



SUMITOMO MITSUI TRUST HOLDINGS

**INTERIM REPORT**

Six months ended September 30, 2022

**2022**



# SuMi TRUST



## Symbol Mark

The symbol mark features “Future Bloom” representing the purpose of Sumitomo Mitsui Trust Group, which is “creating new value with the power of trusts and let prosperous future for our clients and society bloom”.

The four clear petals show our “Mission” to each stakeholder of clients, society, shareholders and employees. The four colors of petals represent our value (codes of conduct): “Truthfulness and Loyalty” (natural green), “Dedication and Development” (golden orange), “Trust and Creativity” (blue green), and “Self-help and Self-discipline” (sky blue).



## Corporate Color

The corporate color is “Future Blue,” which represents the integration of the sense of value that the symbol mark implies, and evokes the closeness and the future.

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## Financial Data:

## Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries  
As of September 30, 2022 and March 31, 2022

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2022	As of Mar. 31, 2022	As of Sep. 30, 2022
<b>Assets:</b>			
Cash and Due from Banks	¥ 19,677,853	¥ 18,223,364	\$ 135,887
Call Loans and Bills Bought	—	5,000	—
Receivables under Resale Agreements	—	150,741	—
Receivables under Securities Borrowing Transactions	509,341	652,534	3,517
Monetary Claims Bought	743,313	854,093	5,133
Trading Assets (Note 2)	1,792,292	967,565	12,377
Money Held in Trust	15,563	16,308	107
Securities (Notes 1, 2, 3, 5, and 11)	7,226,946	7,879,235	49,906
Loans and Bills Discounted (Notes 3, 4, 5, and 6)	32,281,534	30,876,507	222,923
Foreign Exchanges (Note 3)	36,294	29,494	251
Lease Receivables and Investment Assets (Note 5)	678,617	688,141	4,686
Other Assets (Notes 3 and 5)	4,850,838	3,354,333	33,498
Tangible Fixed Assets (Notes 7 and 8)	222,270	224,535	1,535
Intangible Fixed Assets	135,724	125,667	937
Assets for Retirement Benefits	197,917	192,223	1,367
Deferred Tax Assets	15,093	15,613	104
Customers' Liabilities for Acceptances and Guarantees (Note 3)	591,211	541,228	4,083
Allowance for Loan Losses	(136,793)	(163,369)	(945)
<b>Total Assets</b>	<b>¥ 68,838,019</b>	<b>¥ 64,633,220</b>	<b>\$ 475,368</b>
<b>Liabilities:</b>			
Deposits (Note 5)	¥ 34,509,006	¥ 33,230,162	\$ 238,305
Negotiable Certificates of Deposit	7,764,336	6,587,944	53,617
Call Money and Bills Sold	970,997	799,524	6,705
Payables under Repurchase Agreements (Note 5)	1,254,473	1,485,033	8,663
Trading Liabilities	1,740,213	906,686	12,017
Borrowed Money (Notes 5 and 9)	5,927,905	7,153,498	40,936
Foreign Exchanges	748	1,275	5
Short-Term Bonds Payable	2,746,875	2,387,553	18,969
Bonds Payable (Note 10)	2,323,386	2,076,604	16,044
Borrowed Money from Trust Account	4,357,661	4,298,827	30,092
Other Liabilities	3,800,540	2,312,326	26,245
Provision for Bonuses	14,953	21,087	103
Provision for Directors' Bonuses	110	181	1
Provision for Stocks Payment	896	732	6
Liabilities for Retirement Benefits	13,731	13,553	95
Provision for Reward Points Program	20,558	19,965	142
Provision for Reimbursement of Deposits	3,253	3,626	22
Provision for Contingent Losses	1,297	1,649	9
Deferred Tax Liabilities	41,514	44,081	287
Deferred Tax Liabilities for Land Revaluation (Note 7)	2,388	2,388	16
Acceptances and Guarantees	591,211	541,228	4,083
<b>Total Liabilities</b>	<b>¥ 66,086,063</b>	<b>¥ 61,887,931</b>	<b>\$ 456,364</b>
<b>Net Assets:</b>			
Total Shareholders' Equity:	¥ 2,557,970	¥ 2,517,528	\$ 17,664
Capital Stock	261,608	261,608	1,807
Capital Surplus	576,151	576,114	3,979
Retained Earnings	1,752,804	1,682,519	12,104
Treasury Stock	(32,593)	(2,714)	(225)
Total Accumulated Other Comprehensive Income:	163,973	198,028	1,132
Valuation Differences on Available-for-Sale Securities	215,153	277,617	1,486
Deferred Gains (Losses) on Hedges	(33,244)	(42,759)	(230)
Revaluation Reserve for Land (Note 7)	(6,839)	(6,839)	(47)
Foreign Currency Translation Adjustments	30,281	12,719	209
Remeasurements of Defined Benefit Plans	(41,375)	(42,708)	(286)
Subscription Rights to Shares	952	1,006	7
Non-Controlling Interests	29,059	28,725	201
<b>Total Net Assets</b>	<b>¥ 2,751,956</b>	<b>¥ 2,745,288</b>	<b>\$ 19,004</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 68,838,019</b>	<b>¥ 64,633,220</b>	<b>\$ 475,368</b>
	Yen		U.S. Dollars
<b>Net Assets per Share of Common Stock</b>	<b>¥ 7,406.88</b>	<b>¥ 7,249.70</b>	<b>\$ 51.15</b>

See accompanying notes.

The figures in U.S. Dollars are converted from yen for convenience of readers outside Japan at the rate of ¥144.81 to U.S. \$1.00, the exchange rate as of September 30, 2022.

## Financial Data:

# Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2022 and 2021

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2022
<b>Income:</b>			
Trust Fees	¥ 54,824	¥ 53,675	\$ 379
Interest Income:	259,960	189,717	1,795
Interest on Loans and Discounts	175,400	129,793	1,211
Interest and Dividends on Securities	54,623	51,980	377
Fees and Commissions	214,913	212,523	1,484
Trading Income	9,016	38,200	62
Other Ordinary Income	245,585	151,888	1,696
Other Income (Note 1)	40,830	51,268	282
<b>Total Income</b>	<b>¥ 825,131</b>	<b>¥ 697,274</b>	<b>\$ 5,698</b>
<b>Expenses:</b>			
Interest Expenses:	¥ 162,242	¥ 52,077	\$ 1,120
Interest on Deposits	50,394	14,592	348
Fees and Commissions Payments	61,094	66,712	422
Trading Expenses	40,752	92	281
Other Ordinary Expenses	146,251	152,085	1,010
General and Administrative Expenses (Note 2)	226,881	215,972	1,567
Other Expenses (Note 3)	43,426	58,886	300
<b>Total Expenses</b>	<b>¥ 680,648</b>	<b>¥ 545,827</b>	<b>\$ 4,700</b>
<b>Income before Income Taxes</b>	<b>¥ 144,483</b>	<b>¥ 151,447</b>	<b>\$ 998</b>
Income Taxes:	39,905	39,982	276
Current	20,588	29,750	142
Deferred	19,316	10,232	133
<b>Net Income</b>	<b>104,578</b>	<b>111,464</b>	<b>722</b>
Net Income Attributable to Non-Controlling Interests	546	434	4
<b>Net Income Attributable to Owners of the Parent</b>	<b>¥ 104,032</b>	<b>¥ 111,029</b>	<b>\$ 718</b>
	Yen		U.S. Dollars
<b>Net Income per Share of Common Stock</b>	<b>¥ 279.82</b>	<b>¥ 296.43</b>	<b>\$ 1.93</b>
<b>Diluted Net Income per Share of Common Stock</b>	<b>¥ 279.65</b>	<b>¥ 296.25</b>	<b>\$ 1.93</b>

See accompanying notes.

## Financial Data:

## Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2022 and 2021

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2022
<b>Net Income</b>	<b>¥ 104,578</b>	<b>¥ 111,464</b>	<b>\$ 722</b>
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	¥ (58,231)	¥ (2,549)	\$ (402)
Deferred Gains (Losses) on Hedges	7,995	(2,874)	55
Foreign Currency Translation Adjustments	10,913	452	75
Remeasurements of Defined Benefit Plans	1,325	135	9
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	4,222	1,575	29
<b>Total Other Comprehensive Income (Loss)</b>	<b>¥ (33,773)</b>	<b>¥ (3,260)</b>	<b>\$ (233)</b>
<b>Comprehensive Income:</b>	<b>¥ 70,804</b>	<b>¥ 108,203</b>	<b>\$ 489</b>
Comprehensive Income Attributable to Owners of the Parent	¥ 69,977	¥ 107,719	\$ 483
Comprehensive Income Attributable to Non-Controlling Interests	827	484	6

## Financial Data:

# Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2022 and 2021

For the Six Months Ended September 30, 2022

	Millions of Yen				
	Shareholders' Equity				Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	
Balance at the Beginning of the Period	¥ 261,608	¥ 576,114	¥ 1,682,519	¥ (2,714)	¥ 2,517,528
Changes during the Period					
Cash Dividends			(33,747)		(33,747)
Net Income Attributable to Owners of the Parent			104,032		104,032
Purchase of Treasury Stock				(30,012)	(30,012)
Disposal of Treasury Stock		0		132	133
Purchase of Shares of Consolidated Subsidiaries		36			36
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	36	70,284	(29,879)	40,442
Balance at the End of the Period	¥ 261,608	¥ 576,151	¥ 1,752,804	¥ (32,593)	¥ 2,557,970

	Millions of Yen								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	¥ 277,617	¥ (42,759)	¥ (6,839)	¥ 12,719	¥ (42,708)	¥ 198,028	¥ 1,006	¥ 28,725	¥ 2,745,288
Changes during the Period									
Cash Dividends									(33,747)
Net Income Attributable to Owners of the Parent									104,032
Purchase of Treasury Stock									(30,012)
Disposal of Treasury Stock									133
Purchase of Shares of Consolidated Subsidiaries									36
Net Changes of Items Other Than Shareholders' Equity	(62,463)	9,514	—	17,561	1,332	(34,054)	(54)	334	(33,774)
Total Changes during the Period	(62,463)	9,514	—	17,561	1,332	(34,054)	(54)	334	6,667
Balance at the End of the Period	¥ 215,153	¥ (33,244)	¥ (6,839)	¥ 30,281	¥ (41,375)	¥ 163,973	¥ 952	¥ 29,059	¥ 2,751,956

See accompanying notes.

## For the Six Months Ended September 30, 2021

	Millions of Yen				
	Shareholders' Equity				Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	
Balance at the Beginning of the Period	¥ 261,608	¥ 576,114	¥ 1,581,096	¥ (2,815)	¥ 2,416,003
Cumulative Effects of Changes in Accounting Policies			(9,636)		(9,636)
Restated Balance	261,608	576,114	1,571,460	(2,815)	2,406,367
Changes during the Period					
Cash Dividends			(28,122)		(28,122)
Net Income Attributable to Owners of the Parent			111,029		111,029
Purchase of Treasury Stock				(9)	(9)
Disposal of Treasury Stock		(0)		103	103
Purchase of Shares of Consolidated Subsidiaries					—
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(0)	82,907	94	83,001
Balance at the End of the Period	¥ 261,608	¥ 576,114	¥ 1,654,367	¥ (2,721)	¥ 2,489,368

	Millions of Yen								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	¥ 329,429	¥ (44,926)	¥ (6,739)	¥ 4,000	¥ (4,007)	¥ 277,756	¥ 1,024	¥ 27,772	¥ 2,722,556
Cumulative Effects of Changes in Accounting Policies								(0)	(9,636)
Restated Balance	329,429	(44,926)	(6,739)	4,000	(4,007)	277,756	1,024	27,772	2,712,920
Changes during the Period									
Cash Dividends									(28,122)
Net Income Attributable to Owners of the Parent									111,029
Purchase of Treasury Stock									(9)
Disposal of Treasury Stock									103
Purchase of Shares of Consolidated Subsidiaries									—
Net Changes of Items Other Than Shareholders' Equity	(2,569)	(2,748)	—	1,867	140	(3,310)	(6)	30	(3,287)
Total Changes during the Period	(2,569)	(2,748)	—	1,867	140	(3,310)	(6)	30	79,714
Balance at the End of the Period	¥ 326,859	¥ (47,675)	¥ (6,739)	¥ 5,867	¥ (3,867)	¥ 274,445	¥ 1,017	¥ 27,802	¥ 2,792,634

See accompanying notes.



For the Six Months Ended September 30, 2022

	Millions of U.S. Dollars				
	Shareholders' Equity				Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	
Balance at the Beginning of the Period	\$ 1,807	\$ 3,978	\$ 11,619	\$ (19)	\$ 17,385
Changes during the Period					
Cash Dividends			(233)		(233)
Net Income Attributable to Owners of the Parent			718		718
Purchase of Treasury Stock				(207)	(207)
Disposal of Treasury Stock		0		1	1
Purchase of Shares of Consolidated Subsidiaries		0			0
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	0	485	(206)	279
Balance at the End of the Period	\$ 1,807	\$ 3,979	\$ 12,104	\$ (225)	\$ 17,664

	Millions of U.S. Dollars								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	\$ 1,917	\$ (295)	\$ (47)	\$ 88	\$ (295)	\$ 1,368	\$ 7	\$ 198	\$ 18,958
Changes during the Period									
Cash Dividends									(233)
Net Income Attributable to Owners of the Parent									718
Purchase of Treasury Stock									(207)
Disposal of Treasury Stock									1
Purchase of Shares of Consolidated Subsidiaries									0
Net Changes of Items Other Than Shareholders' Equity	(431)	66	—	121	9	(235)	(0)	2	(233)
Total Changes during the Period	(431)	66	—	121	9	(235)	(0)	2	46
Balance at the End of the Period	\$ 1,486	\$ (230)	\$ (47)	\$ 209	\$ (286)	\$ 1,132	\$ 7	\$ 201	\$ 19,004

See accompanying notes.

## Financial Data:

## Consolidated Statements of Cash Flows (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2022 and 2021

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2022
<b>Cash Flows from Operating Activities:</b>			
Income before Income Taxes	¥ 144,483	¥ 151,447	\$ 998
Depreciation and Amortization	16,060	14,961	111
Impairment Losses	377	732	3
Amortization of Goodwill	3,949	3,940	27
Equity in Losses (Earnings) of Affiliated Companies	(9,675)	(7,399)	(67)
Increase (Decrease) in Allowance for Loan Losses	(26,575)	(11,576)	(184)
Increase (Decrease) in Provision for Bonuses	(6,133)	(3,939)	(42)
Increase (Decrease) in Provision for Directors' Bonuses	(70)	(217)	(0)
Increase (Decrease) in Provision for Stocks Payment	163	56	1
Decrease (Increase) in Assets for Retirement Benefits	(3,804)	(8,604)	(26)
Increase (Decrease) in Liabilities for Retirement Benefits	176	254	1
Increase (Decrease) in Provision for Reward Points Program	593	589	4
Increase (Decrease) in Provision for Reimbursement of Deposits	(373)	(312)	(3)
Increase (Decrease) in Provision for Contingent Losses	(351)	(36)	(2)
Interest Income	(259,960)	(189,717)	(1,795)
Interest Expenses	162,242	52,077	1,120
Loss (Gain) Related to Securities	27,323	9,437	189
Loss (Gain) on Money Held in Trust	859	(774)	6
Foreign Exchange Losses (Gains)	(290,647)	(16,054)	(2,007)
Loss (Gain) on Disposal of Fixed Assets	258	(83)	2
Net Decrease (Increase) in Trading Assets	(824,727)	105,516	(5,695)
Net Increase (Decrease) in Trading Liabilities	833,526	(86,815)	5,756
Net Decrease (Increase) in Loans and Bills Discounted	(1,405,026)	(62,883)	(9,703)
Net Increase (Decrease) in Deposit	1,278,844	(389,239)	8,831
Net Increase (Decrease) in Negotiable Certificates of Deposit	1,176,391	978,406	8,124
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	(1,225,592)	274,644	(8,463)
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	(209,608)	(132,345)	(1,447)
Net Decrease (Increase) in Call Loans	266,635	136,962	1,841
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	143,192	43,037	989
Net Increase (Decrease) in Call Money	(59,086)	(111,213)	(408)
Net Decrease (Increase) in Foreign Exchange-Assets	(6,799)	(6,849)	(47)
Net Increase (Decrease) in Foreign Exchange-Liabilities	(526)	649	(4)
Net Decrease (Increase) in Lease Receivables and Investment Assets	9,523	2,494	66
Net Increase (Decrease) in Short-Term Bonds Payable	359,321	(58,087)	2,481
Increase (Decrease) in Straight Bonds-Issuance and Redemption	322,881	317,142	2,230
Net Increase (Decrease) in Borrowed Money from Trust Account	58,833	(741,337)	406
Interest Received	242,085	201,153	1,672
Interest Paid	(144,912)	(61,612)	(1,001)
Other, Net	(36,881)	79,840	(255)
Subtotal	¥ 536,971	¥ 484,243	\$ 3,708
Income Taxes (Paid) Refunded	(33,562)	(30,209)	(232)
<b>Net Cash Provided by (Used in) Operating Activities</b>	<b>¥ 503,409</b>	<b>¥ 454,033</b>	<b>\$ 3,476</b>

