	Total portfolios subject to the CVA capital charge	¥ 988,136	¥ 644,308

CCR2		Millions of Yen	
		March 31, 2022	
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	1,207,886	659,988
5	Total portfolios subject to the CVA capital charge	¥ 1,207,886	¥ 659,988

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3		Millions of Yen									
		March 31, 2023									
Item No.	Regulatory portfolio	Risk weight	a	b	c	d	e	f	g	h	i
			Credit equivalent amounts (post-CRM)								
			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		—	—	611,243	—	—	—	—	—	611,243
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	1,224	—	—	1,224
14	Total		¥ —	¥ —	¥ 611,243	¥ —	¥ —	¥ 1,224	¥ —	¥ —	¥ 612,467

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

CCR3		Millions of Yen									
		March 31, 2022									
Item No.	Regulatory portfolio	Risk weight	a	b	c	d	e	f	g	h	i
			Credit equivalent amounts (post-CRM)								
			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		—	—	599,601	—	—	—	—	—	599,601
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	6	—	—	6
14	Total		¥ —	¥ —	¥ 599,601	¥ —	¥ —	¥ 6	¥ —	¥ —	¥ 599,608

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							
			March 31, 2023							
			a	b	c	d	e	f	g	
Item No.	PD scale		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density	
Sovereign exposures										
1	0.00 to < 0.15	¥	34,325	0.01%	0.0	39.42%	1.4	¥ 2,432	7.08%	
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		34,325	0.01	0.0	39.42	1.4	2,432	7.08	
Financial Institution exposures										
1	0.00 to < 0.15		632,632	0.04	0.1	20.91	2.5	130,197	20.58	
2	0.15 to < 0.25		71	0.20	0.0	45.00	3.7	43	60.77	
3	0.25 to < 0.50		19,527	0.28	0.0	16.30	4.0	17,701	90.65	
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		652,230	0.05	0.1	20.74	2.6	147,942	22.68	
Corporate exposures and SME exposures										
1	0.00 to < 0.15		263,502	0.04	0.3	15.33	2.4	53,246	20.20	
2	0.15 to < 0.25		13,238	0.20	0.0	46.52	2.5	5,957	45.00	
3	0.25 to < 0.50		14,571	0.35	0.1	45.00	2.5	8,524	58.49	
4	0.50 to < 0.75		—	—	—	—	—	—	—	
5	0.75 to < 2.50		4,002	1.40	0.0	45.00	3.2	4,338	108.41	
6	2.50 to < 10.00		440	7.50	0.0	45.00	1.6	715	162.18	
7	10.00 to < 100.00		—	—	—	—	—	—	—	
8	100.00 (Default)		—	—	—	—	—	—	—	
9	Sub-total		295,755	0.10	0.6	16.45	2.4	72,783	24.60	
Specialised lending										
1	0.00 to < 0.15		30,389	0.10	0.1	45.00	4.2	13,344	43.91	
2	0.15 to < 0.25		957	0.20	0.0	45.00	4.6	615	64.27	
3	0.25 to < 0.50		23,361	0.29	0.0	45.00	4.9	18,561	79.45	
4	0.50 to < 0.75		26,306	0.65	0.0	45.00	4.7	27,792	105.65	
5	0.75 to < 2.50		44,808	1.33	0.0	45.00	4.7	57,664	128.69	
6	2.50 to < 10.00		29,246	3.10	0.0	45.00	4.8	46,333	158.42	
7	10.00 to < 100.00		77	13.81	0.0	45.00	5.0	188	243.81	
8	100.00 (Default)		—	—	—	—	—	—	—	
9	Sub-total		155,147	1.15	0.3	45.00	4.6	164,499	106.02	
Total (all portfolios)			¥ 1,137,458	0.21%	1.1	21.05%	2.8	¥ 387,658	34.08%	

Note: SuMi TRUST Bank 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								
		March 31, 2022								
		a		b	c	d	e	f		g
Item No.	PD scale		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity		Credit RWA	RWA density
Sovereign exposures										
1	0.00 to < 0.15	¥	29,100	0.01%	0.0	21.10%	1.7	¥	2,338	8.03%
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		29,100	0.01	0.0	21.10	1.7		2,338	8.03
Financial Institution exposures										
1	0.00 to < 0.15		710,740	0.04	0.1	24.39	2.0		131,195	18.45
2	0.15 to < 0.25		201	0.20	0.0	89.61	2.4		126	62.85
3	0.25 to < 0.50		18,912	0.30	0.0	35.36	4.4		18,013	95.21
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		729,854	0.05	0.1	24.60	2.0		149,335	20.46
Corporate exposures and SME exposures										
1	0.00 to < 0.15		464,563	0.04	0.3	13.70	1.6		85,418	18.38
2	0.15 to < 0.25		18,437	0.20	0.0	45.00	2.0		7,429	40.29
3	0.25 to < 0.50		17,290	0.36	0.1	45.65	2.3		10,042	58.08
4	0.50 to < 0.75		—	—	—	—	—		—	—
5	0.75 to < 2.50		4,088	1.64	0.1	45.00	2.9		4,604	112.62
6	2.50 to < 10.00		409	4.22	0.0	45.00	4.6		681	166.34
7	10.00 to < 100.00		143	35.80	0.0	45.00	1.0		370	258.11
8	100.00 (Default)		—	—	—	—	—		—	—
9	Sub-total		504,932	0.09	0.6	14.48	1.6		108,546	21.49
Specialised lending										
1	0.00 to < 0.15		53,459	0.09	0.1	45.00	4.6		23,915	44.73
2	0.15 to < 0.25		1,259	0.20	0.0	45.00	4.1		774	61.51
3	0.25 to < 0.50		23,255	0.31	0.0	45.00	4.9		18,620	80.06
4	0.50 to < 0.75		26,262	0.65	0.0	45.00	4.8		28,109	107.03
5	0.75 to < 2.50		23,862	1.26	0.0	45.00	4.7		30,136	126.28
6	2.50 to < 10.00		45,807	3.11	0.0	45.00	4.8		72,479	158.22
7	10.00 to < 100.00		259	13.95	0.0	45.00	4.9		632	243.75
8	100.00 (Default)		—	—	—	—	—		—	—
9	Sub-total		174,167	1.18	0.3	45.00	4.7		174,667	100.28
Total (all portfolios)		¥	1,438,054	0.20%	1.1	20.49%	2.2	¥	434,887	30.24%

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

CCR5: Composition of collateral for CCR exposure

CCR5		Millions of Yen					
		March 31, 2023					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Item No.		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ —	¥ 489,069	¥ —	¥ 349,191	¥ 110,003	¥ 436,093
2	Cash (other currency)	—	603,603	—	553,303	1,030,780	983
3	Domestic sovereign debt	9,707	34,104	17,970	54,515	282,806	314,304
4	Other sovereign debt	2,853	—	—	—	994,578	2,960,192
5	Government agency debt	—	—	—	—	157,314	45,711
6	Corporate bonds	—	—	—	—	214,348	—
7	Equity securities	—	—	—	6,554	1,138,863	673,387
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 12,561	¥ 1,126,777	¥ 17,970	¥ 963,565	¥ 3,928,695	¥ 4,430,672

CCR5		Millions of Yen					
		March 31, 2022					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Item No.		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ —	¥ 166,263	¥ —	¥ 480,779	¥ 50,028	¥ 803,276
2	Cash (other currency)	—	220	—	323,716	1,435,005	972
3	Domestic sovereign debt	12,815	858	14,455	30,797	337,823	353,438
4	Other sovereign debt	859	—	—	—	1,155,773	2,738,273
5	Government agency debt	—	—	—	—	129,008	97,303
6	Corporate bonds	—	—	—	—	312,503	199,355
7	Equity securities	—	—	—	6,995	1,074,742	819,386
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 13,674	¥ 167,342	¥ 14,455	¥ 842,289	¥ 4,494,884	¥ 5,012,006

CCR6: Credit derivatives exposures

CCR6 Item No.		Millions of Yen	
		March 31, 2023	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 22,600	¥ 22,600
2	Index credit default swaps	46,054	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 68,654	¥ 22,600
Fair values			
7	Positive fair value (asset)	47	507
8	Negative fair value (liability)	(507)	(47)

CCR6		Millions of Yen	
		March 31, 2022	
Item No.		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 29,000	¥ 29,000
2	Index credit default swaps	37,392	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 66,392	¥ 29,000
Fair values			
7	Positive fair value (asset)	32	643
8	Negative fair value (liability)	(2,963)	(32)

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

As of March 31, 2023

Not applicable.