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2022
<b>Cash Flows from Investing Activities:</b>			
Purchase of Securities	¥ (2,787,698)	¥ (4,634,716)	\$ (19,251)
Proceeds from Sales of Securities	733,251	2,501,560	5,064
Proceeds from Redemption of Securities	2,870,321	2,033,541	19,821
Increase in Money Held in Trust	—	(4,400)	—
Purchase of Tangible Fixed Assets	(2,950)	(3,589)	(20)
Proceeds from Sales of Tangible Fixed Assets	19	1,709	0
Purchase of Intangible Fixed Assets	(25,216)	(20,205)	(174)
Purchase of Shares of Affiliated Companies Accounted for Using the Equity Method	(1,176)	(41,815)	(8)
<b>Net Cash Provided by (Used in) Investing Activities</b>	<b>¥ 786,550</b>	<b>¥ (167,916)</b>	<b>\$ 5,432</b>
<b>Cash Flows from Financing Activities:</b>			
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	(76,100)	—	(526)
Cash Dividends Paid	(33,737)	(28,117)	(233)
Cash Dividends Paid to Non-Controlling Interests	(456)	(342)	(3)
Purchase of Treasury Stock	(30,012)	(9)	(207)
Proceeds from Sales of Treasury Stock	0	0	0
<b>Net Cash Provided by (Used in) Financing Activities</b>	<b>¥ (140,306)</b>	<b>¥ (28,469)</b>	<b>\$ (969)</b>
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ 95,227	¥ 28,464	\$ 658
<b>Net Increase (Decrease) in Cash and Cash Equivalents</b>	<b>¥ 1,244,880</b>	<b>¥ 286,112</b>	<b>\$ 8,597</b>
Cash and Cash Equivalents at the Beginning of the Period	¥ 15,733,650	¥ 16,799,146	\$ 108,650
<b>Cash and Cash Equivalents at the End of the Period (Note 1)</b>	<b>¥ 16,978,531</b>	<b>¥ 17,085,259</b>	<b>\$ 117,247</b>

See accompanying notes.

## Financial Data:

## Notes to the Interim Consolidated Financial Statements (Unaudited)

**Basis of Presentation of Financial Statements**

The accompanying interim consolidated financial statements (banking account) have been prepared from the accounts maintained by Sumitomo Mitsui Trust Holdings, Inc. ("SuMi TRUST Holdings") and its consolidated subsidiaries (together, the "SuMi TRUST Group") in accordance with accounting principles generally accepted in Japan and certain accounting and disclosure rules under the Financial Instruments and Exchange Act of Japan and the Banking Act of Japan, which are different in certain respects as to the application and disclosure requirements of International Financial Reporting Standards.

In preparing these interim consolidated financial statements, the interim consolidated financial statements of SuMi TRUST Holdings issued in Japan have been reclassified and rearranged in order to present them in a form that is more familiar to readers outside Japan.

The interim consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMi TRUST Holdings is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥144.81 to U.S. \$1, the approximate rate of exchange as of September 30, 2022. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, total balances may not be equal to the sum of individual amounts.

**Significant Accounting Policies and Practices****1. Scope of Consolidation**

(1) Consolidated Subsidiaries as of September 30, 2022:

57 companies

Principal Company:

Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank")

Sumitomo Mitsui Trust Asset Management Co., Ltd.

Nikko Asset Management Co., Ltd.

Sumitomo Mitsui Trust Loan & Finance Co., Ltd.

Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.

Changes in the consolidated subsidiaries during the interim period ended September 30, 2022, are as follows:

STB Finance Cayman Limited and one other company are excluded from the scope of consolidation effective from the interim period ended September 30, 2022, due to liquidation.

**(2) Unconsolidated Subsidiaries**

Principal Companies:

Cattleya Co., Ltd.

Apollo Aligned Alternatives (C-2), L.P.

Cattleya Co., Ltd. and 10 other companies are excluded from the scope of consolidation in accordance with Article 5, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements and their assets and profits/losses do not belong to the subsidiaries.

Apollo Aligned Alternatives (C-2), L.P. and other unconsolidated subsidiaries are excluded from the scope of consolidation because they are immaterial to the extent that excluding such companies from consolidation would not prevent a reasonable assessment of the corporate group's financial position and financial results. Such materiality is determined based on the size of their assets, ordinary income, net income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries), retained earnings (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries), accumulated other comprehensive income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries), and other financial data.

**2. Application of the Equity Method**

(1) Unconsolidated Subsidiaries Accounted for by the Equity Method:

None

(2) Affiliated Companies Accounted for by the Equity Method:

29 companies

Principal Companies:

Custody Bank of Japan, Ltd.

SBI Sumishin Net Bank, Ltd.

Changes in the affiliated companies accounted for by the equity method during the interim period ended September 30, 2022, are as follows:

Yuryo Loan Co., Ltd. and three other companies are excluded from the scope of the application of the equity method effective from the interim period ended September 30, 2022, due to their reduced significance on the consolidated financial statements.

### (3) Unconsolidated Subsidiaries and Affiliated Companies That Are Not Accounted for by the Equity Method

Principal Companies:

Cattleya Co., Ltd.

Apollo Aligned Alternatives (C-2), L.P.

Cattleya Co., Ltd. and 10 other companies are excluded from the scope of the application of the equity method in accordance with Article 7, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/losses do not belong to the subsidiaries.

Apollo Aligned Alternatives (C-2), L.P. and other unconsolidated subsidiaries and affiliated companies that are not accounted for by the equity method are excluded from the scope of application of the equity method because such exclusion would not materially affect the interim consolidated financial statements. Such materiality is determined based on the size of their net income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries and affiliated companies), retained earnings (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries and affiliated companies), accumulated other comprehensive income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries and affiliated companies), and other financial data.

### 3. Interim Balance Sheet Dates of the Consolidated Subsidiaries

(1) The interim balance sheet dates of consolidated subsidiaries are as follows:

October 31:	2 companies
February 28:	1 company
March 31:	4 companies
May 31:	1 company
June 30:	6 companies
September 30:	43 companies

(2) Subsidiaries are consolidated using the interim financial statements as of the following dates:

- Subsidiaries with an interim balance sheet date of October 31: Provisionally prepared interim financial statements as of July 31
- A subsidiary with an interim balance sheet date of February 28: Provisionally prepared interim financial statements as of August 31
- Subsidiaries with an interim balance sheet date of March 31: Provisionally prepared interim financial statements as of September 30
- A subsidiary with an interim balance sheet date of May 31: Provisionally prepared interim financial statements as of August 31
- Other subsidiaries: Interim financial statements as of their respective interim balance sheet dates.

Material transactions arising between the interim consolidated balance sheet date, September 30, 2022, and the above interim balance sheet dates of consolidated subsidiaries have been reflected in the interim consolidated financial statements.

### 4. Significant Accounting Policies

(1) Trading Assets/Liabilities and Income/Expenses

Trading account activities are conducted to seek profits by taking advantage of short-term fluctuations in interest rates, currency rates, financial markets or other indicators, or intermarket differences (for trading purposes). The fluctuations in such items are presented as "Trading Assets" or "Trading Liabilities" in the interim consolidated balance sheets on a trade-date basis, and gains and losses from such transactions are presented as "Trading Income" or "Trading Expenses" in the interim consolidated statements of income.

For the measurement of trading assets and trading liabilities, securities and monetary claims are stated at their fair values as of the interim consolidated balance sheet date, and trading-related financial derivatives, such as swaps, futures, and options, are stated at the amounts that would be settled if they were terminated on the interim consolidated balance sheet date.

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the interim period

and differences in resulting gains or losses from the settlement of financial derivatives assuming that the settlement was made as of September 30, 2022.

Regarding valuation of specific market risks and credit risks for derivative transactions, fair value is measured in groups of financial assets and financial liabilities with the basis of the net asset or liability after offsetting financial assets and financial liabilities.

## (2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMi TRUST Holdings is required to determine the purposes for holding each security and classify such security into (i) securities held for trading purposes ("Trading Securities"), (ii) debt securities intended to be held to maturity ("Held-to-Maturity Debt Securities"), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories ("Available-for-Sale Securities"). "Held-to-Maturity Debt Securities" are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. "Available-for-Sale Securities" are valued at the market price (cost of securities sold is calculated using primarily the moving-average method). Equity securities with no market prices are carried at cost using the moving-average method.

Valuation differences on "Available-for-Sale Securities" are recorded as a separate component of net assets and reported in the interim consolidated balance sheets.

(b) Securities in money held in trust are classified and accounted for in the same manner as those described in 4. (1) and 4. (2) (a) above.

## (3) Financial Derivatives

Financial derivatives, excluding those for trading purposes, are stated at fair value.

Regarding valuation of specific market risks and credit risks, fair value is measured in groups of financial assets and financial liabilities with the basis of the net asset or liability after offsetting financial assets and financial liabilities.

## (4) Depreciation and Amortization Methods

### (a) Tangible fixed assets other than lease assets

Tangible fixed assets are depreciated using primarily the straight-line method.

Useful lives of major asset categories:

Buildings: 3 to 60 years

Others: 2 to 20 years

### (b) Intangible fixed assets

Intangible fixed assets are amortized using the straight-line method. Software for internal use is amortized over the useful life specified by SuMi TRUST Holdings or the consolidated subsidiaries, which is generally five years.

Goodwill is amortized over a reasonable number of years, determined for each case, up to a maximum of 20 years. However, if immaterial, goodwill is expensed in its entirety in the year in which it arises.

### (c) Lease assets

The lease assets under "Tangible Fixed Assets" that are related to finance leases that do not transfer ownership of the lease assets to lessees are depreciated and amortized using the straight-line method over the lease term, assuming a residual value of zero.

## (5) Allowance for Loan Losses

The major domestic consolidated subsidiaries record allowance for loan losses in accordance with internally established criteria for write-offs and allowance for loan losses.

For claims against borrowers that have initiated special liquidation proceedings or other bankruptcy proceedings ("legal bankruptcy") and against borrowers that are in a substantially similar adverse condition ("virtual bankruptcy"), the allowance is provided based on the amount of claims, after the write-off stated below, net of the expected amount of recoveries from collateral and guarantees. For claims against borrowers that have not yet initiated bankruptcy proceedings, but are very likely to become bankrupt in the future ("possible bankruptcy"), an allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers' solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims.

For claims against large borrowers with certain credit risks and credit amounts that are classified as possible bankruptcy borrowers, restructured loan borrowers, or close-observation

borrowers, if future cash flows from the collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the "estimated cash flow method").

For claims that are classified as other than those above, the allowance is primarily provided based on the estimated loan losses over the next one or three years, which are calculated based on the average historical loan-loss ratios during a certain period on the basis of historical loan losses over the past one or three years, then adjusted based on future forecast.

All claims are assessed at branches and credit supervision departments based on the criteria for self-assessment of asset quality. The Risk Management Department, which is independent from operating sections, monitors the results of such assessments.

As for the other consolidated subsidiaries, the allowance for loan losses for general claims is provided based on the historical loan-loss ratios, and the allowance for loan losses for specific claims, such as possible uncollectible claims, is provided based on the estimate of unrecoverable amount for each claim.

For claims against borrowers who are legally bankrupt or virtually bankrupt with collateral or guarantees, the amounts of claims, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are deemed uncollectible, and such uncollectible amount is directly deducted from the amounts of claims. The deducted amount was ¥26,959 million (U.S. \$186 million) for the six months ended September 30, 2022.

#### (Additional Information)

There is no significant change to the assumption for the adjustments made to loan losses based on future forecast described in the "Significant Accounting Estimates" section of the Annual Report for the fiscal year ended March 31, 2022, during the six-month period ended September 30, 2022.

#### (6) Provision for Bonuses

A provision for bonuses is provided for the estimated employee bonuses attributable to the current interim period.

#### (7) Provision for Directors' Bonuses

A provision for directors' bonuses is provided for the estimated directors' bonuses attributable to the current interim period.

#### (8) Provision for Stocks Payment

A provision for stocks payment is provided for estimated stock-based payments to directors of SuMi TRUST Holdings and some consolidated subsidiaries under a stock-based compensation scheme that have been earned by September 30, 2022.

#### (9) Provision for Reward Points Program

A provision for reward points program is provided for the use of points granted to holders of Diners Club Card and other credit cards in the amount deemed necessary based on the reasonable estimates of the points to be used in the future.

#### (10) Provision for Reimbursement of Deposits in Dormant Accounts

At SuMi TRUST Bank, a provision for reimbursement of deposits in dormant accounts is provided for the deposits that were derecognized as liabilities under certain conditions. Such provision is provided against the estimated future reimbursement to be requested by customers based on the past reimbursement record.

#### (11) Provision for Contingent Losses

A provision for contingent losses is provided for losses associated with off-balance-sheet transactions or trust transactions in the amount deemed necessary based on the estimated possible future losses.

#### (12) Accounting for Retirement Benefits

In determining the retirement benefit obligations, projected benefits to the periods up to the interim period ended September 30, 2022, are attributed based on the plan's benefit formula. Past service cost and actuarial gains or losses are expensed using the following methods:

##### Past service cost:

In principle, the full amount of past service costs is charged to profit or loss in the fiscal year they occur.

##### Actuarial gains or losses:

Actuarial differences are expensed using the



straight-line method, primarily over 10 years, within the employees' average remaining service period, commencing from the next fiscal year of incurrence.

Some consolidated subsidiaries adopt the simplified method in calculating liabilities for retirement benefits and retirement benefit expenses for lump-sum retirement benefit plans, recording liabilities at amounts that would be required for voluntary termination at the end of the current interim period.

#### (13) Basis for Recognition of Significant Revenues and Expenses

The SuMi TRUST Group's main revenues from contracts with customers are "Net Trust Fees" and "Revenue from Service Transactions" such as asset management and administration fees, stock transfer agency fees, real estate brokerage fees, and investment trust and insurance sales fees.

The timing of satisfying performance obligation in each transaction is determined based on the respective economic conditions as follows. The amount of consideration for a transaction is generally received within approximately six months after the satisfaction of its performance obligation and does not include significant financing components.

Trust fees and asset management and administration fees are recorded mainly in the "Investor Services Business," "Asset Management Business," and "Retail Business." The SuMi TRUST Group is obligated to perform asset management and administrative services in accordance with the terms of trust agreements and various contracts. The SuMi TRUST Group recognizes revenues from these performance obligations over a period of time since the benefits are expensed by the customer as the daily services are provided.

Stock transfer agency fees are mainly recorded in the "Wholesale Business." The SuMi TRUST Group is obligated to perform shareholder registry management services in accordance with agreement on entrustment of management of shareholder registry. The SuMi TRUST Group recognizes revenues from this performance obligation over a period of time since the benefits are expensed by the customer as the daily services are provided.

Real estate brokerage fees are recorded mainly in the "Real Estate Business." The SuMi TRUST Group is obligated to perform real estate brokerage services based on real estate brokerage contracts. Revenues are recognized when the performance obligation is satisfied at the time when the

real estate sales contract is executed or when the property is delivered. The timing of satisfying performance obligation is determined based on the significance of the duties after the execution of the real estate sales contract.

Fees on sales of investment trusts and insurance are mainly recorded in the "Retail Business." The SuMi TRUST Group is obligated to provide product explanations and sales administrative services based on the terms and conditions of transactions and consignment agreements. Revenues are recognized when the performance obligation is satisfied at the time of product sale.

#### (14) Foreign Currency Translation

Assets and liabilities of SuMi TRUST Bank that are denominated in foreign currencies and overseas branch accounts are generally translated into yen at the exchange rates prevailing at the interim consolidated balance sheet date, except for shares of stocks in affiliated companies translated into yen at the exchange rates prevailing at the acquisition dates.

Assets and liabilities of other consolidated subsidiaries that are denominated in foreign currencies are translated into yen at the exchange rates prevailing at their respective interim balance sheet dates.

#### (15) Accounting for Leases

As for the consolidated subsidiaries in Japan, income and expenses arising from transactions of finance leases that do not transfer ownership to lessees are recognized as sales and costs of goods sold when lease payments are collected.

#### (16) Hedge Accounting

##### (a) Interest-related risk hedge

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Committee Practical Guidance No.24 of March 17, 2022, "Guidance No.24"). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits, loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration



to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest volatility factors for the hedged items and those for the hedging instruments.

(b) Currency-related risk hedge

SuMi TRUST Bank manages the foreign exchange risk arising from various assets and liabilities denominated in foreign currencies using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Foreign Currency Transactions in Banking Industry" (JICPA Industry Committee Practical Guidance No.25 of October 8, 2020, "Guidance No.25"). The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

Additionally, transactions intended to hedge the foreign exchange risk associated with foreign currency-denominated securities (other than bonds) are treated as portfolio hedges. Fair value hedge accounting has been adopted to account for such transactions on the conditions that specific foreign currency-denominated securities are designated in advance as hedged items and that foreign currency payables of spot and forward foreign exchange contracts exist in excess of the acquisition cost of such foreign currency-denominated securities on a foreign currency basis.

The foreign exchange risk associated with investment in the shares of stocks in foreign subsidiaries and affiliated companies is individually hedged using forward exchange contracts denominated in the same currency, and foreign currency translation adjustments arising from the hedging instruments are included in "Foreign Currency Translation Adjustments."

(c) Internal hedge transactions and others

Among derivative transactions of SuMi TRUST Bank that take place between consolidated subsidiaries or that are made internally between designated trading accounts and some other accounts, those interest rate swaps and cross-currency swaps designated as hedging instruments are carried out in accordance with standards for cover deals with external

parties, which eliminate discretion and enable strict management on hedges pursuant to Guidance No.24 and Guidance No.25. Accordingly, income or expenses arising from such interest rate swaps and cross-currency swaps are recognized as profits or losses, or deferred, rather than eliminated.

Deferred hedge accounting has been adopted for certain assets and liabilities by individual transactions.

Other consolidated subsidiaries account for such transactions as deferred hedges or exceptional treatment for interest rate swaps.

(17) Scope of Cash and Cash Equivalents in the Interim Consolidated Statements of Cash Flows

The balance of "Cash and Cash Equivalents" in the interim consolidated statements of cash flows is equivalent to the balance of "Cash and Due from Banks" presented in the interim consolidated balance sheets (cash and due from the Bank of Japan for SuMi TRUST Bank).

(18) Nondeductible Consumption Taxes Associated with Assets

Nondeductible consumption taxes and local consumption taxes associated with assets are recorded as expenses in the current interim period.

(19) Adoption of Group Tax Sharing System

SuMi TRUST Holdings adopts the group tax sharing system.

(20) Adoption of Accounting Treatment and Disclosure Under Group Tax Sharing System

SuMi TRUST Holdings and some of its consolidated subsidiaries in Japan have shifted from the consolidated taxation system to the group tax sharing system effective from the six months ended September 30, 2022. In accordance with this change, the treatment of accounting and disclosure of corporation taxes, local corporation taxes, and tax effect accounting under the group tax sharing system are in accordance with "Practical Solution on the Accounting and Disclosure Under the Group Tax Sharing System" (Accounting Standards Board of Japan (ASBJ) Practical Issues Task Force (PITF) No.42, August 12, 2021, "ASBJ PITF No.42"). In accordance with Paragraph 32 (1) of ASBJ PITF No.42, the change in accounting policy resulting from the adoption of ASBJ PITF No.24 is not expected to have any effect on the consolidated financial statements.

## Changes in Accounting Policies

### Application of Implementation Guidance on Accounting Standard for Fair Value Measurement

SuMi Trust Holdings has applied the “Implementation Guidance on Accounting Standard for Fair Value Measurement” (ASBJ Guidance No.31, June 17, 2021, “Guidance for Application of Fair Value Measurement”) from the beginning of the six-month period ended September 30, 2022. In accordance with the transitional measures stipulated in Paragraph 27-2 of the Guidance for Application of Fair Value Measurement, SuMi Trust Holdings has decided to apply the new accounting policy set forth by the Guidance for Application of Fair Value Measurement prospectively. Thus, certain investment trusts, which were previously stated at the acquisition cost on the consolidated balance sheet, are now measured at fair value based on factors, such as the net asset value. As a result, Securities, Valuation Difference on Available-for-sale Securities, and Deferred Tax Liabilities as of September 30, 2022, increased by ¥8,305 million (U.S. \$57 million), ¥5,762 million (U.S. \$40 million), and ¥2,543 million (U.S. \$18 million), respectively. The effect of this change on per share information for the six-month period ended September 30, 2022, is immaterial.

## Additional Information

### Share Delivery Trust for the Directors

#### 1. Overview

SuMi Trust Holdings applies the Performance-Based Stock Compensation System (the “System”) with trusts to SuMi Trust Holdings’ directors (excluding directors who are Audit Committee members and external directors) and executive officers (as defined in the Companies Act and as defined in SuMi Trust Holdings’ internal policies), and the directors (excluding directors who are Audit and Supervisory Committee members and external directors) and executive officers (as defined in the internal policies) of SuMi TRUST Bank and Sumitomo Mitsui Trust Asset Management Co., Ltd. (“SuMi TRUST AM”), which are core companies of the SuMi TRUST Group. The above mentioned directors and executive officers of SuMi TRUST Holdings, SuMi TRUST Bank, and SuMi TRUST AM are collectively referred to as the “Directors.”

Under the System, a portion of the remuneration of the Directors is linked to performance targets set out in SuMi TRUST Holdings’ current Midterm Management Plan. By paying part of the remuneration for Directors in shares, the linkage between the remuneration of the Directors and the performance of the SuMi TRUST Group becomes clearer, and the Directors share the same benefits and risks of share price fluctuations with the shareholders. Through these initiatives, the System is designed to heighten the Director’s attention to enhancement of medium- and long-term business performance and the corporate value of the SuMi TRUST Group.

SuMi TRUST Holdings contributes money to a trust set up under the System, and the trust acquires shares of SuMi TRUST Holdings. The Directors are awarded points based on the Shares Delivery Rules established individually by SuMi TRUST Holdings, SuMi TRUST Bank, and SuMi TRUST AM, and the number of shares of SuMi TRUST Holdings corresponding to the points granted are issued to the Directors through the trust.

#### 2. Remaining Number of Shares of SuMi TRUST Holdings Held by the Trust

The carrying amount and the number of shares of SuMi TRUST Holdings held by the Trust as of September 30, 2022, was ¥1,272 million (U.S. \$9 million) and 371 thousand shares. The shares are recorded as treasury stock in the net assets section of the interim consolidated balance sheets.

## Notes to the Interim Consolidated Balance Sheets

### 1. Securities

"Securities" include stocks and equity investments in unconsolidated subsidiaries and affiliated companies.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Stocks	¥ 233,916	\$ 1,615
Equity Investments	72,530	501

### 2. Securities with free disposal rights to sell or (re)pledge

Securities borrowed under unsecured loan agreements and securities purchased under resale agreements or borrowed with cash collateral that SuMi TRUST Holdings has a right to freely sell or (re)pledge consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Securities That Are Further Loaned	¥ 714,065	\$ 4,931

### 3. Loans and Bills Discounted

Loans in accordance with the Banking Act and the Act on Emergency Measures for Revitalization of the Financial Functions are presented below. Loans include corporate bonds in "securities" (limited to those issued in private placement of securities prescribed in Section 3 of Paragraph 2 in the Financial Instruments and Exchange Act, and those with wholly or partially guaranteed redemption

of the principal and payment of the interest), loans and bills discounted, foreign exchanges, interest receivables, suspense payments, and customers' liabilities for acceptances and guarantees in "other assets" presented in the interim consolidated balance sheet, and securities loaned (limited to those under a loan for use or lease contract) provided in the notes, etc.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Bankrupt and Practically Bankrupt Loans	¥ 22,405	\$ 155
Doubtful Loans	109,125	754
Loans Past Due Three Months or More	2,685	19
Restructured Loans	33,268	230
<b>Total</b>	<b>¥ 167,484</b>	<b>\$ 1,157</b>

Bankrupt and practically bankrupt loans are those loans that have fallen into bankruptcy due to certain reasons, including initiation of bankruptcy proceedings, start of reorganization proceedings, or submission of an application to start rehabilitation proceedings and quasi-loans.

Doubtful loans are those loans with a strong likelihood that loan principals cannot be recovered and interest cannot be received according to the contract because of difficulties in the financial conditions and business performance of debtors who are not yet legally bankrupt, excluding those

loans classified as bankrupt and practically bankrupt loans.

Loans past due three months or more are those loans for which principal or interest payments are more than three months past due (calculated from the day following the contractual payment date), excluding loans classified as bankrupt and practically bankrupt loans and doubtful loans.

Restructured loans are those loans whose terms have been modified by reducing or waiving interest, granting interest payment extensions, granting principal repayment extensions, forgiving debt, or otherwise providing some

arrangements favorable to the borrower in connection with the borrower's business restructuring or to otherwise provide support, excluding those loans classified as bankrupt and practically bankrupt loans, doubtful loans or loans past

due three months or more.

The above loans are presented at the amounts prior to deduction of allowances for loan losses.

#### 4. Bills Discounted

Bills discounted are treated as financial transactions in accordance with Guidance No.24. SuMi TRUST Holdings has a free disposal right to sell or (re)pledge such commercial bills. The total face value of such bills is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Bills Discounted	¥ 442	\$ 3

#### 5. Assets Pledged as Collateral

Assets pledged as collateral as of September 30, 2022, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Assets Pledged as Collateral:		
Securities	¥ 2,285,475	\$ 15,783
Loans and Bills Discounted	4,785,628	33,048
Lease Receivables and Investment Assets	52,142	360
Other Assets	81,759	565
<b>Total</b>	<b>¥ 7,205,006</b>	<b>\$ 49,755</b>
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 19,635	\$ 136
Payables under Repurchase Agreements	590,814	4,080
Borrowed Money	4,479,918	30,937

In addition to the foregoing, the following assets have been pledged as collateral for settlement of exchange and others, or as a substitution of margin of futures and others.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Securities	¥ 581,457	\$ 4,015

"Other Assets" include initial margins of futures, security deposits, and cash collateral pledged for financial instruments. Such amounts are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Initial Margins of Futures Markets	¥ 63,650	\$ 440
Security Deposits	24,888	172
Cash Collateral Pledged for Financial Instruments-Assets	1,275,560	8,809

## 6. Overdraft Facility Agreements and Commitment Lines of Credit

Overdraft facility agreements and committed lines of credit are agreements to extend a certain amount of credit at the customer's request as long as the terms of the agreement have not been violated. The amount of unused credit under such agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Amount of Unused Credit under Agreements	¥ 12,938,748	\$ 89,350
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Cancelled at Any Time	8,464,479	58,452

The balance of unused credit will not necessarily affect the future cash flows of the consolidated subsidiaries because most of these agreements expire without credit being extended. Most of these agreements contain clauses allowing the consolidated subsidiaries to reject requests for credit outright or reduce the credit limits due to changes in financial circumstances, the need to preserve claims, or

other reasonable causes. Besides requesting collateral, such as real estate or securities, as necessary at the time of entering into the agreement, SuMi TRUST Holdings has also adopted other measures to keep its credit sound, such as periodically assessing the condition of customers' businesses following internal procedures and revising agreements, as necessary.

## 7. Revaluation Reserve for Land

In accordance with the Act on Revaluation of Land (Act No.34, promulgated on March 31, 1998), land for commercial use of SuMi TRUST Bank was revalued, and the amount equivalent to the taxes on the resulting valuation difference was recorded as a "Deferred Tax Liability for Land Revaluation" in liabilities, and the amount net of such differences was recorded as a "Revaluation Reserve for Land" in net assets.

Revaluation date: March 31, 1999

Revaluation method prescribed by Paragraph 3 of Article 3 of the Act:

The revaluation is calculated by reasonably adjusting the value of land based on the posted prices for benchmark properties as prescribed by Item 1 of Article 2 of the "Order for Enforcement of the Act on Revaluation of Land" (Cabinet Order No.119, promulgated on March 31, 1998) and the land assessments under Item 4 of Article 2 of the same Order.

## 8. Accumulated Depreciation of Tangible Fixed Assets

Accumulated depreciation of tangible fixed assets as of September 30, 2022, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Accumulated Depreciation of Tangible Fixed Assets	¥ 188,351	\$ 1,301

## 9. Borrowed Money

Borrowed money includes subordinated borrowings with lower priority for fulfillment of obligation than other debts.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Subordinated Borrowings	¥ 15,000	\$ 104
Subordinated Borrowings with a Debt Relief Clause at the Contractual Point of Non-Viability	15,000	104

## 10. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Subordinated Bonds	¥ 682,996	\$ 4,717
Subordinated Bonds with a Debt Relief Clause at the Contractual Point of Non-Viability	610,000	4,212

## 11. Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings

The bonds presented under "Securities" include guarantee obligations on corporate bonds that were placed through private securities offerings (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act).

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 63,799	\$ 441

## 12. Principal of Guaranteed Trust Accounts

The principal amount of the trusts held by SuMi TRUST Bank through guaranteed trust agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Money Trusts	¥ 4,107,204	\$ 28,363

## Notes to the Interim Consolidated Statements of Income

### 1. Other Income

Other income for the six months ended September 30, 2022, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Gains on Sales of Stocks and Other Securities	¥ 18,924	\$ 131
Equity in Earnings of Affiliated Companies	9,675	67

### 2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2022, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Salaries and Allowances	¥ 91,070	\$ 629

### 3. Other Expenses

Other expenses for the six months ended September 30, 2022, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Losses on Sales of Stocks and Other Securities	¥ 18,995	\$ 131
Allowance for Loan Losses	8,455	58
Losses on Investment in Partnerships	4,796	33

## Notes to the Interim Consolidated Statements of Changes in Net Assets

### 1. Class and Number of Issued Shares of Common Stock and Treasury Stock

The class and number of issued shares of common stock and treasury stock for the six months ended September 30, 2022, consist of the following:

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Current Period	Increase	Decrease	Number of Shares Outstanding at the End of the Current Period
For the Six Months Ended September 30, 2022					
Number of Issued Shares:					
Common Share	850,000	375,291	—	—	375,291
Treasury Stock:					
Common Share		716	7,121 <sup>1)</sup>	35 <sup>2)</sup>	7,803 <sup>3)</sup>

(Notes)

1) The number of shares of common stock held as treasury stock increased by 2 thousand shares due to the purchase of odd-lot or less than one thousand shares and by 7,119 thousand shares due to the acquisition of treasury stocks as resolved at the Board of Directors' meetings held on February 24, 2022 and July 28, 2022.

2) The number of shares of common stock held as treasury stock decreased by 0 thousand shares due to purchase requests from odd-lot or less than one thousand shareholders, by 14 thousand shares due to the transfer of shares upon

exercise of stock option rights, and by 20 thousand shares due to the disposal of shares under the scheme of the share delivery trust for the Directors.

3) The number of shares of common stock held as treasury stock as of September 30, 2022, includes 371 thousand shares of SuMi TRUST Holdings held by the share delivery trust for the Directors. The number of shares held by the share delivery trust for the Directors decreased by 20 thousand shares during the six months ended September 30, 2022.

### 2. Subscription Rights to Shares

Subscription rights to shares for the six months ended September 30, 2022, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
SuMi TRUST Holdings		
Subscription Rights to Shares as Stock Options	¥ 952	\$ 7



### 3. Dividends

(1) Dividends paid for the six months ended September 30, 2022, consist of the following:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
June 23, 2022						
Ordinary General Meeting of Shareholders	Common Share	¥ 33,747 (\$233)	Retained Earnings	¥ 90.00 (\$0.62)	March 31, 2022	June 24, 2022

(Note)

Cash dividends declared at the Ordinary General Meeting of Shareholders held on June 23, 2022 include ¥35 million (U.S. \$0.2 million) of dividends for treasury stock held by the share delivery trust for the Directors.

(2) Dividends with a record date during the current interim period ended September 30, 2022, but whose effective date is after September 30, 2022, are as follows:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
November 11, 2022						
Board of Directors' Meeting	Common Share	¥ 36,785 (\$254)	Retained Earnings	¥ 100.00 (\$0.69)	September 30, 2022	December 2, 2022

(Note)

Cash dividends declared at the Board of Directors' Meeting held on November 11, 2022 include ¥37 million (U.S. \$0.3 million) of dividends for treasury stock held by the share delivery trust for the Directors.