As of March 31, 2022

Not applicable.

CCR8: Exposures to central counterparties (CCP)

Item No.	CCR8	Millions of Yen	
		March 31, 2023	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 76,398
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	2,475,738	49,514
3	(i) OTC derivatives	2,330,868	46,617
4	(ii) Exchange-traded derivatives	53,376	1,067
5	(iii) Repo transactions	91,494	1,829
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	366,646	7,332
9	Pre-funded default fund contributions	29,908	19,550
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, 2022	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 55,007
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,536,663	30,733
3	(i) OTC derivatives	1,241,187	24,823
4	(ii) Exchange-traded derivatives	202,133	4,042
5	(iii) Repo transactions	93,342	1,866
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	242,227	4,844
9	Pre-funded default fund contributions	32,748	19,429
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, 2023								
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	¥ 85,532	¥ —	¥ 85,532	¥ 296,443	¥ —	¥ 296,443	¥ 183,039	¥ —	¥ 183,039
2	Residential mortgage	85,532	—	85,532	26,922	—	26,922	145,666	—	145,666
3	Credit card	—	—	—	45,547	—	45,547	28,015	—	28,015
4	Other retail exposures	—	—	—	223,973	—	223,973	9,357	—	9,357
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	6,856	—	6,856	6,403	—	6,403	960,547	—	960,547
7	Loans to corporates	—	—	—	—	—	—	960,547	—	960,547
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	6,856	—	6,856	6,403	—	6,403	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		March 31, 2022								
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	¥ 85,983	¥ —	¥ 85,983	¥ 377,826	¥ —	¥ 377,826	¥ 126,073	¥ —	¥ 126,073
2	Residential mortgage	85,983	—	85,983	67,793	—	67,793	87,427	—	87,427
3	Credit card	—	—	—	40,787	—	40,787	28,428	—	28,428
4	Other retail exposures	—	—	—	269,245	—	269,245	10,216	—	10,216
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	6,548	—	6,548	14,921	—	14,921	791,122	—	791,122
7	Loans to corporates	—	—	—	—	—	—	791,122	—	791,122
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	6,548	—	6,548	14,921	—	14,921	—	—	—
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, 2023

Not applicable.

As of March 31, 2022

Not applicable.

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

SEC3		Millions of Yen														
		March 31, 2023														
Item No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)							
		Securitisation				Re-securitisation			Securitisation				Re-securitisation			
				Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥229,021	¥229,021	¥229,021	¥222,617	¥ 6,403	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	125,536	125,536	125,536	125,536	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	28,626	28,626	28,626	28,626	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	12,039	12,039	12,039	5,182	6,856	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	12	12	12	12	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	390,779	390,779	390,779	377,518	13,260	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	4,443	4,443	4,443	4,443	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	12	12	12	12	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	134,895	134,895	134,895	104,421	30,474	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	967	967	967	967	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	160	160	160	160	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	10,791	10,791	10,791	8,353	2,437	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	77	77	77	77	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	12	12	12	12	—	—	—	—	—	—	—	—	—	—	—

SEC3		Millions of Yen														
		March 31, 2022														
Item No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)							
		Securitisation			Re-securitisation				Securitisation			Re-securitisation				
				Retail underlying	Wholesale			Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥328,047	¥328,047	¥328,047	¥313,125	¥14,921	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	101,665	101,665	101,665	101,665	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	44,314	44,314	44,314	44,314	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	11,224	11,224	11,224	4,676	6,548	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	28	28	28	28	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	485,006	485,006	485,006	463,535	21,470	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	245	245	245	245	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	28	28	28	28	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	155,117	155,117	155,117	126,415	28,701	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	36	36	36	36	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	352	352	352	352	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	12,409	12,409	12,409	10,113	2,296	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	2	2	2	2	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	28	28	28	28	—	—	—	—	—	—	—	—	—	—	—

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, 2023														
		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	¥1,096,481	¥1,096,481	¥1,096,481	¥158,753	¥937,727	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	23,545	23,545	23,545	1,393	22,152	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	16,359	16,359	16,359	15,691	668	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	7,200	7,200	7,200	7,200	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	1,115,572	1,115,572	1,115,572	155,024	960,547	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	28,015	28,015	28,015	28,015	—	—	—	—	—	—	—	—	—	—	—
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)	168,558	168,558	168,558	29,378	139,180	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	16,265	16,265	16,265	16,265	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	13,484	13,484	13,484	2,350	11,134	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,301	1,301	1,301	1,301	—	—	—	—	—	—	—	—	—	—	—
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, 2022														
Item No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)							
		Securitisation				Re-securitisation			Securitisation				Re-securitisation			
				Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥830,760	¥830,760	¥830,760	¥96,969	¥733,790	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	17,672	17,672	17,672	16,024	1,647	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	3,988	3,988	3,988	3,376	611	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	64,773	64,773	64,773	9,701	55,071	—	—	—	—	—	—	—	—	—	—
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)	888,767	888,767	888,767	97,644	791,122	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	28,428	28,428	28,428	28,428	—	—	—	—	—	—	—	—	—	—	—
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)	186,688	186,688	186,688	18,116	168,571	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	14,815	14,815	14,815	14,815	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	14,935	14,935	14,935	1,449	13,485	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,185	1,185	1,185	1,185	—	—	—	—	—	—	—	—	—	—	—
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, 2023
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 17,885
2	Equity risk (general and specific)	—
3	Foreign exchange risk	20,404
4	Commodity risk	11
	Options transactions	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 38,300

MR1		Millions of Yen
		March 31, 2022
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 4,521
2	Equity risk (general and specific)	—
3	Foreign exchange risk	13,379
4	Commodity risk	—
	Options transactions	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 17,900

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

MR2		Billions of Yen					
		March 31, 2023					
		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, 2022)	¥ 275	¥ 959	¥ —	¥ —		¥ 1,234
1b	Regulatory adjustment ratio (1a/1c)	2.58	3.74	—	—		3.40
1c	RWA at the end of the previous fiscal year	106	255	—	—		362
2	Movement in risk levels	(11)	70	—	—		58
3	Model updates/changes	—	—	—	—		—
4	Factor of						
5	RWA changes						
6	Methodology and policy	—	—	—	—		—
7	Acquisitions and disposals	—	—	—	—		—
8	Foreign exchange movements	(5)	(8)	—	—		(13)
9	Others	23	(14)	—	—		9
8a	RWA at the end of the fiscal year	114	302	—	—		416
8b	Regulatory adjustment ratio (8c/8a)	3.94	4.31	—	—		4.21
8c	RWA at the end of current reporting period (March 31, 2023)	451	1,305	—	—		1,756

Note: The end of the previous fiscal year indicates March 31, 2022, and the end of the fiscal year indicates March 31, 2023.