### Note to the Interim Consolidated Statements of Cash Flows

#### Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the interim consolidated statements of cash flows and cash and due from banks in the interim consolidated balance sheets as of September 30, 2022.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Cash and Due from Banks	¥ 19,677,853	\$ 135,887
Due from Banks Held by SuMi TRUST Bank (Excluding Due from the Bank of Japan)	(2,699,322)	(18,640)
<b>Cash and Cash Equivalents</b>	<b>¥ 16,978,531</b>	<b>\$ 117,247</b>

## Leases

### 1. Finance Leases

As a lessee:

Finance leases that do not transfer ownership of the lease assets to lessees

#### 1) Description of lease assets

Tangible fixed assets

Mainly store buildings and office equipment

#### 2) Method for depreciating and amortizing lease assets

Refer to "(4) Depreciation and Amortization Methods" of "4. Significant Accounting Policies" in the Significant Accounting Policies and Practices.

### 2. Operating Leases

As a lessee:

Total future lease payments under non-cancelable operating leases as of September 30, 2022, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Due in One Year or Less	¥ 3,594	\$ 25
Due in More than One Year	14,585	101
<b>Total</b>	<b>¥ 18,180</b>	<b>\$ 126</b>

As a lessor:

Total future lease payments under non-cancelable operating leases as of September 30, 2022, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Due in One Year or Less	¥ 5,795	\$ 40
Due in More than One Year	33,389	231
<b>Total</b>	<b>¥ 39,184</b>	<b>\$ 271</b>

## Financial Instruments

### Fair Values of Financial Instruments and Breakdown by Input Level

The carrying amounts on the interim consolidated balance sheets and fair values of financial instruments as of September 30, 2022, as well as the differences between these values and fair values by input level are presented below.

The amounts shown in the following table do not include investments in partnerships for which transitional measures are applied in accordance with Paragraph 24-16 of "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No.31, June 17, 2021, "Guidance for Application of Fair Value Measurement"), and equity securities with no market prices, etc. (See Note 3).

The fair values of financial instruments are classified into the following three levels depending on the observability and significance of the input used in the fair value measurement.

Level 1: Fair value determined based on the (unadjusted) quoted price in an active market for the same asset or liability

Level 2: Fair value determined based on directly or indirectly observable inputs other than Level 1 inputs

Level 3: Fair value determined based on significant unobservable inputs

If multiple inputs with a significant impact are used for the fair value measurement of a financial instrument, the financial instrument is classified to the lowest priority level of fair value measurement which each input belongs to.

#### (1) Financial assets and liabilities at fair value on the interim consolidated balance sheets

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2022				Sep. 30, 2022			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Monetary Claims Bought	¥ —	¥ 123,832	¥ —	¥ 123,832	\$ —	\$ 855	\$ —	\$ 855
Trading Assets								
Trading Securities	10,417	18,606	—	29,023	72	128	—	200
Money Held in Trust	2,425	13,037	—	15,463	17	90	—	107
Securities								
Available-for-Sale Securities	3,381,755	2,996,705	1,336	6,379,798	23,353	20,694	9	44,056
Stocks	1,117,797	—	—	1,117,797	7,719	—	—	7,719
Bonds	1,575,149	760,176	1,336	2,336,662	10,877	5,249	9	16,136
Government Bonds	1,575,149	—	—	1,575,149	10,877	—	—	10,877
Local Government Bonds	—	35,231	—	35,231	—	243	—	243
Short-Term Bonds Payable	—	—	—	—	—	—	—	—
Corporate Bonds	—	724,944	1,336	726,281	—	5,006	9	5,015
Other Securities	688,808	2,236,529	—	2,925,338	4,757	15,445	—	20,201
Foreign Stocks	4,362	—	—	4,362	30	—	—	30
Foreign Bonds	668,837	1,305,822	—	1,974,660	4,619	9,017	—	13,636
Others	15,608	930,706	—	946,315	108	6,427	—	6,535
Total Assets	¥ 3,394,598	¥ 3,152,182	¥ 1,336	¥ 6,548,117	\$ 23,442	\$ 21,768	\$ 9	\$ 45,219
Derivative Transactions (*1)(*2)(*3)								
Interest Rate Transactions	¥ 2,193	¥ (162,557)	¥ 1,196	¥ (159,167)	\$ 15	\$ (1,123)	\$ 8	\$ (1,099)
Currency Transactions	—	(62,860)	—	(62,860)	—	(434)	—	(434)
Stock Related Transactions	6,028	—	—	6,028	42	—	—	42
Bond-Related Transactions	4,314	(7,697)	—	(3,382)	30	(53)	—	(23)
Credit and								
Derivative Transactions	—	3,720	—	3,720	—	26	—	26
Total Derivative Transactions	¥ 12,536	¥ (229,395)	¥ 1,196	¥ (215,661)	\$ 87	\$ (1,584)	\$ 8	\$ (1,489)

(\*1) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(\*2) As for derivative transactions applying hedge accounting, ¥(270,573) million (U.S. \$(1,868) million) is recorded on the interim consolidated balance sheets as of September 30, 2022.

(\*3) Derivative transactions qualifying for hedge accounting include interest rate swaps designated as hedging instruments to fix cash flows of hedged items such as loans and bills discounted, and deferred hedges have been adopted, in principle. In addition, "Practical Solution on the Treatment of Hedge Accounting for Financial Instruments that Reference LIBOR" (ASBJ PITF No.40, March 17, 2022) has been adopted to these hedge transactions.

(2) Financial assets and liabilities which are not stated at fair value on the interim consolidated balance sheets

Cash and Due from Banks, Call Loans and Bills Bought, Receivables under Resale Agreements and Receivables under Securities Borrowing Transactions, Foreign Exchanges, Call Money and Bills Sold, Payables under Repurchase Agreements, Short-Term Bonds Payables, and Borrowed Money from Trust Account are not included in the following tables because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

	Millions of Yen											
	Sep. 30, 2022											
	Level 1		Level 2		Level 3		Total	Interim consolidated balance sheet amount		Net unrealized gains (losses)		
Monetary Claims Bought (*)	¥	—	¥	43,087	¥	576,561	¥	619,649	¥	619,193	¥	455
Securities												
Held-to-Maturity Securities		129,156		89,729		—		218,885		209,204		9,681
Government Bonds		129,156		—		—		129,156		117,463		11,693
Local Government Bonds		—		—		—		—		—		—
Short-Term Bonds Payable		—		—		—		—		—		—
Corporate Bonds		—		14,597		—		14,597		14,400		197
Other Securities		—		75,131		—		75,131		77,340		(2,209)
Foreign Bonds		—		75,131		—		75,131		77,340		(2,209)
Others		—		—		—		—		—		—
Loans and Bills Discounted										32,281,534		
Allowance for Loan Losses (*)										(121,241)		
		—		—		32,331,878		32,331,878		32,160,293		171,584
Lease Receivables and Investment Assets (*)		—		—		683,577		683,577		672,346		11,231
Total Assets	¥	129,156	¥	132,817	¥	33,592,017	¥	33,853,990	¥	33,661,037	¥	192,953
Deposits	¥	—	¥	34,523,155	¥	—	¥	34,523,155	¥	34,509,006	¥	14,148
Negotiable Certificates of Deposit		—		7,764,336		—		7,764,336		7,764,336		—
Borrowed Money		—		5,872,024		—		5,872,024		5,927,905		(55,880)
Bonds Payable		—		2,250,850		—		2,250,850		2,323,386		(72,535)
Total Liabilities	¥	—	¥	50,410,366	¥	—	¥	50,410,366	¥	50,524,634	¥	(114,268)

(\*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the interim consolidated balance sheets, because the balance of the allowance is immaterial.

	Millions of U.S. Dollars					
	Sep. 30, 2022					
	Level 1	Level 2	Level 3	Total	Interim consolidated balance sheet amount	Net unrealized gains (losses)
Monetary Claims Bought (*)	\$ —	\$ 298	\$ 3,982	\$ 4,279	\$ 4,276	\$ 3
Securities						
Held-to-Maturity Securities	892	620	—	1,512	1,445	67
Government Bonds	892	—	—	892	811	81
Local Government Bonds	—	—	—	—	—	—
Short-Term Bonds Payable	—	—	—	—	—	—
Corporate Bonds	—	101	—	101	99	1
Other Securities	—	519	—	519	534	(15)
Foreign Bonds	—	519	—	519	534	(15)
Others	—	—	—	—	—	—
Loans and Bills Discounted					222,923	
Allowance for Loan Losses (*)					(837)	
	—	—	223,271	223,271	222,086	1,185
Lease Receivables and Investment Assets (*)	—	—	4,721	4,721	4,643	78
Total Assets	\$ 892	\$ 917	\$ 231,973	\$ 233,782	\$ 232,450	\$ 1,332
Deposits	\$ —	\$ 238,403	\$ —	\$ 238,403	\$ 238,305	\$ 98
Negotiable Certificates of Deposit	—	53,617	—	53,617	53,617	—
Borrowed Money	—	40,550	—	40,550	40,936	(386)
Bonds Payable	—	15,543	—	15,543	16,044	(501)
Total Liabilities	\$ —	\$ 348,114	\$ 40,550	\$ 348,114	\$ 348,903	\$ (789)

(\*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the interim consolidated balance sheets, because the balance of the allowance is immaterial.

(Note 1) Description of the valuation techniques and inputs used to measure fair value

### Monetary Claims Bought

Among monetary claims bought, securitized products are stated at reasonably calculated prices, which are equivalent to market prices, such as counterparties' quoted prices or dealer/broker-quoted prices, and are classified into Level 3 if those prices are comprised of significant unobservable inputs, and classified into Level 2 otherwise. Fair values for all other monetary claims bought are principally calculated in the same manner as Loans and Bills Discounted and mainly classified into Level 3.

### Trading Assets

Bonds and other securities held for trading purposes whose fair values are stated at dealer association prices or counterparties' quoted prices are classified into Level 1 or Level 2 depending on the level of market activity. Others

whose fair values are calculated by discounting future cash flows to their present values using observable inputs, are classified into Level 2.

### Money Held in Trust

Securities managed as trust assets in money held in trust, which are individually managed with the principal objective of securities portfolio management, are stated at quoted market prices or dealer/broker-quoted prices and classified into Level 1 or Level 2 depending on the level of the components. Investment trusts and funds for which no market transaction prices are available, including privately placed investment trusts, are stated at fair value based on factors, such as the net asset value, if there are no significant restrictions on the cancellation or repurchase request that would require compensation for the risk from market participants, and are primarily classified into Level 2.

Notes regarding money held in trust by holding purpose are presented under the "Money Held in Trust" section.

## Securities

Listed stocks are stated at quoted market prices and mainly classified into Level 1 depending on the level of market activity.

Bonds are stated at quoted market prices announced in exchange traded transactions, over-the-counter transactions, and others, and classified into Level 1 if they are traded in an active market. If the market is not active, even though bonds are stated at quoted market prices, they are classified into Level 2. Bonds stated at prices obtained from a third party, such as pricing services and dealers/brokers, are classified into Level 3 if those prices are comprised of significant unobservable inputs, and classified into Level 2 otherwise. Fair values of certain bonds are calculated by classifying them according to their internal ratings and maturities, and discounting the aggregate principal and interest by the interest rate which takes into account risk factors, including credit risks. If the interest rate is a significant unobservable input, the fair values of the bonds are classified into Level 3, otherwise Level 2.

Fair values of listed investment trusts and funds are stated at market prices quoted by exchanges and primarily classified into Level 1 based on the level of market activity. Investment trusts and funds for which no market transaction prices are available, including privately placed investment trusts, are stated at fair value based on factors, such as the net asset value, if there are no significant restrictions on the cancellation or repurchase request that would require compensation for the risk from market participants, and are primarily classified into Level 2.

## Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities; and discounting the aggregate principal and interest by the interest rate which takes into account risk factors, including credit risks. However, floating-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower's credit situation subsequent to the execution of the loans, are stated at their carrying amounts. For claims executed to borrowers who went into legal bankruptcy, virtual bankruptcy, and possible bankruptcy, estimated loan losses are

calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts by deducting the allowance for loan losses from the amounts in the interim consolidated balance sheets at the interim consolidated balance sheet date because such deducted amounts approximate fair value. Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate the fair value because of the expected repayment periods and the interest terms. These fair values are classified into Level 3.

## Lease Receivables and Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to the types of receivables, internal ratings, maturities, and others, and discounting the aggregate principal and interest by the interest rate which takes into account risk factors, including credit risks. These fair values are classified into Level 3.

## Deposits and Negotiable Certificates of Deposit

Demand deposits are stated at the amount that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount). Time deposits with a fixed rate are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be newly used on the same type of deposits. Floating-rate time deposits and fixed-rate time deposits with short maturities (one year or less) are stated at their carrying amounts because the carrying amounts approximate the fair value. These fair values are classified into Level 2.

## Borrowed Money

Borrowed money at floating rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money. Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the interest rate adjusted for the residual term and credit

risk. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value. These fair values are classified into Level 2.

### Bonds Payable

Bonds issued by SuMi TRUST Holdings and its consolidated subsidiaries are stated at market prices, if such prices are available. Fair values for other bonds are calculated by discounting future cash flows to their present values by the interest rate adjusted for the residual term and credit risk. These fair values are classified into Level 2.

### Derivative transactions

The fair values of listed derivatives, including interest rates, bonds, currencies, and stocks, are classified into Level 1 as these amounts are measured using the liquidation price quoted by exchanges, given that the liquidation price represents the latest transaction price, and the unadjusted quoted price in an active market can be used.

The fair values of over-the-counter derivative transactions, including embedded derivatives separated from the host contract and accounted for as a derivative, in other words, derivatives other than listed derivatives, are, in principle, measured by a valuation method, including the following: the present value of the estimated future cash flows and the option valuation model, which use inputs such as observable interest rate and exchange rate. The fair values of these transactions take into account credit risks of the counterparties and SuMi TRUST Holdings. The valuation models applied in certain transactions utilize unobservable inputs in markets, such as correlations in the past. Over-the-counter derivative transactions are classified into Level 2 if observable inputs are available or the impact of unobservable inputs to the fair values is not significant. If the impact of unobservable inputs to the fair values is significant, they are classified into Level 3.

(Note 2) Quantitative information about financial assets and liabilities measured and stated on the interim consolidated balance sheets at fair value and classified into Level 3

(1) Quantitative information on significant unobservable inputs

Quantitative information on significant unobservable inputs for the interim period ended September 30, 2022, consists of the following:

	Valuation technique	Significant unobservable inputs	Range
Securities			
Corporate Bonds	Discounted present value method	Discount rate	1.2%
Derivative Transactions			
Interest Rate Related Transactions	Option valuation model	Correlation between interest rate and foreign exchange rate	(42.5)% - (7.6)%
		Correlation between interest rates	12.8%

(2) Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the period

Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the period ended September 30, 2022, are as follows:

	Millions of Yen							Net unrealized gains (losses) on financial assets and liabilities held at interim consolidated balance sheet date recognized in profit or losses of the period (*1)
	Sep. 30, 2022							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	
Securities	¥ 2,130	¥ —	¥ 256	¥ (1,050)	¥ —	¥ —	¥ 1,336	¥ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	1,173	22	—	—	—	—	1,196	22

	Millions of U.S. Dollars							
	Sep. 30, 2022							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at interim consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	\$ 15	\$ —	\$ 2	\$ (7)	\$ —	\$ —	\$ 9	\$ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	8	0	—	—	—	—	8	0

(\*1) The amounts shown in the table above are included in "Trading Income" and "Trading Expenses" in the interim consolidated statements of income.

(\*2) The amounts shown in the table above are included in "Valuation Differences on Available-for-Sale Securities" under "Other Comprehensive Income (losses)" in the interim consolidated statements of comprehensive income.

(\*3) The amounts of transfer from or to Level 3 fair value are relevant to the changes in the observability of the inputs. The transfer was made at the end of the current interim period.

(\*4) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.



## (3) Description of the fair value valuation process

At the SuMi TRUST Group, the middle division creates policies and procedures for the calculation of fair values and procedures for the use of fair value valuation models, and based on them, the front and middle divisions collaboratively establish the fair value valuation model. In addition, the middle and other divisions verify the reasonableness of the valuation methods and the inputs used, and the appropriateness of the classification of the fair value level.

For the calculation of the fair value, the valuation model, which represents the nature, characteristics, and risks of each asset in the most appropriate manner, is utilized. Moreover, if quoted prices obtained from third parties are used, those prices are verified using an appropriate method, such as the review of the valuation method and the inputs used and comparison with the fair values of similar financial instruments.

## (4) Description of the sensitivity of the fair value to changes in significant unobservable inputs

**Discount Rate**

Discount rate is determined for each financial asset and calculated based on the risk-free rate that incorporates other risk factors, such as credit risk. A significant increase (decrease) in the discount rate would generally result in a significant decrease (increase) in the fair value.

**Correlation**

Correlation is an indicator of the relation of changes between variables, such as interest rate and exchange rate. Correlation is used in the valuation technique of complex derivatives, and estimated based on historical results. A significant change in correlation would generally result in a significant increase or decrease in a fair value according to the nature and contractual terms and conditions of the financial instrument.

(Note 3) Interim consolidated balance sheet amounts of equity securities with no market prices, etc. and investments in partnership, etc. are as follows. These amounts are not included in "Securities" stated on the tables disclosed in "Fair Values of Financial Instruments and Breakdown by Input Level."

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Equity Securities with No Market Prices, etc. (*1)(*2)	¥ 94,491	\$ 653
Investments in Partnership, etc. (*3)	237,102	1,637

(\*1) Unlisted stocks are included in "Equity securities with no market prices, etc." and their fair values are not disclosed in accordance with Paragraph 5 of "Implementation Guidance on Disclosures about Fair Value of Financial Instruments" (ASBJ Guidance No.19, March 31, 2020).

(\*2) Impairment losses of ¥442 million (U.S. \$3 million) are recognized against Unlisted Stocks and others for the six-month period ended September 30, 2022.

(\*3) "Investments in partnership, etc." mainly include silent partnerships and investment partnerships. These fair values are not disclosed in accordance with Paragraph 24, Article 16 of Guidance for Application of Fair Value Measurement.

## Securities

- \*1. In addition to the "Securities" presented in the interim consolidated balance sheets, the following information includes loan-backed trust deeds reported under "Monetary Claims Bought."
- \*2. "Stocks in Subsidiaries and Affiliated Companies" are presented as a note to the interim financial statements.

### 1. Held-to-Maturity Securities with Fair Value

Held-to-maturity securities with fair value as of September 30, 2022, consist of the following:

September 30, 2022	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 117,463	¥ 129,156	¥ 11,693
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	14,400	14,597	197
Other Securities	42,894	43,087	193
Foreign Bonds	—	—	—
Others	42,894	43,087	193
Subtotal	174,758	186,842	12,083
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	77,340	75,131	(2,209)
Foreign Bonds	77,340	75,131	(2,209)
Others	—	—	—
Subtotal	77,340	75,131	(2,209)
<b>Total</b>	<b>¥ 252,099</b>	<b>¥ 261,973</b>	<b>¥ 9,874</b>

September 30, 2022	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 811	\$ 892	\$ 81
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	99	101	1
Other Securities	296	298	1
Foreign Bonds	—	—	—
Others	296	298	1
Subtotal	1,207	1,290	83
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	534	519	(15)
Foreign Bonds	534	519	(15)
Others	—	—	—
Subtotal	534	519	(15)
<b>Total</b>	<b>\$ 1,741</b>	<b>\$ 1,809</b>	<b>\$ 68</b>

## 2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2022, consist of the following:

September 30, 2022	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 1,060,770	¥ 468,744	¥ 592,026
Bonds	902,725	899,522	3,203
Government Bonds	451,705	451,543	162
Local Government Bonds	3,312	3,304	8
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	447,707	444,675	3,032
Other Securities	471,852	440,353	31,499
Foreign Stocks	3,816	395	3,420
Foreign Bonds	118,809	117,170	1,638
Others	349,226	322,786	26,440
Subtotal	2,435,348	1,808,619	626,729
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 57,027	¥ 69,142	¥ (12,115)
Bonds	1,433,937	1,454,295	(20,357)
Government Bonds	1,123,443	1,142,190	(18,746)
Local Government Bonds	31,919	32,299	(379)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	278,573	279,805	(1,231)
Other Securities	2,577,318	2,858,028	(280,710)
Foreign Stocks	546	548	(2)
Foreign Bonds	1,855,850	1,943,354	(87,503)
Others	720,921	914,126	(193,204)
Subtotal	4,068,282	4,381,466	(313,184)
<b>Total</b>	<b>¥ 6,503,631</b>	<b>¥ 6,190,085</b>	<b>¥ 313,545</b>

September 30, 2022	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 7,325	\$ 3,237	\$ 4,088
Bonds	6,234	6,212	22
Government Bonds	3,119	3,118	1
Local Government Bonds	23	23	0
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	3,092	3,071	21
Other Securities	3,258	3,041	218
Foreign Stocks	26	3	24
Foreign Bonds	820	809	11
Others	2,412	2,229	183
Subtotal	16,818	12,490	4,328
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 394	\$ 477	\$ (84)
Bonds	9,902	10,043	(141)
Government Bonds	7,758	7,888	(129)
Local Government Bonds	220	223	(3)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	1,924	1,932	(9)
Other Securities	17,798	19,736	(1,938)
Foreign Stocks	4	4	(0)
Foreign Bonds	12,816	13,420	(604)
Others	4,978	6,313	(1,334)
Subtotal	28,094	30,257	(2,163)
<b>Total</b>	<b>\$ 44,911</b>	<b>\$ 42,746</b>	<b>\$ 2,165</b>

### 3. Impairment of Securities

Securities other than equity securities with no market prices and investments in partnerships, or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the interim consolidated balance sheets. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

Impairment losses of ¥1,056 million (U.S. \$7 million) on stocks and ¥941 million (U.S. \$7 million) on others were recognized during the current interim period.

The criteria for determining whether the fair values of securities have significantly declined are as follows:

- For securities whose issuers are classified as “normal” under the asset self-assessment, a decline of 50% or more in the fair values compared with the acquisition cost is deemed to be significant;
- For securities whose issuers are classified as “close-observation borrowers,” a decline of 30% or more in the fair values compared with the acquisition cost is deemed to be significant; and
- The fair values of some securities are deemed unrecoverable and impairment losses are recognized when their fair values have declined more than 30% but less than 50% from the acquisition cost and the fair values have continued to decline over a certain period.

### Money Held in Trust

#### 1. Held-to-Maturity Money Held in Trust

There is no held-to-maturity money held in trust as of September 30, 2022.

#### 2. Other Money Held in Trust (other than those held for trading purposes or held-to-maturity)

Other money held in trust (other than those held for trading purposes or held-to-maturity) as of September 30, 2022, consists of the following:

September 30, 2022	Millions of Yen				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 1,573	¥ 991	¥ 581	¥ 581	¥ —

September 30, 2022	Millions of U.S. Dollars				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	\$ 11	\$ 7	\$ 4	\$ 4	\$ —

(Note)

The amount of “Difference” is net of “Positive Difference” and “Negative Difference.”

### Valuation Differences on Available-for-Sale Securities

The following table shows components of "Valuation Differences on Available-for-Sale Securities" in the interim consolidated balance sheets.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Valuation Differences		
Available-for-Sale Securities	¥ 321,261	\$ 2,219
Other Money Held in Trust	581	4
Total Valuation Differences	321,843	2,223
Amount Equivalent to Deferred Tax Assets (Liabilities)	99,225	685
Total (Before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	222,618	1,537
Non-Controlling Interests	255	2
Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies	(7,209)	(50)
Valuation Differences on Available-for-Sale Securities	¥ 215,153	\$ 1,486

(Notes)

1) Foreign currency translation differences on equity securities with no market prices denominated in foreign currencies are included in the "Available-for-Sale Securities" under "Valuation Differences."

2) The valuation differences of ¥6,959 million (U.S. \$48 million) on available-for-sale securities composing assets held by associated companies is included in "Available-for-Sale Securities" under "Valuation Differences."

## Derivatives

### 1. Derivative Transactions Not Qualifying for Hedge Accounting

Derivative transactions not qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts), the fair values, and the valuation differences as of the interim consolidated balance sheet date are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

#### (1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of September 30, 2022, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2022				Sep. 30, 2022			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Interest Futures								
Sold	¥ 24,290,406	¥ 10,646,666	¥ 155,097	¥ 155,097	\$ 167,740	\$ 73,522	\$ 1,071	\$ 1,071
Purchased	22,963,934	10,448,331	(152,866)	(152,866)	158,580	72,152	(1,056)	(1,056)
Interest Options								
Sold	172,628	—	(124)	(36)	1,192	—	(1)	(0)
Purchased	42,624	—	87	39	294	—	1	0
OTC								
Forward Rate Agreements								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	55,033,532	47,712,576	(1,941,549)	(1,941,549)	380,040	329,484	(13,408)	(13,408)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	48,286,346	42,016,036	1,835,066	1,835,066	333,446	290,146	12,672	12,672
Floating Interest Rate Receivable/ Floating Interest Rate Payable	14,950,755	12,722,537	(4,983)	(4,983)	103,244	87,857	(34)	(34)
Interest Options								
Sold	9,879,600	9,870,879	(57,933)	(51,999)	68,225	68,164	(400)	(359)
Purchased	7,178,659	7,161,442	55,045	52,091	49,573	49,454	380	360
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ (112,160)	¥ (109,140)			\$ (775)	\$ (754)

(Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of September 30, 2022, consist of the following:

	Millions of Yen								Millions of U.S. Dollars							
	Sep. 30, 2022								Sep. 30, 2022							
	Notional Amount				Fair Value	Valuation Difference	Notional Amount				Fair Value	Valuation Difference				
	Total	Over One Year					Total	Over One Year								
Listed																
Currency Futures																
Sold	¥	—	¥	—	¥	—	¥	—	\$	—	\$	—	\$	—	\$	—
Purchased		—		—		—		—		—		—		—		—
Currency Options																
Sold		—		—		—		—		—		—		—		—
Purchased		—		—		—		—		—		—		—		—
OTC																
Currency Swaps	8,332,439	7,394,183	164,035	164,035	57,540	51,061	1,133	1,133								
Forward Exchange Contracts																
Sold	22,181,180	1,895,384	(1,013,776)	(1,013,776)	153,174	13,089	(7,001)	(7,001)								
Purchased	25,720,856	367,765	1,018,470	1,018,470	177,618	2,540	7,033	7,033								
Currency Options																
Sold	1,634,443	895,812	(115,741)	(33,692)	11,287	6,186	(799)	(233)								
Purchased	1,411,172	797,988	107,718	37,977	9,745	5,511	744	262								
Others																
Sold	—	—	—	—	—	—	—	—								
Purchased	—	—	—	—	—	—	—	—								
Total			¥ 160,706	¥ 173,014			\$ 1,110	\$ 1,195								

## (Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of September 30, 2022, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2022				Sep. 30, 2022			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	¥ 114,136	¥ —	¥ 8,597	¥ 8,597	\$ 788	\$ —	\$ 59	\$ 59
Purchased	56,371	—	(3,765)	(3,765)	389	—	(26)	(26)
Stock Index Options								
Sold	85,147	—	(1,189)	458	588	—	(8)	3
Purchased	128,909	—	2,386	241	890	—	16	2
OTC								
OTC Stock Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	—	—	—	—	—	—	—	—
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ 6,028	¥ 5,532			\$ 42	\$ 38

## (Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.



## (4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of September 30, 2022, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2022				Sep. 30, 2022			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 2,178,487	¥ —	¥ 49,416	¥ 49,416	\$ 15,044	\$ —	\$ 341	\$ 341
Purchased	1,947,864	—	(42,578)	(42,578)	13,451	—	(294)	(294)
Bond Future Options								
Sold	412,163	—	(3,543)	29	2,846	—	(24)	0
Purchased	182,959	—	1,019	95	1,263	—	7	1
OTC								
Bond Forward Contracts								
Sold	32,582	—	892	892	225	—	6	6
Purchased	281,062	—	(9,022)	(9,022)	1,941	—	(62)	(62)
Bond Options								
Sold	64,318	—	(21)	76	444	—	(0)	1
Purchased	65,313	994	454	298	451	7	3	2
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ (3,382)	¥ (791)			\$ (23)	\$ (5)

## (Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (5) Commodity-Related Transactions

There are no commodity-related transactions not qualifying for hedge accounting as of September 30, 2022.

## (6) Credit Derivative Transactions

Credit derivative transactions not qualifying for hedge accounting as of September 30, 2022, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2022				Sep. 30, 2022			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	¥ 29,100	¥ 16,600	¥ 356	¥ 356	\$ 201	\$ 115	\$ 2	\$ 2
Purchased	188,054	175,554	3,363	3,363	1,299	1,212	23	23
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ 3,720	¥ 3,720			\$ 26	\$ 26

## (Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) "Sold" represents transactions under which the credit risk has been assumed, and "Purchased" represents transactions under which the credit risk has been transferred to another party.

## 2. Derivative Transactions Qualifying for Hedge Accounting

Derivative transactions qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts) and the fair values as of the interim consolidated balance sheet date are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

### (1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of September 30, 2022, consist of the following:

		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2022			Sep. 30, 2022		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	Financial Assets/ Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable	¥ 1,391,781	¥ 1,164,566	¥ (109,322)	\$ 9,611	\$ 8,042	\$ (755)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		1,543,189	1,102,809	62,315	10,657	7,616	430
Interest Futures							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Interest Options							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Others							
Sold		—	—	—	—	—	—
Purchased	—	—	—	—	—	—	
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		—	—		—	—	
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		—	—		—	—	
Total		¥ (47,007)			\$ (325)		

(Note)

Deferred hedge accounting stipulated in Guidance No.24 is applied, in principle.

## (2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of September 30, 2022, consist of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2022			Sep. 30, 2022		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 2,617,596	¥ 1,301,304	¥ (261,838)	\$ 18,076	\$ 8,986	\$ (1,808)
Forward Exchange Contracts							
Sold	Loans and Bills Discounted	35,164	—	(449)	243	—	(3)
Purchased	and Securities Denominated	559,672	—	41,722	3,865	—	288
Others	in Foreign Currencies						
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in “Foreign Currency Translation Adjustments”							
Forward Exchange Contracts	Investment in the Shares of Subsidiaries and Affiliated Companies						
Sold		¥ 111,916	¥ —	¥ (2,999)	\$ 773	\$ —	\$ (21)
Purchased		—	—	—	—	—	—
Total		¥ (223,566)			\$ (1,544)		

(Note)

Deferred hedge accounting stipulated in Guidance No.25 is applied, in principle.

## (3) Stock-Related Transactions

There are no stock-related transactions qualifying for hedge accounting as of September 30, 2022.

## (4) Bond-Related Transactions

There are no bond-related transactions qualifying for hedge accounting as of September 30, 2022.

## Information Related to Revenue Recognition

The information related to disaggregation of revenue from contracts with customers for the six months ended September 30, 2022 is as follows:

The Sumi TRUST Group has changed its reportable segments effective from the six months ended September

30, 2022 in line with the reorganization of SuMi TRUST Bank effective April 1, 2022. The details of the change are described in "Notes to the Interim Consolidated Financial Statements, Segment Information."

Six Months Ended September 30, 2022	Millions of Yen								Ordinary Income Other than Those Disaggregated Revenue	Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	Subtotal		
Trust Fees	¥ 3,399	¥ 6,607	¥ 43,074	¥ 1,744	¥ —	¥ —	¥ —	¥ 54,824	¥ —	¥ 54,824
Fees and Commissions	43,064	28,460	24,253	28,784	219	73,540	(21,688)	176,633	38,280	214,913
Ordinary Income from Contracts with Customers	¥ 46,463	¥ 35,067	¥ 67,327	¥ 30,528	¥ 219	¥ 73,540	¥ (21,688)	¥ 231,457		

Six Months Ended September 30, 2022	Millions of U.S. Dollars								Ordinary Income Other than Those Disaggregated Revenue	Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	Subtotal		
Trust Fees	\$ 23	\$ 46	\$ 297	\$ 12	\$ —	\$ —	\$ —	\$ 379	\$ —	\$ 379
Fees and Commissions	297	197	167	199	2	508	(150)	1,220	264	1,484
Ordinary Income from Contracts with Customers	\$ 321	\$ 242	\$ 465	\$ 211	\$ 2	\$ 508	\$ —	\$ 1,598		

(Note)

"Others" include elimination of internal transactions.

## Segment Information

### 1. Reportable Segment Information

The SuMi TRUST Group's reportable segments are defined as operating segments for which discrete financial information is available. The Board of Directors and the Executive Committee periodically receive reporting on the operating results and other relevant information from each of the reportable segments to make decisions about the allocation of management resources and to assess performance.