MR2		Billions of Yen					
		March 31, 2022					
		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, 2021)	¥ 365	¥ 1,039	¥ —	¥ —		¥ 1,405
1b	Regulatory adjustment ratio (1a/1c)	3.13	3.08	—	—		3.09
1c	RWA at the end of the previous fiscal year	116	336	—	—		453
2	Movement in risk levels	(9)	(22)	—	—		(31)
3	Model updates/changes	(33)	49	—	—		15
4	Factor of						
5	RWA changes						
6	Methodology and policy	—	—	—	—		—
7	Acquisitions and disposals	—	—	—	—		—
8	Foreign exchange movements	(3)	(55)	—	—		(58)
9	Others	36	(52)	—	—		(16)
8a	RWA at the end of the fiscal year	106	255	—	—		362
8b	Regulatory adjustment ratio (8c/8a)	2.58	3.74	—	—		3.40
8c	RWA at the end of current reporting period (March 31, 2022)	275	959	—	—		1,234

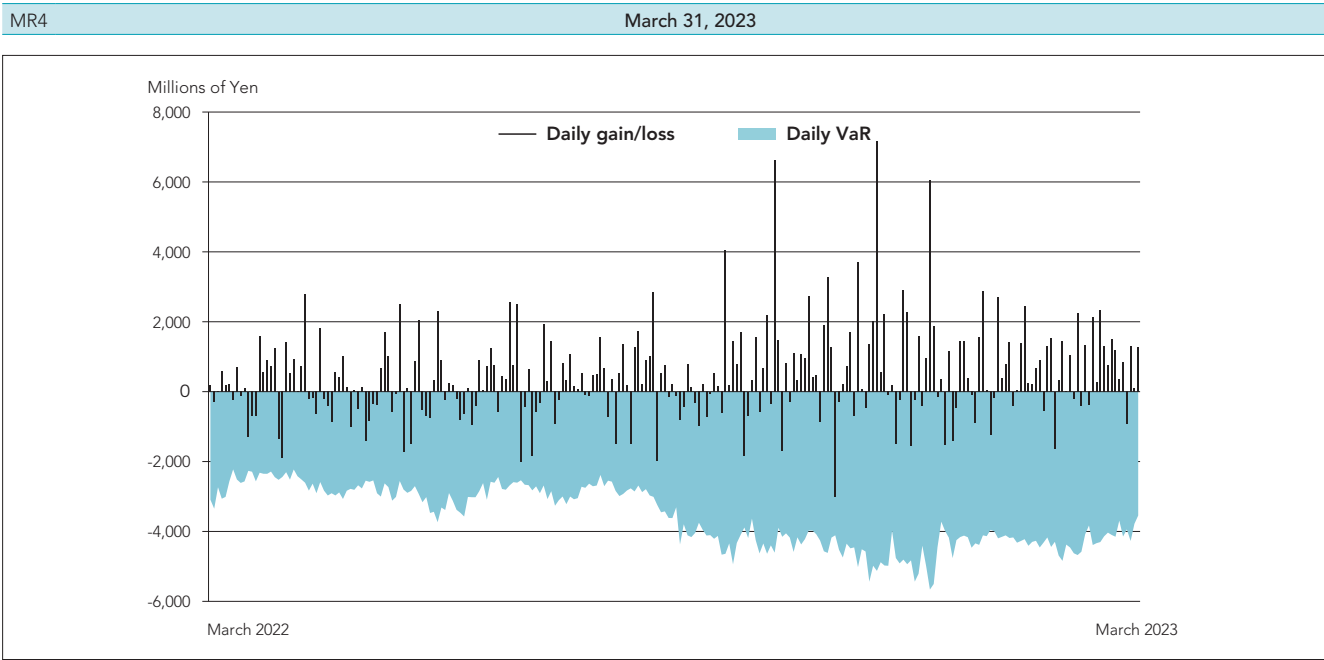
Note: The end of the previous fiscal year indicates March 31, 2021, and the end of the fiscal year indicates March 31, 2022.

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

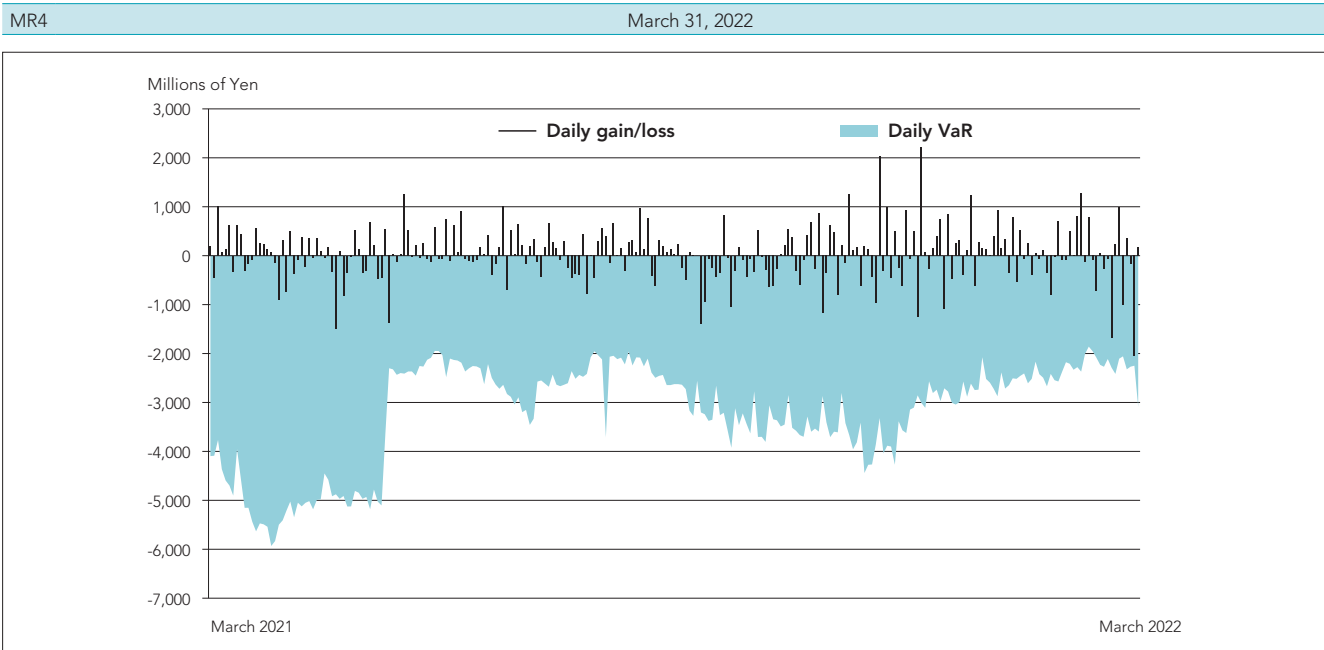
MR3 Item No.	Millions of Yen	
March 31, 2023		
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 16,680
2	Average value	11,099
3	Minimum value	7,159
4	Period end	9,135
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	44,291
6	Average value	30,705
7	Minimum value	18,089
8	Period end	24,219
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, 2022	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 15,601
2	Average value	8,618
3	Minimum value	5,388
4	Period end	8,552
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	46,371
6	Average value	33,841
7	Minimum value	20,195
8	Period end	20,464
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)



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



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

IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		March 31, 2023	March 31, 2022	March 31, 2023	March 31, 2022
Item No.					
1	Parallel up	¥ 40,982	¥ 94,116	¥ (100,104)	¥ (123,722)
2	Parallel down	—	2,127	96,930	119,484
3	Steepener	61,868	106,332		
4	Flattener	1,605	—		
5	Short rate up	5,491	75		
6	Short rate down	21,915	22,118		
7	Maximum	61,868	106,332	96,930	119,484
		e		f	
		March 31, 2023		March 31, 2022	
8	Tier 1 Capital	¥ 2,491,839		¥ 2,423,927	

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	2023	2022
On-Balance Sheet Exposures				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 45,068,723	¥ 44,658,060
1a	1	Total Assets Reported in the Consolidated Balance Sheet	50,193,378	49,262,464
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)	5,124,654	4,604,404
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	239,515	206,994
3		Total On-Balance Sheet Exposures (A)	44,829,208	44,451,065
Exposures Related to Derivative Transactions				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4		
		Replacement Cost Associated with Derivatives Transactions, etc.	719,356	958,635
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.	1,197,629	1,068,328
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	823,974	804,496
6		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework		
		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	84,270	149,682
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	22,600	29,000
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	22,600	29,000
11	4	Total Exposures Related to Derivative Transactions (B)	2,656,690	2,681,776
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	546,097	803,276
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	228,299	417,004
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	774,396	1,220,280
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	8,981,004	8,399,573
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	5,365,558	5,111,999
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,615,445	3,287,573
Basel III Leverage Ratio on a Consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,491,839	2,423,927
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 51,875,741	¥ 51,640,697
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	4.80%	4.69%
		Minimum leverage ratio requirement	3.00%	
Basel III Leverage Ratio on a Consolidated Basis If Including Deposits Held with the Bank of Japan				
		Total Exposure (F)	¥ 51,875,741	¥ 51,640,697
		Deposits Held with the Bank of Japan	18,544,609	15,084,261
		Total Exposure If Including Deposits Held with the Bank of Japan (F')	70,420,351	66,724,959
		Basel III Leverage Ratio on a Consolidated Basis If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	3.53%	3.63%

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

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

Liquidity Coverage Ratio (LCR)

Consolidated

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

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2022 4th Quarter		Fiscal Year 2022 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 19,451,554		¥ 19,347,711	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,095,882	¥ 902,830	¥ 19,051,934	¥ 914,814
3	of which: Stable deposits	1,786,650	53,599	1,788,463	53,653
4	of which: Less stable deposits	8,488,939	849,230	8,608,609	861,160
5	Cash outflows related to unsecured wholesale funding	15,888,004	12,468,394	14,728,175	11,569,713
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	12,197,771	8,778,161	11,443,112	8,284,651
8	of which: Debt securities	3,690,233	3,690,233	3,285,062	3,285,062
9	Cash outflows related to secured funding, etc.	—		702	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	7,497,054	2,610,549	7,480,551	2,583,495
11	of which: Cash outflows related to derivative transactions, etc.	1,360,692	1,360,692	1,237,270	1,237,270
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	6,136,361	1,249,857	6,243,280	1,346,224
14	Cash outflows related to contractual funding obligations, etc.	291,330	205,822	236,298	164,432
15	Cash outflows related to contingencies	667,669	17,799	662,611	17,706
16	Total cash outflows	16,205,396		15,250,865	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 192,306	¥ —	¥ 230,742	¥ —
18	Cash inflows related to collection of loans, etc.	2,678,181	1,698,798	2,526,458	1,704,190
19	Other cash inflows	472,417	394,366	554,542	438,073
20	Total cash inflows	3,342,905	2,093,165	3,311,743	2,142,263
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 19,451,554		¥ 19,347,711	
22	Net cash outflows	14,112,230		13,108,601	
23	Consolidated Liquidity Coverage Ratio (LCR)	137.8%		147.5%	
24	The number of data used to calculate the average value	60		62	

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

(1) Items concerning fluctuations in the LCR over time

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

(2) Items concerning evaluation of the LCR level

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

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

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

Net Stable Funding Ratio (NSFR)

Consolidated

Consolidated Net Stable Funding Ratio

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

Item No.		Millions of Yen, %						
		Fiscal Year 2022 4th Quarter						
		Unweighted value by residual maturity				Weighted value		
No maturity	< 6 months	6 months to < 1yr	≥ 1yr					
Available stable funding (ASF) items (1)								
1	Capital	¥ 2,709,809	¥ —	¥ —	¥ 305,000	¥ 3,014,809		
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	2,709,809	—	—	240,630	2,950,439		
3	of which: Other capital instruments that are not included in the above category	—	—	—	64,369	64,369		
4	Funding from retail and small business customers	12,972,952	—	—	5,831,434	17,507,091		
5	of which: Stable deposits	—	—	—	—	—		
6	of which: Less stable deposits	12,972,952	—	—	5,831,434	17,507,091		
7	Wholesale funding	5,706,938	23,573,280	2,815,502	9,045,839	15,506,422		
8	of which: Operational deposits	—	—	—	—	—		
9	of which: Other wholesale funding	5,706,938	23,573,280	2,815,502	9,045,839	15,506,422		
10	Liabilities with matching interdependent assets	—	—	—	—	—		
11	Other liabilities	472,266	1,176,758	—	137,039	12,717		
12	of which: Derivative liabilities				137,039			
13	of which: All other liabilities and equity not included in the above categories	472,266	1,176,758	—	—	12,717		
14	Total available stable funding					¥ 36,041,041		
Required stable funding (RSF) items (2)								
15	HQLA					¥ 1,065,921		
16	Deposits held at financial institutions for operational purposes	—	—	—	44,747	44,747		
17	Loans, repo transactions-related assets, securities and other similar assets	184,523	5,897,274	2,139,808	27,561,904	26,271,303		
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	546,097	—	—	0		
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	61,519	1,011,003	513,708	2,374,193	2,832,254		
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,789,743	1,200,467	11,616,262	12,329,888		
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	802,089	94,194	237,202	602,323		
22	of which: Residential mortgages	—	422,028	360,199	10,964,493	8,688,327		
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	327,566	256,557	6,001,131	4,349,636		
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	123,004	128,401	65,433	2,606,955	2,420,833		
25	Assets with matching interdependent liabilities	—	—	—	—	—		
26	Other assets	1,151,461	549,688	2,870	2,534,697	3,486,200		
27	of which: Physical traded commodities, including gold	—				—		
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				302,697	257,292		
29	of which: Derivative assets				—	—		
30	of which: Derivative liabilities (before deduction of variation margin posted)				40,529	40,529		
31	of which: All other assets not included in the above categories	1,151,461	549,688	2,870	2,191,471	3,188,378		
32	Off-balance sheet items				7,201,661	515,067		
33	Total required stable funding					¥ 31,383,240		
34	Consolidated net stable funding ratio (NSFR)					114.8%		