The main activities of the reportable segment are presented below:

Retail Business:

Provision of services to individual customers

Wholesale Business:

Provision of services to corporate customers

Investor Services Business:

Provision of services to investors

Real Estate Business:

Provision of services related to the real estate business

Global Markets Business:

Marketing operations, market-making operations, investment operations, and financial management operations

Asset Management Business:

Asset management service operations

### Change in Reportable Segments

The SuMi TRUST Group aims to promote and lead a virtuous circle of funds, assets, and capital by various stakeholders through provision of high value-added products and services and investments to create new values. Effective as of April 1, 2022, reorganization of SuMi TRUST Bank, Limited has been implemented.

Reportable segments of the SuMi TRUST Group were previously divided into "Retail Total Solution Services Business," "Wholesale Financial Services Business (Wholesale Total Solution Services Business and Wholesale Asset Management Business)," "Stock Transfer Agency Services Business," "Real Estate Business," "Fiduciary Services Business," "Asset Management Business," and "Global Markets Business." Starting from the six months ended September 30, 2022, the SuMi TRUST Group has reclassified them into the following segments: "Retail Business (former Retail Total Solution Services Business)," "Wholesale Business (former Wholesale Total Solution Services Business and former Stock Transfer Agency Services Business)," "Investor Services Business (former Wholesale Asset Management Business and former Fiduciary Services Business)," "Real Estate Business," "Global Markets Business," and "Asset Management Business."

## 2. Method for Calculating Substantial Gross Business Profit and Net Business Profit by Reportable Segment

Segment information is prepared based on internal management reports and the accounting policies used for the reportable segments are generally the same as

those presented under "Significant Accounting Policies and Practices"; however, the reportable segments are accounted for in accordance with the rules for internal management.

"Net Business Profit" represents "Substantial Gross Business Profit," less "Substantial G&A Expenses." "Substantial Gross Business Profit" and "Substantial G&A Expenses" are financial figures generated on the basis of internal management reporting, and they represent "Substantial Gross Business Profit" and "Substantial G&A Expenses (excluding any non-recurring expenses)" of SuMi TRUST Holdings and its consolidated subsidiaries, reflecting gains or losses of equity-method affiliated companies (proportionate share of gains or losses, excluding any non-recurring items).

Additionally, income earned from inter-segment and cross-segment transactions is calculated by applying the criteria (market prices) specified in the rules for internal management.

"Fixed Assets" disclosed in the assets by reportable segments are the total amount of tangible fixed assets and intangible fixed assets. These assets are owned by SuMi TRUST Bank and allocated to each segment.

## 3. Profit or Loss and Fixed Assets by Reportable Segment

The details and amounts of profit or loss and fixed assets by reportable segment for the six months ended September 30, 2022, are as follows:

	Millions of Yen							
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	Total
Six Months Ended September 30, 2022								
Substantial Gross Business Profit	¥ 100,296	¥ 110,900	¥ 63,897	¥ 30,123	¥ 40,961	¥ 43,938	¥ 18,402	¥ 408,519
General and Administrative Expenses	(78,667)	(43,381)	(34,394)	(13,292)	(7,250)	(30,666)	(32,633)	(240,286)
Net Business Profit	¥ 21,628	¥ 67,519	¥ 29,502	¥ 16,830	¥ 33,711	¥ 13,271	¥ (14,231)	¥ 168,233
Fixed Assets	¥ 72,514	¥ 48,984	¥ 21,024	¥ 9,261	¥ 21,647	¥ —	¥ 184,562	¥ 357,994

	Millions of U.S. Dollars							
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	Total
Six Months Ended September 30, 2022								
Substantial Gross Business Profit	\$ 693	\$ 766	\$ 441	\$ 208	\$ 283	\$ 303	\$ 127	\$ 2,821
General and Administrative Expenses	(543)	(300)	(238)	(92)	(50)	(212)	(225)	(1,659)
Net Business Profit	\$ 149	\$ 466	\$ 204	\$ 116	\$ 233	\$ 92	\$ (98)	\$ 1,162
Fixed Assets	\$ 501	\$ 338	\$ 145	\$ 64	\$ 149	\$ —	\$ 1,275	\$ 2,472

(Notes)

- 1) The figures represent "Substantial Gross Business Profit" in substitution for net sales to be presented by companies in other industries.
- 2) The amounts of "Substantial Gross Business Profit" include net trust fees, net interest income, net fees and commissions, net trading income, and net other ordinary income and expenses.
- 3) "General and Administrative Expenses" include personnel expenses and non-personnel expenses.
- 4) "Others" include costs of capital funding, dividends for shares for cross-shareholdings, general and administrative

expenses of headquarters, and elimination of internal transactions.

- 5) The amount of "Fixed Assets" for each segment represents the amount of fixed assets owned by SuMi TRUST Bank. "Others" for "Fixed Assets" include shared assets not allocated to any segment, fixed assets owned by consolidated subsidiaries outside the scope of allocation of resources, and adjustments for consolidation. For fixed assets not allocated to each segment, some of related expenses are allocated to each segment based on a reasonable allocation method.

#### 4. Reconciliation Between Total Profit or Loss for Reportable Segments and Amounts in the Interim Consolidated Statements of Income

The details of reconciliation between total profit or loss for reportable segments and income before income taxes in the consolidated statements of income for the six months ended September 30, 2022, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2022	2022
Net Business Profit	¥ 168,233	\$ 1,162
Other Income	40,830	282
Other Expenses	(43,426)	(300)
Other Adjustments	(21,153)	(146)
Income before Income Taxes	¥ 144,483	\$ 998

## Related Information

### 1. Information by Services

Disclosure of information by services is omitted as similar disclosure is included in the "3. Profit or Loss and Fixed Assets by Reportable Segment" in the "Segment Information" section.

### 2. Geographic Information

#### (1) Income

Income by geographical area for the six months ended September 30, 2022, consists of the following:

Millions of Yen					
Six Months Ended September 30, 2022	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 623,794	¥ 88,569	¥ 62,774	¥ 49,992	¥ 825,131

Millions of U.S. Dollars					
Six Months Ended September 30, 2022	Japan	Americas	Europe	Asia and Oceania	Total
	\$ 4,308	\$ 612	\$ 433	\$ 345	\$ 5,698

#### (Notes)

1) The figures represent income in substitution for net sales to be presented by companies in other industries.  
 2) Income related to transactions by SuMi TRUST Holdings, SuMi TRUST Bank (excluding overseas branches), and other domestic consolidated subsidiaries are presented

under "Japan." Income related to transactions by overseas branches of SuMi TRUST Bank and foreign consolidated subsidiaries are presented under "Americas," "Europe," or "Asia and Oceania" based on the location of each overseas branch and subsidiary, reflecting their geographical proximity.

#### (2) Tangible Fixed Assets

More than 90% of the SuMi TRUST Group's tangible fixed assets on the interim consolidated balance sheets are located in Japan; accordingly, tangible fixed assets by geographical area are not presented.

### 3. Information by Major Customer

Due to highly diversified income-generating transactions between the SuMi TRUST Group and a significantly large number of the SuMi TRUST Group's customers, transactions are not classified by counterparty; accordingly, information by major customer is not presented.



### Information Related to Losses on Impairment of Fixed Assets by Reportable Segment

Losses on impairment of fixed assets allocated to reportable segments during the six months ended September 30, 2022 are as follows:

	Millions of Yen							Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	
Six Months Ended September 30, 2022								
Losses on Impairment of Fixed Assets	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 377	¥ 377

	Millions of U.S. Dollars							Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	
Six Months Ended September 30, 2022								
Losses on Impairment of Fixed Assets	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 3	\$ 3

### Information Related to Amortization of Goodwill and Unamortized Balance of Goodwill by Reportable Segment

Amortization of goodwill and unamortized balance of goodwill are not allocated to reportable segments.

Amortization of goodwill recognized during the six months ended September 30, 2022 is ¥3,949 million (U.S. \$27 million). Unamortized balance of goodwill as of September 30, 2022, is ¥25,683 million (U.S. \$177 million).

### Information Related to Gain on Negative Goodwill by Reportable Segment

There is no gain on negative goodwill by reportable segment during the six months ended September 30, 2022.

### Per Share of Common Stock Information

#### 1. Net Assets per Share of Common Stock and Basis for Calculation

The details of net assets per share of common stock and the basis for calculation for the six months ended September 30, 2022, are as follows:

	Net Assets [Millions of Yen] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Six Months Ended September 30, 2022			
Net Assets as Reported	¥ 2,751,956		
Less:	30,012		
Subscription Rights to Shares	952		
Non-Controlling Interests	29,059		
Net Assets Attributable to Common Shareholders	¥ 2,721,944	367,488	¥ 7,406.88

	Net Assets [Millions of U.S. Dollars] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Six Months Ended September 30, 2022			
Net Assets as Reported	\$ 19,004		
Less:	207		
Subscription Rights to Shares	7		
Non-Controlling Interests	201		
Net Assets Attributable to Common Shareholders	\$ 18,797	367,488	\$ 51.15

## 2. Net Income per Share of Common Stock and Basis for Calculation, and Fully Diluted Net Income per Share of Common Stock and Basis for Calculation

The details of net income per share of common stock, fully diluted net income per share of common stock, and the basis for calculation for the six months ended September 30, 2022, are as follows:

Six Months Ended September 30, 2022	Net Income (Loss) [Millions of Yen] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 104,032		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that Is Attributable to Owners of the Parent	¥ 104,032	371,779	¥ 279.82

Six Months Ended September 30, 2022	Net Income (Loss) [Millions of U.S. Dollars] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	\$ 718		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that Is Attributable to Owners of the Parent	\$ 718	371,779	\$ 1.95

Six Months Ended September 30, 2022	Adjustments to Net Income [Millions of Yen]	Effect of Dilutive Securities [Thousands of Shares]	Fully Diluted Amount per Share of Common Stock [Yen]
Fully Diluted Net Income per Share of Common Stock			
Adjustments to Net Income Attributable to Owners of the Parent	¥ —		
Effect of Dilutive Securities:			
Subscription Rights to Shares		225	¥ 279.65

Six Months Ended September 30, 2022	Adjustments to Net Income [Millions of U.S. Dollars]	Effect of Dilutive Securities [Thousands of Shares]	Fully Diluted Amount per Share of Common Stock [U.S. Dollars]
Fully Diluted Net Income per Share of Common Stock			
Adjustments to Net Income Attributable to Owners of the Parent	\$ —		
Effect of Dilutive Securities:			
Subscription Rights to Shares		225	\$ 1.93

The potential shares that are excluded from the calculation of fully diluted net income per share of common stock because they have no dilutive effect are as follows:

1) SuMi TRUST Holdings		
Series 3 Subscription Rights to Shares (Stock Options)	SuMi TRUST Holdings Common Stock	39,300 shares
2) Consolidated Subsidiaries (Nikko Asset Management Co., Ltd.)		
Subscription Rights to Shares (Stock Options)	Nikko Asset Management Common Stock	1,086,000 shares

### 3. Treasury Stock Excluded in the Calculations of Net Income Per Share of Common Stock and Net Assets Per Share of Common Stock

In the calculation of net income per share of common stock, shares of SuMi TRUST Holdings remaining in the share delivery trust for the Directors, which have been recorded as treasury stock in shareholder's equity, are included in treasury stock. Treasury stock is excluded from the calculation of the average number of shares of common stock outstanding for the interim period ended September 30, 2022. In addition, in the calculation of net assets per share of common stock, such shares are included in treasury

stock, which is also excluded from the number of shares of common stock outstanding as of September 30, 2022.

The average number of shares of treasury stock, which is excluded from the calculation of net income per share of common stock, is 387 thousand shares for the interim period ended September 30, 2022. The number of shares of treasury stock, which is also excluded from the calculation of net assets per share of common stock, is 371 thousand shares as of September 30, 2022.

### Significant Subsequent Event

Not applicable.

## Financial Data:

## Non-Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.  
As of September 30, 2022 and March 31, 2022

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2022	As of Mar. 31, 2022	As of Sep. 30, 2022
<b>Assets:</b>			
Current Assets:			
Cash and Due from Banks	¥ 3,815	¥ 18,978	\$ 26
Securities	89,000	104,000	615
Prepaid Expenses	297	234	2
Income Tax Refunds Receivable	6,897	12	48
Other Current Assets	2,158	14,258	15
Total Current Assets	102,168	137,483	706
Non-Current Assets:			
Tangible Fixed Assets	0	0	0
Intangible Fixed Assets	0	0	0
Investments and Other Assets:	2,066,029	2,086,028	14,267
Investment Securities	652	652	5
Investments in Subsidiaries and Affiliated Companies (Stocks)	1,440,065	1,440,056	9,945
Long-Term Loans Receivable from Subsidiaries and Affiliated Companies	625,000	645,000	4,316
Deferred Tax Assets	217	224	2
Other Investments	94	94	1
Total Non-Current Assets	2,066,030	2,086,028	14,267
<b>Total Assets</b>	<b>¥ 2,168,198</b>	<b>¥ 2,223,512</b>	<b>\$ 14,973</b>
<b>Liabilities:</b>			
Current Liabilities:			
Accrued Expenses	¥ 2,015	¥ 2,032	\$ 14
Income Taxes Payable	43	5,338	0
Provision for Bonuses	235	259	2
Provision for Directors' Bonuses	—	77	—
Other Current Liabilities	269	475	2
Total Current Liabilities	2,563	8,183	18
Non-Current Liabilities:			
Bonds Payable	610,000	630,000	4,212
Long-Term Loans Payable	15,000	15,000	104
Provision for Share-Based Remuneration	190	150	1
Other Non-Current Liabilities	187	153	1
Total Non-Current Liabilities	625,377	645,303	4,319
<b>Total Liabilities</b>	<b>¥ 627,941</b>	<b>¥ 653,486</b>	<b>\$ 4,336</b>
<b>Net Assets:</b>			
Total Shareholders' Equity:	¥ 1,539,304	¥ 1,569,019	\$ 10,630
Capital Stock	261,608	261,608	1,807
Capital Surplus:	977,093	977,092	6,747
Legal Capital Surplus	702,933	702,933	4,854
Other Capital Surplus	274,159	274,158	1,893
Retained Earnings:	333,196	333,032	2,301
Other Retained Earnings:			
Retained Earnings Brought Forward	333,196	333,032	2,301
Treasury Stock-At Cost	(32,593)	(2,714)	(225)
Subscription Rights to Shares	952	1,006	7
Total Net Assets	¥ 1,540,257	¥ 1,570,025	\$ 10,636
<b>Total Liabilities and Net Assets</b>	<b>¥ 2,168,198</b>	<b>¥ 2,223,512</b>	<b>\$ 14,973</b>

## Financial Data:

## Non-Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.  
For the Six Months Ended September 30, 2022 and 2021

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2022
<b>Operating Income:</b>			
Dividends Received from Subsidiaries	¥ 33,966	¥ 28,146	\$ 235
Fees and Commissions Received from Subsidiaries	3,253	2,486	22
<b>Total Operating Income</b>	<b>37,220</b>	<b>30,633</b>	<b>257</b>
<b>Operating Expenses:</b>			
General and Administrative Expenses	3,081	2,491	21
<b>Total Operating Expenses</b>	<b>3,081</b>	<b>2,491</b>	<b>21</b>
<b>Operating Profit</b>	<b>34,138</b>	<b>28,142</b>	<b>236</b>
<b>Non-Operating Income</b>	<b>3,360</b>	<b>3,331</b>	<b>23</b>
<b>Non-Operating Expenses</b>	<b>3,455</b>	<b>3,414</b>	<b>24</b>
<b>Income before Income Taxes</b>	<b>34,043</b>	<b>28,059</b>	<b>235</b>
<b>Income Taxes:</b>			
Current	125	(142)	1
Deferred	7	175	0
<b>Net Income</b>	<b>¥ 33,911</b>	<b>¥ 28,026</b>	<b>\$ 234</b>
	Yen		U.S. Dollars
<b>Net Income per Share of Common Stock</b>	<b>¥ 91.21</b>	<b>¥ 74.82</b>	<b>\$ 0.63</b>

## Financial Data:

## Non-Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.  
For the Six Months Ended September 30, 2022 and 2021

For the Six Months Ended September 30, 2022

	Millions of Yen					
	Shareholders' Equity					
	Capital Stock	Capital Surplus			Retained Earnings	
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	¥ 261,608	¥ 702,933	¥ 274,158	¥ 977,092	¥ 333,032	¥ 333,032
Changes during the Period						
Cash Dividends					(33,747)	(33,747)
Net Income					33,911	33,911
Purchase of Treasury Stock						
Disposal of Treasury Stock			0	0		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	0	0	164	164
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 274,159	¥ 977,093	¥ 333,196	¥ 333,196

	Millions of Yen			
	Shareholders' Equity			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Subscription Rights to Shares	
Balance at the Beginning of the Period	¥ (2,714)	¥ 1,569,019	¥ 1,006	¥ 1,570,025
Changes during the Period				
Cash Dividends		(33,747)		(33,747)
Net Income		33,911		33,911
Purchase of Treasury Stock	(30,012)	(30,012)		(30,012)
Disposal of Treasury Stock	132	133		133
Net Changes of Items Other Than Shareholders' Equity			(54)	(54)
Total Changes during the Period	(29,879)	(29,714)	(54)	(29,768)
Balance at the End of the Period	¥ (32,593)	¥ 1,539,304	¥ 952	¥ 1,540,257

For the Six Months Ended September 30, 2021

	Millions of Yen					
	Shareholders' Equity					
	Capital Stock	Capital Surplus			Retained Earnings	
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	¥ 261,608	¥ 702,933	¥ 274,158	¥ 977,092	¥ 333,531	¥ 333,531
Changes during the Period						
Cash Dividends					(28,122)	(28,122)
Net Income					28,026	28,026
Purchase of Treasury Stock						
Disposal of Treasury Stock			(0)	(0)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(0)	(0)	(96)	(96)
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 274,158	¥ 977,092	¥ 333,435	¥ 333,435

	Millions of Yen			
	Shareholders' Equity			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Subscription Rights to Shares	
Balance at the Beginning of the Period	¥ (2,815)	¥ 1,569,417	¥ 1,024	¥ 1,570,441
Changes during the Period				
Cash Dividends		(28,122)		(28,122)
Net Income		28,026		28,026
Purchase of Treasury Stock	(9)	(9)		(9)
Disposal of Treasury Stock	103	103		103
Net Changes of Items Other Than Shareholders' Equity			(6)	(6)
Total Changes during the Period	94	(2)	(6)	(9)
Balance at the End of the Period	¥ (2,721)	¥ 1,569,414	¥ 1,017	¥ 1,570,432

## For the Six Months Ended September 30, 2022

	Millions of U.S. Dollars					
	Shareholders' Equity					
	Capital Stock	Capital Surplus			Retained Earnings	
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	\$ 1,807	\$ 4,854	\$ 1,893	\$ 6,747	\$ 2,300	\$ 2,300
Changes during the Period						
Cash Dividends					(233)	(233)
Net Income					234	234
Purchase of Treasury Stock					—	—
Disposal of Treasury Stock			0	0	—	—
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period			0	0	1	1
Balance at the End of the Period	\$ 1,807	\$ 4,854	\$ 1,893	\$ 6,747	\$ 2,301	\$ 2,301

	Millions of U.S. Dollars			
	Shareholders' Equity			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Subscription Rights to Shares	
Balance at the Beginning of the Period	\$ (19)	\$ 10,835	\$ 7	\$ 10,842
Changes during the Period				
Cash Dividends		(233)		(233)
Net Income		234		234
Purchase of Treasury Stock	(207)	(207)		(207)
Disposal of Treasury Stock	1	1		1
Net Changes of Items Other Than Shareholders' Equity			(0)	(0)
Total Changes during the Period	(206)	(205)	(0)	(206)
Balance at the End of the Period	\$ (225)	\$ 10,630	\$ 7	\$ 10,636



## Financial Data:

# Statement of Trust Account (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.  
As of September 30, 2022 and March 31, 2022

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2022	As of Mar. 31, 2022	As of Sep. 30, 2022
<b>Assets:</b>			
Loans and Bills Discounted (Note 2)	¥ 2,179,745	¥ 2,131,254	\$ 15,052
Securities	906,722	859,127	6,261
Beneficiary Rights	186,218,448	182,799,711	1,285,950
Securities Held in Custody Accounts	22,427	22,534	155
Monetary Claims	25,257,514	25,361,961	174,418
Tangible Fixed Assets	21,815,725	21,118,391	150,651
Intangible Fixed Assets	218,528	200,412	1,509
Other Claims	10,467,118	10,789,374	72,282
Loans to Banking Account	4,357,661	4,298,827	30,092
Cash and Due from Banks	674,897	633,823	4,661
<b>Total Assets</b>	<b>¥ 252,118,792</b>	<b>¥ 248,215,419</b>	<b>\$ 1,741,032</b>
<b>Liabilities:</b>			
Money Trusts (Note 3)	¥ 38,348,252	¥ 36,216,311	\$ 264,818
Pension Trusts	14,276,919	14,525,120	98,591
Property Formation Benefit Trusts	18,208	18,820	126
Securities Investment Trusts	79,928,408	80,405,840	551,954
Money in Trust Other Than Money Trusts	39,930,806	39,748,080	275,746
Securities in Trust	23,746,340	22,159,577	163,983
Money Claims in Trust	25,351,659	25,588,821	175,068
Real Estate in Trust	880	876	6
Composite Trusts	30,517,316	29,551,969	210,740
<b>Total Liabilities</b>	<b>¥ 252,118,792</b>	<b>¥ 248,215,419</b>	<b>\$ 1,741,032</b>

See Notes to the Interim Statements of Trust Account (Unaudited).

## Financial Data:

## Notes to the Interim Statements of Trust Account (Unaudited)

## 1. Trust Accounts

Under the Trust Act of Japan, trust activities must be administered separately from a commercial banking business. As a result, assets accepted in trust must be segregated from the assets held by SuMi TRUST Holdings. Within the general category of trust accounts, each trust account is segregated from other trust assets. Accordingly, the interim financial statements of SuMi TRUST Holdings do not reflect SuMi TRUST Holdings' records as to the assets accepted in trust, which are maintained separately under the trust account.

Under certain trust agreements, repayments of the principal of the customers' trust assets are guaranteed by SuMi TRUST Bank, and such guaranteed principal as of September 30, 2022, is ¥ 4,107,204 million (U.S. \$28,363 million).

The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers

outside Japan. The translation has been made at the rate of ¥144.81 to U.S. \$1, the approximate rate of exchange as of September 30, 2022. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, the total may not be equal to the sum of individual amounts.

Each amount presented in the interim statements of trust account as of March 31 and September 30, 2022, is equal to the trust account in SuMi TRUST Bank. Entrusted amounts between these consolidated subsidiaries for asset management are excluded from the amounts presented in the statements of trust account.

## 2. Loans and Bills Discounted

Under certain trust agreements, repayments of the principal of customers' trust assets are guaranteed by SuMi TRUST Bank, and loans on such guaranteed trust assets as of September 30, 2022, include the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Doubtful Loans	¥ 705	\$ 5
Restructured Loans	12	0
<b>Total</b>	<b>¥ 717</b>	<b>\$ 5</b>

## 3. Balance of Money Trusts

The principal amount of certain money trusts is guaranteed and the balance of these accounts is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
<b>Assets:</b>		
Loans and Bills Discounted	¥ 12,111	\$ 84
Other	4,095,380	28,281
<b>Total</b>	<b>¥ 4,107,491</b>	<b>\$ 28,365</b>
<b>Liabilities:</b>		
Principal	¥ 4,107,204	\$ 28,363
Allowance for Impairment of Guaranteed Trust Principal	12	0
Other	275	2
<b>Total</b>	<b>¥ 4,107,491</b>	<b>\$ 28,365</b>

In the case of certain money trusts, the principal amount is guaranteed, and as the above table indicates, an allowance for the impairment of guaranteed trust principal is set aside by SuMi TRUST Bank. The figures in the table include funds entrusted from other trusts managed by SuMi TRUST Bank.

## Financial Data:

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## Financial Data:

## Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries  
As of September 30, 2022 and March 31, 2022

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2022	As of Mar. 31, 2022	As of Sep. 30, 2022
<b>Assets:</b>			
Cash and Due from Banks	¥ 19,599,687	¥ 18,142,775	\$ 135,348
Call Loans and Bills Bought	—	5,000	—
Receivables under Resale Agreements	—	150,741	—
Receivables under Securities Borrowing Transactions	509,341	652,534	3,517
Monetary Claims Bought	743,313	854,093	5,133
Trading Assets (Note 2)	1,792,292	967,565	12,377
Money Held in Trust	1,573	1,395	11
Securities (Notes 1, 2, 3, 5 and 11)	7,095,565	7,748,019	48,999
Loans and Bills Discounted (Notes 3, 4, 5 and 6)	32,281,534	30,876,507	222,923
Foreign Exchanges (Note 3)	36,294	29,494	251
Lease Receivables and Investment Assets (Note 5)	678,617	688,141	4,686
Other Assets (Notes 3 and 5)	4,802,374	3,302,723	33,163
Tangible Fixed Assets (Notes 7 and 8)	229,607	231,770	1,586
Intangible Fixed Assets	111,610	100,109	771
Assets for Retirement Benefits	197,890	192,204	1,367
Deferred Tax Assets	25,053	25,791	173
Customers' Liabilities for Acceptances and Guarantees (Note 3)	591,211	541,228	4,083
Allowance for Loan Losses	(136,793)	(163,369)	(945)
<b>Total Assets</b>	<b>¥ 68,559,175</b>	<b>¥ 64,346,726</b>	<b>\$ 473,442</b>
<b>Liabilities:</b>			
Deposits (Note 5)	¥ 34,535,736	¥ 33,271,789	\$ 238,490
Negotiable Certificates of Deposit	7,853,336	6,691,944	54,232
Call Money and Bills Sold	970,997	799,524	6,705
Payables under Repurchase Agreements (Note 5)	1,254,473	1,485,033	8,663
Trading Liabilities	1,740,213	906,686	12,017
Borrowed Money (Notes 5 and 9)	6,537,905	7,783,498	45,148
Foreign Exchanges	748	1,275	5
Short-Term Bonds Payable	2,746,875	2,387,553	18,969
Bonds Payable (Note 10)	1,713,386	1,446,604	11,832
Borrowed Money from Trust Account	4,357,661	4,298,827	30,092
Other Liabilities	3,776,379	2,279,211	26,078
Provision for Bonuses	10,898	12,668	75
Provision for Directors' Bonuses	—	98	—
Provision for Stocks Payment	685	569	5
Liabilities for Retirement Benefits	11,457	11,380	79
Provision for Reward Points Program	20,558	19,965	142
Provision for Reimbursement of Deposits	3,253	3,626	22
Provision for Contingent Losses	1,297	1,649	9
Deferred Tax Liabilities	50,471	52,690	349
Deferred Tax Liabilities for Land Revaluation (Note 7)	2,388	2,388	16
Acceptances and Guarantees	591,211	541,228	4,083
<b>Total Liabilities</b>	<b>¥ 66,179,937</b>	<b>¥ 61,998,216</b>	<b>\$ 457,012</b>
<b>Net Assets:</b>			
Total Shareholders' Equity:	¥ 2,185,256	¥ 2,114,764	\$ 15,091
Capital Stock	342,037	342,037	2,362
Capital Surplus	342,889	342,853	2,368
Retained Earnings	1,500,329	1,429,874	10,361
Total Accumulated Other Comprehensive Income:	164,948	205,045	1,139
Valuation Differences on Available-for-Sale Securities	226,838	290,154	1,566
Deferred Gains (Losses) on Hedges	(31,648)	(41,661)	(219)
Revaluation Reserve for Land (Note 7)	(4,463)	(4,456)	(31)
Foreign Currency Translation Adjustments	15,595	3,713	108
Remeasurements of Defined Benefit Plans	(41,374)	(42,703)	(286)
Non-Controlling Interests	29,033	28,699	200
<b>Total Net Assets</b>	<b>¥ 2,379,238</b>	<b>¥ 2,348,510</b>	<b>\$ 16,430</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 68,559,175</b>	<b>¥ 64,346,726</b>	<b>\$ 473,442</b>
	Yen		U.S. Dollars
<b>Net Assets per Share of Common Stock</b>	<b>¥ 1,403.49</b>	<b>¥ 1,385.34</b>	<b>\$ 9.69</b>

See accompanying notes.

The figures in U.S. dollars are converted from yen for the convenience of readers outside Japan at the rate of ¥144.81 to U.S. \$1.00, the exchange rate as of September 30, 2022.

## Financial Data:

## Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2022 and 2021

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2022
<b>Income:</b>			
Trust Fees	¥ 54,824	¥ 53,675	\$ 379
Interest Income:	259,341	185,029	1,791
Interest on Loans and Discounts	175,400	129,793	1,211
Interest and Dividends on Securities	54,186	47,310	374
Fees and Commissions	154,670	138,042	1,068
Trading Income	9,016	38,200	62
Other Ordinary Income	243,854	151,757	1,684
Other Income (Note 1)	34,832	48,586	241
<b>Total Income</b>	<b>¥ 756,541</b>	<b>¥ 615,291</b>	<b>\$ 5,224</b>
<b>Expenses:</b>			
Interest Expenses:	¥ 162,242	¥ 52,077	\$ 1,120
Interest on Deposits	50,394	14,592	348
Fees and Commissions Payments	45,675	45,170	315
Trading Expenses	40,752	92	281
Other Ordinary Expenses	146,194	151,092	1,010
General and Administrative Expenses (Note 2)	190,587	178,413	1,316
Other Expenses (Note 3)	41,440	58,186	286
<b>Total Expenses</b>	<b>¥ 626,893</b>	<b>¥ 485,033</b>	<b>\$ 4,329</b>
<b>Income before Income Taxes</b>	<b>¥ 129,648</b>	<b>¥ 130,258</b>	<b>\$ 895</b>
Income Taxes:	35,059	33,893	242
Current	14,981	23,752	103
Deferred	20,077	10,140	139
<b>Net Income</b>	<b>94,589</b>	<b>96,364</b>	<b>653</b>
Net Income Attributable to Non-Controlling Interests	546	434	4
<b>Net Income Attributable to Owners of the Parent</b>	<b>¥ 94,042</b>	<b>¥ 95,930</b>	<b>\$ 649</b>
	Yen		U.S. Dollars
<b>Net Income per Share of Common Stock</b>	<b>¥ 56.16</b>	<b>¥ 57.28</b>	<b>\$ 0.39</b>

See accompanying notes.

## Financial Data:

## Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2022 and 2021

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2022
<b>Net Income</b>	<b>¥ 94,589</b>	<b>¥ 96,364</b>	<b>\$ 653</b>
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	¥ (59,082)	¥ (3,533)	\$ (408)
Deferred Gains (Losses) on Hedges	8,494	(3,002)	59
Foreign Currency Translation Adjustments	6,552	310	45
Remeasurements of Defined Benefit Plans	1,325	365	9
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	2,899	1,316	20
<b>Total Other Comprehensive Income (Loss)</b>	<b>¥ (39,809)</b>	<b>¥ (4,542)</b>	<b>\$ (275)</b>
<b>Comprehensive Income:</b>	<b>¥ 54,779</b>	<b>¥ 91,822</b>	<b>\$ 378</b>
Comprehensive Income Attributable to Owners of the Parent	¥ 53,951	¥ 91,337	\$ 373
Comprehensive Income Attributable to Non-Controlling Interests	827	484	6

Financial Data:

# Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2022 and 2021

For the Six Months Ended September 30, 2022

	Millions of Yen			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 342,853	¥ 1,429,874	¥ 2,114,764
Changes during the Period				
Cash Dividends			(23,594)	(23,594)
Net Income Attributable to Owners of the Parent			94,042	94,042
Purchase of Shares of Consolidated Subsidiaries		36		36
Reversal of Revaluation Reserve for Land			6	6
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	36	70,455	70,491
Balance at the End of the Period	¥ 342,037	¥ 342,889	¥ 1,500,329	¥ 2,185,256

	Millions of Yen							
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income		
Balance at the Beginning of the Period	¥ 290,154	¥ (41,661)	¥ (4,456)	¥ 3,713	¥ (42,703)	¥ 205,045	¥ 28,699	¥ 2,348,510
Changes during the Period								
Cash Dividends								(23,594)
Net Income Attributable to Owners of the Parent								94,042
Purchase of Shares of Consolidated Subsidiaries								36
Reversal of Revaluation Reserve for Land								6
Net Changes of Items Other Than Shareholders' Equity	(63,315)	10,013	(6)	11,881	1,329	(40,097)	334	(39,763)
Total Changes during the Period	(63,315)	10,013	(6)	11,881	1,329	(40,097)	334	30,728
Balance at the End of the Period	¥ 226,838	¥ (31,648)	¥ (4,463)	¥ 15,595	¥ (41,374)	¥ 164,948	¥ 29,033	¥ 2,379,238

See accompanying notes.