Item No.		Millions of Yen, %						
		Fiscal Year 2022 3rd Quarter					Weighted value	
		Unweighted value by residual maturity						
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
Available stable funding (ASF) items (1)								
1	Capital	¥ 2,662,431	¥ —	¥ —	¥ 305,000	¥ 2,967,431		
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	2,662,431	—	—	248,022	2,910,454		
3	of which: Other capital instruments that are not included in the above category	—	—	—	56,977	56,977		
4	Funding from retail and small business customers	13,117,278	—	—	5,724,763	17,530,313		
5	of which: Stable deposits	—	—	—	—	—		
6	of which: Less stable deposits	13,117,278	—	—	5,724,763	17,530,313		
7	Wholesale funding	5,478,027	22,624,189	2,008,406	9,394,578	15,168,627		
8	of which: Operational deposits	—	—	—	—	—		
9	of which: Other wholesale funding	5,478,027	22,624,189	2,008,406	9,394,578	15,168,627		
10	Liabilities with matching interdependent assets	—	—	—	—	—		
11	Other liabilities	259,914	1,220,544	—	217,965	14,847		
12	of which: Derivative liabilities				217,965			
13	of which: All other liabilities and equity not included in the above categories	259,914	1,220,544	—	—	14,847		
14	Total available stable funding					¥ 35,681,220		
Required stable funding (RSF) items (2)								
15	HQLA					¥ 1,089,789		
16	Deposits held at financial institutions for operational purposes	—	—	—	55,941	55,941		
17	Loans, repo transactions-related assets, securities and other similar assets	175,767	6,110,135	2,115,545	27,771,397	26,465,207		
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	544,210	—	—	0		
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	66,723	949,480	458,525	2,315,460	2,727,854		
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	4,115,273	1,197,153	11,600,073	12,478,439		
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	783,628	76,460	231,182	580,313		
22	of which: Residential mortgages	—	420,833	353,013	11,048,009	8,685,063		
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	325,989	250,535	6,108,659	4,371,678		
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	109,043	80,337	106,853	2,807,854	2,573,849		
25	Assets with matching interdependent liabilities	—	—	—	—	—		
26	Other assets	969,414	476,248	3,566	2,184,942	3,142,826		
27	of which: Physical traded commodities, including gold	—				—		
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				258,985	220,137		
29	of which: Derivative assets				—	—		
30	of which: Derivative liabilities (before deduction of variation margin posted)				58,100	58,100		
31	of which: All other assets not included in the above categories	969,414	476,248	3,566	1,867,856	2,864,588		
32	Off-balance sheet items				6,896,261	492,884		
33	Total required stable funding					¥ 31,246,650		
34	Consolidated net stable funding ratio (NSFR)					114.1%		

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

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

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

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

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

(3) Other items concerning consolidated NSFR

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

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

KM1: Key Metrics

Non-consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		March 31, 2023	December 31, 2022	September 30, 2022	June 30, 2022	March 31, 2022
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,899,007	¥ 1,840,821	¥ 1,842,395	¥ 1,881,161	¥ 1,852,771
2	Tier 1	2,168,997	2,110,811	2,112,385	2,151,151	2,122,761
3	Total capital	2,442,050	2,392,665	2,425,728	2,499,854	2,486,809
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	21,771,535	21,166,974	20,859,113	19,292,037	18,815,901
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	8.72%	8.69%	8.83%	9.75%	9.84%
6	Tier 1 ratio	9.96%	9.97%	10.12%	11.15%	11.28%
7	Total capital ratio	11.21%	11.30%	11.62%	12.95%	13.21%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	49,893,138	49,905,626	51,550,175	50,667,876	49,725,068
14	Basel III leverage ratio	4.34%	4.22%	4.09%	4.24%	4.26%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2022 4th Quarter	Fiscal Year 2022 3rd Quarter	Fiscal Year 2022 2nd Quarter	Fiscal Year 2022 1st Quarter	Fiscal Year 2021 4th Quarter
Non-consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 19,204,229	¥ 19,077,215	¥ 18,813,231	¥ 18,013,261	¥ 17,487,539
16	Net cash outflows	13,454,497	12,441,462	12,236,688	12,089,252	10,583,950
17	Non-consolidated LCR	142.7%	153.3%	153.7%	149.0%	165.2%
Non-consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	35,131,413	34,901,872	35,339,762	34,933,245	34,769,782
19	Total required stable funding	28,930,866	28,961,348	29,509,927	28,584,166	28,267,940
20	Non-consolidated NSFR	121.4%	120.5%	119.7%	122.2%	123.0%

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

Non-consolidated

CC1: Composition of Capital

CC1		Millions of Yen, %		
As of March 31		a	b	c
Basel III Template No.	Items	2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,884,485	¥ 1,783,447	
1a	of Which: Capital Stock and Capital Surplus	685,103	685,103	
2	of Which: Retained Earnings	1,230,712	1,121,938	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	31,330	23,594	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	—	—	
3	Valuation and Translation Adjustments	212,099	244,263	(a)
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,096,585	2,027,711	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	62,118	53,947	
8	of Which: Goodwill (Including Those Equivalent)	—	—	
9	of Which: Other Intangible Assets	62,118	53,947	
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	(56,665)	(61,694)	
12	Shortfall of Eligible Provisions to Expected Losses	—	—	
13	Securitisation Gain on Sale	808	993	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	7,454	6,253	
15	Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	183,860	175,440	
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)	197,577	174,939	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,899,007	¥ 1,852,771	

Financial Data/
Sumitomo Mitsui Trust Holdings, Inc.Financial Data/
Sumitomo Mitsui Trust Bank, LimitedBasel III Disclosure Data/
Sumitomo Mitsui Trust Holdings, Inc.Basel III Disclosure Data/
Sumitomo Mitsui Trust Bank, Limited

CC1		Millions of Yen, %		
As of March 31		a	b	c
Basel III Template No.	Items	2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
Additional Tier 1 Capital: Instruments				
30	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	31a			
	31b	—	—	
	32	—	—	
	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000	¥ 270,000	
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
33+35	Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	—	—	
36	Additional Tier 1 Capital: Instruments (D)	270,000	270,000	
Additional Tier 1 Capital: Regulatory Adjustments				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	10	10	
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—	
43	Additional Tier 1 Capital: Regulatory Adjustments (E)	10	10	
Additional Tier 1 Capital (AT1)				
44	Additional Tier 1 Capital (F) = (D) – (E)	269,990	269,990	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	2,168,997	2,122,761	
Tier 2 Capital: Instruments and Provisions				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,630	339,855	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	—	—	
50	Provisions Allowed in Group Tier 2	3,962	25,733	
50a	of Which: General Allowance for Credit Losses	—	—	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	3,962	25,733	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 274,592	¥ 365,588	

CC1	As of March 31		Millions of Yen, %					
Basel III Template No.			Items	a		b		c
				2023		2022	Reference Numbers to Reconciliation with the Balance Sheet	
Tier 2 Capital: Regulatory Adjustments								
52	Investments in Own Tier 2 Instruments	¥	—	¥	—			
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities		—		—			
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		—		—			
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		1,540		1,540			
57	Tier 2 Capital: Regulatory Adjustments	(I)	1,540		1,540			
Tier 2 Capital (T2)								
58	Tier 2 Capital	(J) = (H) – (I)	273,052		364,048			
Total Capital (TC = T1 + T2)								
59	Total Capital	(K) = (G) + (J)	2,442,050		2,486,809			
Total Risk Weighted Assets								
60	Total Risk Weighted Assets	(L)	21,771,535		18,815,901			
Capital Ratios (Non-consolidated)								
61	Common Equity Tier 1 Capital Ratio	(C)/(L)	8.72%		9.84%			
62	Tier 1 Capital Ratio	(G)/(L)	9.96%		11.28%			
63	Total Capital Ratio	(K)/(L)	11.21%		13.21%			
Regulatory Adjustments (before Risk Weighting)								
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)		168,789		95,249			
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		60,555		66,072			
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		—		—			
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		29,278		31,220			
Provisions Included in Tier 2 Capital: Instruments and Provisions								
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Applicable of Cap)		—		—			
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach		3,521		3,221			
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)		3,962		25,733			
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		110,095		95,829			
Capital Instruments Subject to Phase out Arrangements								
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements		—		—			
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)		—		—			
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements		—		—			
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥	—	¥	—			

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

The certain procedure is not part of the audit of the non-consolidated financial statements or the audit of the internal control over 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 2022

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	Cash and Due from Banks	¥ 21,364,216		
	Call Loans	24,006		
	Receivables under Resale Agreements	110,003		
	Receivables under Securities Borrowing Transactions	436,093		
	Monetary Claims Bought	124,649		
	Trading Assets	1,609,798		
	Money Held in Trust	99		6-a
	Securities	6,999,285		6-b
	Loans and Bills Discounted	31,947,351		6-c
	Foreign Exchanges	47,445		
	Other Assets	3,271,413		6-d
	Tangible Fixed Assets	182,820		
	Intangible Fixed Assets	89,534		2
	Prepaid Pension Expenses	265,005		3
	Customers' Liabilities for Acceptances and Guarantees	458,822		
	Allowance for Loan Losses	(105,798)		
	Total Assets	¥ 66,824,746		

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥	35,041,223		
Negotiable Certificates of Deposit		7,617,705		
Call Money		2,086,480		
Payables under Repurchase Agreements		1,030,780		
Trading Liabilities		1,472,636		
Borrowed Money		6,185,153		7
Foreign Exchanges		8,568		
Short-term Bonds Payable		1,697,150		
Bonds Payable		1,847,560		
Borrowed Money from Trust Account		4,332,472		
Other Liabilities		2,823,095		6–e
Provision for Bonuses		9,602		
Provision for Directors’ Bonuses		95		
Provision for Stocks Payment		810		
Provision for Retirement Benefits		1,018		
Provision for Reimbursement of Deposits		3,028		
Provision for Contingent Losses		1,344		
Deferred Tax Liabilities		76,900		4–a
Deferred Tax Liabilities for Land Revaluation		2,381		4–b
Acceptances and Guarantees		458,822		
Total Liabilities		64,696,830		
(Net Assets)				
Capital Stock		342,037		1–a
Capital Surplus		343,066		1–b
Retained Earnings		1,230,712		1–c
Total Shareholders’ Equity		1,915,815		
Valuation Differences on Available-for-Sale Securities		272,426		
Deferred Gains (Losses) on Hedges		(55,847)		5
Revaluation Reserve for Land		(4,479)		
Foreign Currency Translation Adjustments		—		
Total Valuation and Translation Adjustments		212,099	(a)	
Total Net Assets		2,127,915		
Total Liabilities and Net Assets	¥	66,824,746		

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

(Appendix)

1. Shareholders' equity

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	343,066		1-b
Retained Earnings	1,230,712		1-c
Total Shareholders' Equity	¥ 1,915,815		

(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	¥ 1,915,815	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	1,230,712		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	¥ 89,534		2
Associated Deferred Tax Liabilities	27,415		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	62,118	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	¥ 265,005		3
Associated Deferred Tax Liabilities	81,144		

(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)	¥ 183,860		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	¥ 76,900		4-a
Deferred Tax Liabilities for Land Revaluation	2,381		4-b
Associated Intangible Fixed Assets	27,415		
Associated Prepaid Pension Expenses	81,144		

(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)	29,278	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)	29,278		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	¥ (55,847)		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	¥ (56,665)	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

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

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 99		6-a
Securities	6,999,285		6-b
Loans and Bills Discounted	31,947,351	Including Subordinated Debts	6-c
Other Assets	3,271,413	Including derivatives	6-d
Other Liabilities	¥ 2,823,095	Including derivatives	6-e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	168,789		
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)	168,789		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	62,105		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	10		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	60,555		73

7. Other Capital Instruments

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,185,153		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	270,630		46

Fiscal Year 2021

CC2 Items	a	b	c	d
	Non-consolidated Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
Cash and Due from Banks	¥ 17,925,030	¥ 17,925,031		
Call Loans	5,000	5,000		
Receivables under Resale Agreements	150,741	150,741		
Receivables under Securities Borrowing Transactions	652,534	652,534		
Monetary Claims Bought	123,567	123,567		
Trading Assets	1,048,258	1,048,258		
Money Held in Trust	99	99		
Securities	7,951,169	7,951,168		6-a
Loans and Bills Discounted	30,916,363	30,916,363		6-b
Foreign Exchanges	29,494	29,494		
Other Assets	2,922,768	2,922,768		6-c
Tangible Fixed Assets	184,334	184,334		
Intangible Fixed Assets	77,756	77,756		2
Prepaid Pension Expenses	252,869	252,869		3
Customers' Liabilities for Acceptances and Guarantees	426,405	426,405		
Allowance for Loan Losses	(136,300)	(136,300)		
Total Assets	¥ 62,530,092	¥ 62,530,092		

CC2	a	b	c	d
Items	Non-consolidated Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥ 32,898,724	¥ 32,898,724		
Negotiable Certificates of Deposit	6,809,644	6,809,644		
Call Money	932,640	932,640		
Payables under Repurchase Agreements	1,485,033	1,485,033		
Trading Liabilities	906,686	906,686		
Borrowed Money	7,335,261	7,335,261		7
Foreign Exchanges	15,362	15,362		
Short-term Bonds Payable	1,845,782	1,845,782		
Bonds Payable	1,371,604	1,371,604		
Borrowed Money from Trust Account	4,298,827	4,298,827		
Other Liabilities	2,066,310	2,066,310		6-d
Provision for Bonuses	9,599	9,599		
Provision for Directors' Bonuses	98	98		
Provision for Stocks Payment	569	569		
Provision for Retirement Benefits	940	940		
Provision for Reimbursement of Deposits	3,626	3,626		
Provision for Contingent Losses	1,649	1,649		
Deferred Tax Liabilities	67,628	67,628		4-a
Deferred Tax Liabilities for Land Revaluation	2,388	2,388		4-b
Acceptances and Guarantees	426,405	426,405		
Total Liabilities	60,478,786	60,478,786		
(Net Assets)				
Capital Stock	342,037	342,037		1-a
Capital Surplus	343,066	343,066		1-b
Retained Earnings	1,121,938	1,121,938		1-c
Total Shareholders' Equity	1,807,041	1,807,041		
Valuation Differences on Available-for-Sale Securities	291,152	291,152		
Deferred Gains (Losses) on Hedges	(42,431)	(42,431)		5
Revaluation Reserve for Land	(4,456)	(4,456)		
Foreign Currency Translation Adjustments	—	(0)		
Total Valuation and Translation Adjustments	244,263	244,263	(a)	
Total Net Assets	2,051,305	2,051,305		
Total Liabilities and Net Assets	¥ 62,530,092	¥ 62,530,092		

(Appendix)

1. Shareholders' equity

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	343,066		1-b
Retained Earnings	1,121,938		1-c
Total Shareholders' Equity	¥ 1,807,041		

(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	¥ 1,807,041	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	1,121,938		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	¥ 77,756		2
Associated Deferred Tax Liabilities	23,808		

(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)	53,947	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	¥ 252,869		3
Associated Deferred Tax Liabilities	77,428		

(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)	¥ 175,440		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	¥ 67,628		4-a
Deferred Tax Liabilities for Land Revaluation	2,388		4-b
Associated Intangible Fixed Assets	23,808		
Associated Prepaid Pension Expenses	77,428		

(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)	31,220	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)	31,220		75

5. Deferred gains or losses on hedges

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (42,431)		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	¥ (61,694)	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	¥ 7,951,169		6-a
Loans and Bills Discounted	30,916,363	Including Subordinated Debts	6-b
Other Assets	2,922,768	Including derivatives	6-c
Other Liabilities	¥ 2,066,310	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	95,249		
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)	95,249		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	67,622		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	10		40
Tier 2 Capital and Other TLAC Liabilities	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	66,072		73

7. Other Capital Instruments

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 7,335,261		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	339,855		46

Disclosure Data Designated as Per the Appended Forms

Non-consolidated

OV1: Overview of Risk-weighted assets (RWA)

OV1 Base III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		March 31, 2023	March 31, 2022	March 31, 2023	March 31, 2022
1	Credit risk (excluding counterparty credit risk)	¥ 13,326,102	¥ 12,290,526	¥ 1,118,471	¥ 1,032,083
2	of Which: Standardised Approach (SA)	844	827	67	66
3	of Which: Internal Ratings-Based (IRB) Approach	10,913,090	10,175,272	925,430	862,863
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	—	—	—	—
	Other assets	2,412,167	2,114,426	192,973	169,154
4	Counterparty credit risk (CCR)	1,107,530	1,149,099	90,463	94,014
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	371,522	407,204	31,505	34,530
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	643,376	659,325	51,470	52,746
	of Which: Central Counterparty (CCP)	76,398	55,007	6,111	4,400
	Others	16,232	27,562	1,376	2,337
7	Equity positions in banking book under market-based approach	175,413	186,018	14,875	15,774
8	Equity Investments in Funds (Look-through Approach)	1,987,297	893,938	158,983	71,515
9	Equity Investments in Funds (Mandate-based Approach)	1,560,189	1,228,015	124,815	98,241
	Equity Investments in Funds (Probability Approach 250%)	—	—	—	—
	Equity Investments in Funds (Probability Approach 400%)	—	—	—	—
10	Equity Investments in Funds (Probability Approach 1,250%)	1,311	1,448	104	115
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	266,300	289,158	21,304	23,132
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	249,067	274,306	19,925	21,944
14	of Which: External Rating-Based Approach (SEC-ERBA)	17,232	14,852	1,378	1,188
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	0	0	0	0
16	Market risk	1,775,223	1,240,649	142,017	99,251
17	of Which: Standardised Approach (SA)	19,158	5,793	1,532	463
18	of Which: Internal Model Approaches (IMA)	1,756,065	1,234,856	140,485	98,788
19	Operational risk	645,616	631,520	51,649	50,521
20	of Which: Basic Indicator Approach (BIA)	—	—	—	—
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	645,616	631,520	51,649	50,521
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	224,506	243,170	19,038	20,620
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 21,771,535	¥ 18,815,901	¥ 1,741,722	¥ 1,505,272

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	
		March 31, 2023		March 31, 2022	
Item No.		ΔEVE		ΔNII	
		March 31, 2023	March 31, 2022	March 31, 2023	March 31, 2022
1	Parallel up	¥ 17,096	¥ 74,043	¥ (103,567)	¥ (124,791)
2	Parallel down	18,359	2,132	100,393	120,552
3	Steepener	52,059	98,697		
4	Flattener	1,605	—		
5	Short rate up	5,491	75		
6	Short rate down	29,448	28,865		
7	Maximum	52,059	98,697	100,393	120,552
		e		f	
		March 31, 2023		March 31, 2022	
8	Tier 1 Capital	¥ 2,168,997		¥ 2,122,761	

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	2023	2022
On-Balance Sheet Exposures				
1		On-balance Sheet Exposures before Deducting Adjustment Items	¥ 43,262,706	¥ 42,957,850
1a	1	Total Assets Reported in the Non-consolidated Balance Sheet	48,280,137	47,445,830
1b	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Non-consolidated Balance Sheet (except adjustment items) (Deduction)	5,017,430	4,487,979
2	7	The Amount of Adjustment Items Pertaining to Tier1 Capital (Deduction)	245,989	229,397
3		Total On-Balance Sheet Exposures (A)	43,016,716	42,728,453
Exposures Related to Derivative Transactions				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4		
		Replacement Cost Associated with Derivatives Transactions, etc.	715,954	957,062
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.	1,193,702	1,066,025
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	823,974	804,496
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)	84,270	149,682
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	22,600	29,000
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	22,600	29,000
11	4	Total Exposures Related to Derivative Transactions (B)	2,649,361	2,677,901
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	546,097	803,276
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	226,619	406,377
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	772,716	1,209,654
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	6,612,055	5,936,622
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	3,157,712	2,827,562
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,454,342	3,109,059
Basel III Leverage ratio on a Non-consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,168,997	2,122,761
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 49,893,138	¥ 49,725,068
22		Basel III Leverage Ratio on a Non-consolidated Basis (G) = (E)/(F)	4.34%	4.26%
		Minimum leverage ratio requirement	3.00%	
Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan				
		Total Exposures (F)	¥ 49,893,138	¥ 49,725,068
		Deposits held with the Bank of Japan	18,544,609	15,084,261
		Total exposure if including deposits held with the Bank of Japan (F')	68,437,747	64,809,330
		Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	3.16%	3.27%

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

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

Liquidity Coverage Ratio (LCR)

Non-consolidated

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

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2022 4th Quarter		Fiscal Year 2022 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 19,204,229		¥ 19,077,215	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,095,882	¥ 902,830	¥ 19,051,934	¥ 914,814
3	of which: Stable deposits	1,786,650	53,599	1,788,463	53,653
4	of which: Less stable deposits	8,488,939	849,230	8,608,609	861,160
5	Cash outflows related to unsecured wholesale funding	15,312,303	11,941,028	14,140,359	11,021,485
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,843,270	8,471,995	11,058,798	7,939,924
8	of which: Debt securities	3,469,033	3,469,033	3,081,560	3,081,560
9	Cash outflows related to secured funding, etc.	—		702	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,536,880	2,565,062	6,526,041	2,536,808
11	of which: Cash outflows related to derivative transactions, etc.	1,291,282	1,291,282	1,159,723	1,159,723
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,245,597	1,273,779	5,366,317	1,377,085
14	Cash outflows related to contractual funding obligations, etc.	300,396	214,888	243,637	171,771
15	Cash outflows related to contingencies	676,580	18,187	670,997	18,084
16	Total cash outflows	15,641,997		14,663,665	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 192,306	¥ —	¥ 230,742	¥ —
18	Cash inflows related to collection of loans, etc.	2,754,224	1,818,775	2,586,303	1,807,940
19	Other cash inflows	446,147	368,724	530,104	414,262
20	Total cash inflows	3,392,678	2,187,499	3,347,150	2,222,203
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 19,204,229		¥ 19,077,215	
22	Net cash outflows	13,454,497		12,441,462	
23	Non-consolidated Liquidity Coverage Ratio (LCR)	142.7%		153.3%	
24	The number of data used to calculate the average value	60		62	

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

(1) Items concerning fluctuations in the LCR over time

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

(2) Items concerning evaluation of the LCR level

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

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

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

Net Stable Funding Ratio (NSFR)

Non-consolidated

Non-consolidated Net Stable Funding Ratio

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

Item No.		Millions of Yen, %						Weighted value
		Fiscal Year 2022 4th Quarter						
		Unweighted value by residual maturity						
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr			
Available stable funding (ASF) items (1)								
1	Capital	¥ 2,370,547	¥ —	¥ —	¥ 305,000	¥ 2,675,547		
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	2,370,547	—	—	240,630	2,611,177		
3	of which: Other capital instruments that are not included in the above category	—	—	—	64,369	64,369		
4	Funding from retail and small business customers	12,975,005	—	—	5,831,434	17,508,939		
5	of which: Stable deposits	—	—	—	—	—		
6	of which: Less stable deposits	12,975,005	—	—	5,831,434	17,508,939		
7	Wholesale funding	5,820,486	23,159,747	2,793,788	8,671,296	14,946,926		
8	of which: Operational deposits	—	—	—	—	—		
9	of which: Other wholesale funding	5,820,486	23,159,747	2,793,788	8,671,296	14,946,926		
10	Liabilities with matching interdependent assets	—	—	—	—	—		
11	Other liabilities	586,941	281,489	—	137,039	0		
12	of which: Derivative liabilities				137,039			
13	of which: All other liabilities and equity not included in the above categories	586,941	281,489	—	—	0		
14	Total available stable funding					¥ 35,131,413		
Required stable funding (RSF) items (2)								
15	HQLA					¥ 1,065,921		
16	Deposits held at financial institutions for operational purposes	—	122,683	—	118,667	180,009		
17	Loans, repo transactions-related assets, securities and other similar assets	187,018	6,832,308	2,020,548	26,547,806	25,465,813		
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	546,097	—	—	0		
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	64,014	2,055,465	537,376	2,531,869	3,158,808		
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,789,743	1,200,467	11,616,262	12,329,888		
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	802,089	94,194	237,202	602,323		
22	of which: Residential mortgages	—	217,406	217,271	9,792,719	7,508,684		
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	132,330	131,913	5,966,717	4,156,279		
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	123,004	223,596	65,433	2,606,955	2,468,431		
25	Assets with matching interdependent liabilities	—	—	—	—	—		
26	Other assets	1,454,098	549,688	2,870	489,976	1,744,114		
27	of which: Physical traded commodities, including gold	—				—		
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)					302,697	257,292	
29	of which: Derivative assets					—	—	
30	of which: Derivative liabilities (before deduction of variation margin posted)					40,529	40,529	
31	of which: All other assets not included in the above categories	1,454,098	549,688	2,870	146,749	1,446,293		
32	Off-balance sheet items				6,408,866	475,007		
33	Total required stable funding					¥ 28,930,866		
34	Non-consolidated net stable funding ratio (NSFR)						121.4%	

Item No.		Millions of Yen, %						
		Fiscal Year 2022 3rd Quarter						
		Unweighted value by residual maturity				Weighted value		
No maturity	< 6 months	6 months to < 1yr	≥ 1yr					
Available stable funding (ASF) items (1)								
1	Capital	¥ 2,321,696	¥ —	¥ —	¥ 305,000	¥ 2,626,696		
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	2,321,696	—	—	248,022	2,569,719		
3	of which: Other capital instruments that are not included in the above category	—	—	—	56,977	56,977		
4	Funding from retail and small business customers	13,120,352	—	—	5,724,763	17,533,080		
5	of which: Stable deposits	—	—	—	—	—		
6	of which: Less stable deposits	13,120,352	—	—	5,724,763	17,533,080		
7	Wholesale funding	5,574,931	22,037,414	2,141,886	9,073,686	14,742,095		
8	of which: Operational deposits	—	—	—	—	—		
9	of which: Other wholesale funding	5,574,931	22,037,414	2,141,886	9,073,686	14,742,095		
10	Liabilities with matching interdependent assets	—	—	—	—	—		
11	Other liabilities	354,937	282,961	—	217,965	0		
12	of which: Derivative liabilities				217,965			
13	of which: All other liabilities and equity not included in the above categories	354,937	282,961	—	—	0		
14	Total available stable funding					¥ 34,901,872		
Required stable funding (RSF) items (2)								
15	HQLA					¥ 1,089,789		
16	Deposits held at financial institutions for operational purposes	—	104,492	15,928	92,453	152,664		
17	Loans, repo transactions-related assets, securities and other similar assets	178,174	6,844,433	1,995,490	26,711,615	25,561,799		
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	544,210	—	—	0		
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	69,131	1,843,952	472,812	2,404,716	2,958,786		
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	4,115,273	1,197,153	11,600,073	12,478,439		
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	783,628	76,460	231,182	580,313		
22	of which: Residential mortgages	—	219,261	218,670	9,898,971	7,530,025		
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	133,479	133,047	6,075,123	4,183,281		
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	109,043	121,735	106,853	2,807,854	2,594,548		
25	Assets with matching interdependent liabilities	—	—	—	—	—		
26	Other assets	1,263,831	476,248	3,566	453,107	1,705,409		
27	of which: Physical traded commodities, including gold	—				—		
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)					258,985	220,137	
29	of which: Derivative assets					—	—	
30	of which: Derivative liabilities (before deduction of variation margin posted)					58,100	58,100	
31	of which: All other assets not included in the above categories	1,263,831	476,248	3,566	136,021	1,427,170		
32	Off-balance sheet items				6,080,681	451,685		
33	Total required stable funding					¥ 28,961,348		
34	Non-consolidated net stable funding ratio (NSFR)						120.5%	

Qualitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a non-consolidated basis**(1) Items concerning fluctuations in the non-consolidated NSFR over time**

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

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

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

(3) Other items concerning non-consolidated NSFR

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

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

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 2023.

[Compensation Disclosure Data: SuMi TRUST Bank]

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Compensation Disclosure Data:

Sumitomo Mitsui Trust Bank, Limited

1. Development Status of Organizational Structures Concerning Compensation, etc. for Applicable Officers and Employees within 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 Group management. No entities qualify.

(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 SuMi TRUST Bank Group.

With respect to a person receiving lump-sum retirement benefit, this amount is first wholly deducted from the amount of compensation, then the "lump-sum retirement benefit divided by the number of years of service" is added back

to calculate the deemed compensation for the purpose of determining whether the compensation is substantial or not.

(c) Scope of "Those with Significant Consequence on the Business Operation or Asset Status of 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, 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 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, 2022-March 31, 2023)	Total amount of compensation*
Board of Directors (SuMi TRUST Bank)	1 time	—

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 Group has defined its “Purpose” as “Creating new value with the power of trusts and let prosperous future for our clients and society bloom,” and placed at the core of its management philosophy the notion of “balanced creation of both social value and economic value” with the goal of realizing the development of a sustainable society and achieving sustainable and stable growth for the Group. Recognizing the role that officer compensation plays in each and every executive’s efforts to realize the goal and act in a manner that embodies its “Purpose,” SuMi TRUST Holdings will constantly review its policies and systems to ensure that they are based on the philosophy.

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 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 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 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, 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 SuMi TRUST Bank Group

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

Item No.		Persons, Millions of Yen	
		a	b
		Applicable Officers	Applicable Employees, etc.
REM1: Compensation, etc. allocated to the fiscal year under review			
1	The number of applicable officers and employees, etc.	13	23
2	Total amount of fixed compensation (3+5+7)	¥ 303	¥ 926
3	of Which: Cash compensation amount	303	926
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.	11	23
10	Total amount of variable compensation (11+13+15)	¥ 310	¥ 416
11	of Which: Cash compensation amount	241	416
12	of 11 above: Deferred amount	—	—
13	of Which: Stock compensation amount or Stock-linked compensation amount	69	—
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.	3	—
21	Total amount of other compensations	¥ 2	¥ —
22	of Which: Deferred amount	—	—
23	Total amount of compensations (2+10+18+21)	¥ 616	¥ 1,342

(2) REM2: Special Rewards, etc.

REM2: Special rewards, etc.		Persons, Millions of Yen					
		a	b	c	d	e	f
		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 SuMi TRUST Bank Group

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