## For the Six Months Ended September 30, 2021

	Millions of Yen			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 342,853	¥ 1,339,698	¥ 2,024,588
Cumulative Effects of Changes in Accounting Policies			(9,636)	(9,636)
Restated Balance	342,037	342,853	1,330,061	2,014,951
Changes during the Period				
Cash Dividends			(19,843)	(19,843)
Net Income Attributable to Owners of the Parent			95,930	95,930
Purchase of Shares of Consolidated Subsidiaries				—
Reversal of Revaluation Reserve for Land			339	339
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	—	76,426	76,426
Balance at the End of the Period	¥ 342,037	¥ 342,853	¥ 1,406,488	¥ 2,091,378

	Millions of Yen							
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income		
Balance at the Beginning of the Period	¥ 345,053	¥ (44,836)	¥ (4,016)	¥ (2,452)	¥ (4,477)	¥ 289,269	¥ 27,637	¥ 2,341,495
Cumulative Effects of Changes in Accounting Policies							(0)	(9,636)
Restated Balance	345,053	(44,836)	(4,016)	(2,452)	(4,477)	289,269	27,636	2,331,858
Changes during the Period								
Cash Dividends								(19,843)
Net Income Attributable to Owners of the Parent								95,930
Purchase of Shares of Consolidated Subsidiaries								—
Reversal of Revaluation Reserve for Land								339
Net Changes of Items Other Than Shareholders' Equity	(3,549)	(2,876)	(339)	1,464	368	(4,932)	141	(4,790)
Total Changes during the Period	(3,549)	(2,876)	(339)	1,464	368	(4,932)	141	71,636
Balance at the End of the Period	¥ 341,503	¥ (47,712)	¥ (4,356)	¥ (988)	¥ (4,108)	¥ 284,337	¥ 27,778	¥ 2,403,495

See accompanying notes.



For the Six Months Ended September 30, 2022

	Millions of U.S. Dollars			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	\$ 2,362	\$ 2,368	\$ 9,874	\$ 14,604
Changes during the Period				
Cash Dividends			(163)	(163)
Net Income Attributable to Owners of the Parent			649	649
Purchase of Shares of Consolidated Subsidiaries		0		0
Reversal of Revaluation Reserve for Land			0	0
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	0	487	487
Balance at the End of the Period	\$ 2,362	\$ 2,368	\$ 10,361	\$ 15,091

	Millions of U.S. Dollars							
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income		
Balance at the Beginning of the Period	\$ 2,004	\$ (288)	\$ (31)	\$ 26	\$ (295)	\$ 1,416	\$ 198	\$ 16,218
Changes during the Period								
Cash Dividends								(163)
Net Income Attributable to Owners of the Parent								649
Purchase of Shares of Consolidated Subsidiaries								0
Reversal of Revaluation Reserve for Land								0
Net Changes of Items Other Than Shareholders' Equity	(437)	69	(0)	82	9	(277)	2	(275)
Total Changes during the Period	(437)	69	(0)	82	9	(277)	2	212
Balance at the End of the Period	\$ 1,566	\$ (219)	\$ (31)	\$ 108	\$ (286)	\$ 1,139	\$ 200	\$ 16,430

See accompanying notes.

## Financial Data:

# Consolidated Statements of Cash Flows (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2022 and 2021

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2022
<b>Cash Flows from Operating Activities:</b>			
Income before Income Taxes	¥ 129,648	¥ 130,258	\$ 895
Depreciation and Amortization	14,635	14,185	101
Impairment Losses	377	732	3
Amortization of Goodwill	2,199	2,199	15
Equity in Losses (Earnings) of Affiliated Companies	(7,567)	(5,721)	(52)
Increase (Decrease) in Allowance for Loan Losses	(26,575)	(11,576)	(184)
Increase (Decrease) in Provision for Bonuses	(1,770)	(1,464)	(12)
Increase (Decrease) in Provision for Directors' Bonuses	(98)	(103)	(1)
Increase (Decrease) in Provision for Stocks Payment	115	40	1
Decrease (Increase) in Assets for Retirement Benefits	(3,796)	(8,272)	(26)
Increase (Decrease) in Liabilities for Retirement Benefits	75	54	1
Increase (Decrease) in Provision for Reward Points Program	593	589	4
Increase (Decrease) in Provision for Reimbursement of Deposits	(373)	(312)	(3)
Increase (Decrease) in Provision for Contingent Losses	(351)	(36)	(2)
Interest Income	(259,341)	(185,029)	(1,791)
Interest Expenses	162,242	52,077	1,120
Loss (Gain) Related to Securities	26,385	10,443	182
Loss (Gain) on Money Held in Trust	(45)	(35)	(0)
Foreign Exchange Losses (Gains)	(289,224)	(15,858)	(1,997)
Loss (Gain) on Disposal of Fixed Assets	246	14	2
Net Decrease (Increase) in Trading Assets	(824,727)	105,516	(5,695)
Net Increase (Decrease) in Trading Liabilities	833,526	(86,815)	5,756
Net Decrease (Increase) in Loans and Bills Discounted	(1,405,026)	(62,883)	(9,703)
Net Increase (Decrease) in Deposit	1,263,946	(393,437)	8,728
Net Increase (Decrease) in Negotiable Certificates of Deposit	1,161,391	935,406	8,020
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	(1,225,592)	274,644	(8,463)
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	(209,608)	(132,345)	(1,447)
Net Decrease (Increase) in Call Loans	266,635	136,962	1,841
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	143,192	43,037	989
Net Increase (Decrease) in Call Money	(59,086)	(111,213)	(408)
Net Decrease (Increase) in Foreign Exchange-Assets	(6,799)	(6,849)	(47)
Net Increase (Decrease) in Foreign Exchange-Liabilities	(526)	649	(4)
Net Decrease (Increase) in Lease Receivables and Investment Assets	9,523	2,494	66
Net Increase (Decrease) in Short-Term Bonds Payable	359,321	(58,087)	2,481
Increase (Decrease) in Straight Bonds-Issuance and Redemption	322,881	317,142	2,230
Net Increase (Decrease) in Borrowed Money from Trust Account	58,833	(741,337)	406
Interest Received	241,455	193,366	1,667
Interest Paid	(144,913)	(61,660)	(1,001)
Other, Net	(36,939)	79,277	(255)
Subtotal	¥ 494,863	¥ 416,050	\$ 3,417
Income Taxes (Paid) Refunded	(28,357)	(15,893)	(196)
<b>Net Cash Provided by (Used in) Operating Activities</b>	<b>¥ 466,506</b>	<b>¥ 400,156</b>	<b>\$ 3,222</b>

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2022
<b>Cash Flows from Investing Activities:</b>			
Purchase of Securities	¥ (2,782,679)	¥ (4,630,767)	\$ (19,216)
Proceeds from Sales of Securities	726,294	2,499,771	5,016
Proceeds from Redemption of Securities	2,870,188	2,027,901	19,820
Purchase of Tangible Fixed Assets	(2,776)	(3,436)	(19)
Proceeds from Sales of Tangible Fixed Assets	18	1,709	0
Purchase of Intangible Fixed Assets	(23,811)	(18,525)	(164)
Purchase of Shares of Affiliated Companies Accounted for using the Equity Method	(1,167)	(8,606)	(8)
<b>Net Cash Provided by (Used in) Investing Activities</b>	<b>¥ 786,067</b>	<b>¥ (131,952)</b>	<b>\$ 5,428</b>
<b>Cash Flows from Financing Activities:</b>			
Repayments of Subordinated Borrowings	¥ (20,000)	¥ —	\$ (138)
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	(56,100)	—	(387)
Cash Dividends Paid	(23,594)	(19,843)	(163)
Cash Dividends Paid to Non-Controlling Interests	(456)	(342)	(3)
<b>Net Cash Provided by (Used in) Financing Activities</b>	<b>¥ (100,151)</b>	<b>¥ (20,185)</b>	<b>\$ (692)</b>
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ 94,881	¥ 28,167	\$ 655
<b>Net Increase (Decrease) in Cash and Cash Equivalents</b>	<b>¥ 1,247,303</b>	<b>¥ 276,186</b>	<b>\$ 8,613</b>
Cash and Cash Equivalents at the Beginning of the Period	¥ 15,653,061	¥ 16,741,171	\$ 108,094
<b>Cash and Cash Equivalents at the End of the Period (Note 1)</b>	<b>¥ 16,900,365</b>	<b>¥ 17,017,357</b>	<b>\$ 116,707</b>

See accompanying notes.

## Financial Data:

## Notes to the Interim Consolidated Financial Statements (Unaudited)

**Basis of Presentation of Financial Statements**

The accompanying interim consolidated financial statements (banking account) have been prepared from the accounts maintained by Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") and its consolidated subsidiaries (together, the "SuMi TRUST Bank Group") in accordance with accounting principles generally accepted in Japan and certain accounting and disclosure rules under the Financial Instruments and Exchange Act of Japan and the Banking Act of Japan, which are different in certain respects as to the application and disclosure requirements of International Financial Reporting Standards.

In preparing these interim consolidated financial statements, the interim consolidated financial statements of SuMi TRUST Bank issued in Japan have been reclassified and rearranged in order to present them in a form that is more familiar to readers outside Japan.

The interim consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMi TRUST Bank is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥144.81 to U.S. \$1, the approximate rate of exchange as of September 30, 2022. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, total balances may not be equal to the sum of individual amounts.

**Significant Accounting Policies and Practices****1. Scope of Consolidation**

(1) Consolidated Subsidiaries as of September 30, 2022:

37 companies

Principal Companies:

Sumitomo Mitsui Trust Loan & Finance Co., Ltd.

Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.

Sumitomo Mitsui Trust Realty Co., Ltd.

Sumitomo Mitsui Trust Guarantee Co., Ltd.

Sumitomo Mitsui Trust Club Co., Ltd.

Sumitomo Mitsui Trust and Bank (U.S.A.) Limited

A change in the consolidated subsidiaries during the interim period ended September 30, 2022, is as follows:

STB Finance Cayman Limited is excluded from the scope of consolidation effective from the interim period ended September 30, 2022, due to liquidation.

**(2) Unconsolidated Subsidiaries**

Principal Companies:

Cattleya Co., Ltd.

Apollo Aligned Alternatives (C-2), L.P.

Cattleya Co., Ltd. and 10 other companies are excluded from the scope of consolidation in accordance with Article 5, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements and their assets and profits/losses do not belong to the subsidiaries.

Apollo Aligned Alternatives (C-2), L.P. and other unconsolidated subsidiaries are excluded from the scope of consolidation, because they are immaterial to the extent that excluding such companies from consolidation would not prevent a reasonable assessment of the corporate group's financial position and financial results. Such materiality is determined based on the size of their assets, ordinary income, net income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), retained earnings (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), accumulated other comprehensive income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), and other financial data.

**2. Application of the Equity Method**

(1) Unconsolidated Subsidiaries Accounted for by the Equity Method:

None

(2) Affiliated Companies Accounted for by the Equity Method:

18 companies

Principal Company:

SBI Sumishin Net Bank, Ltd.

Changes in the affiliated companies accounted for by the equity method during the interim period ended September 30, 2022, are as follows:

Yuryo Loan Co., Ltd. and three other companies are excluded from the scope of the application of the equity

method effective from the interim period ended September 30, 2022, due to their reduced significance on the consolidated financial statements.

### (3) Unconsolidated Subsidiaries and Affiliated Companies That Are Not Accounted for by the Equity Method

Principal Companies:

Cattleya Co., Ltd.

Apollo Aligned Alternatives (C-2), L.P.

Cattleya Co., Ltd. and 10 other companies are excluded from the scope of the application of the equity method in accordance with Article 7, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/losses do not belong to the subsidiaries.

Apollo Aligned Alternatives (C-2), L.P. and other unconsolidated subsidiaries and affiliated companies that are not accounted for by the equity method are excluded from the scope of application of the equity method because such exclusion would not materially affect the interim consolidated financial statements. Such materiality is determined based on the size of their net income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), retained earnings (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), accumulated other comprehensive income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), and other financial data.

### 3. Interim Balance Sheet Dates of the Consolidated Subsidiaries

(1) The interim balance sheet dates of consolidated subsidiaries are as follows:

October 31:	2 companies
February 28:	1 company
March 31:	4 companies
May 31:	1 company
June 30:	4 companies
September 30:	25 companies

(2) Subsidiaries are consolidated using the interim financial statements as of the following dates:

- Subsidiaries with an interim balance sheet date of October 31: Provisionally prepared interim financial statements as of July 31
- A subsidiary with an interim balance sheet date of February 28: Provisionally prepared interim financial statements as of August 31
- Subsidiaries with an interim balance sheet date of March 31: Provisionally prepared interim financial statements as of September 30
- A subsidiary with an interim balance sheet date of May 31: Provisionally prepared interim financial statements as of August 31
- Other subsidiaries: Interim financial statements as of their respective interim balance sheet dates.

Material transactions arising between the interim consolidated balance sheet date, September 30, 2022, and the above interim balance sheet dates of consolidated subsidiaries have been reflected in the interim consolidated financial statements.

### 4. Significant Accounting Policies

#### (1) Trading Assets/Liabilities and Income/Expenses

Trading account activities are conducted to seek profits by taking advantage of short-term fluctuations in interest rates, currency rates, financial markets or other indicators, or inter-market differences (for trading purposes). The fluctuations in such items are presented as "Trading Assets" or "Trading Liabilities" in the interim consolidated balance sheets on a trade-date basis, and gains and losses from such transactions are presented as "Trading Income" or "Trading Expenses" in the interim consolidated statements of income.

For the measurement of trading assets and trading liabilities, securities and monetary claims are stated at their fair values as of the interim consolidated balance sheet date, and trading-related financial derivatives, such as swaps, futures, and options, are stated at the amounts that would be settled if they were terminated on the interim consolidated balance sheet date.

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the interim period and differences in resulting gains or losses from the settlement of financial derivatives assuming that the settlement was made as of September 30, 2022.

Regarding valuation of specific market risks and credit risks for derivative transactions, fair value is measured in groups of financial assets and financial liabilities with the basis of the net asset or liability after offsetting financial assets and financial liabilities.

## (2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMi TRUST Bank is required to determine the purposes for holding each security and classify such security into (i) securities held for trading purposes ("Trading Securities"), (ii) debt securities intended to be held to maturity ("Held-to-Maturity Debt Securities"), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories ("Available-for-Sale Securities"). "Held-to-Maturity Debt Securities" are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. "Available-for-Sale Securities" are valued at the market price (cost of securities sold is calculated using primarily the moving-average method). Equity securities with no market prices are carried at cost using the moving-average method.

Valuation differences on "Available-for-Sale Securities" are recorded as a separate component of net assets and reported in the interim consolidated balance sheets.

(b) Securities in money held in trust are classified and accounted for in the same manner as those described in 4. (1) and 4. (2) (a) above.

## (3) Financial Derivatives

Financial derivatives, excluding those for trading purposes, are stated at fair value.

Regarding valuation of specific market risks and credit risks, fair value is measured in groups of financial assets and financial liabilities with the basis of the net asset or liability after offsetting financial assets and financial liabilities.

## (4) Depreciation and Amortization Methods

### (a) Tangible fixed assets other than lease assets

Tangible fixed assets are depreciated using primarily the straight-line method.

Useful lives of major asset categories:

Buildings: 3 to 60 years

Others: 2 to 20 years

### (b) Intangible fixed assets

Intangible fixed assets are amortized using the straight-line method. Software for internal use is amortized over the useful life specified by SuMi TRUST Bank or the consolidated subsidiaries, which is generally five years.

Goodwill is amortized over a reasonable number of years, determined for each case, up to a maximum of 20 years. However, if immaterial, goodwill is expensed in its entirety in the year in which it arises.

### (c) Lease assets

The lease assets under "Tangible Fixed Assets" that are related to finance leases that do not transfer ownership of the lease assets to lessees are depreciated and amortized using the straight-line method over the lease term, assuming a residual value of zero.

## (5) Allowance for Loan Losses

SuMi TRUST Bank records allowance for loan losses in accordance with internally established criteria for write-offs and allowance for loan losses.

For claims against borrowers that have initiated special liquidation proceedings or other bankruptcy proceedings ("legal bankruptcy") and against borrowers that are in a substantially similar adverse condition ("virtual bankruptcy"), the allowance is provided based on the amount of claims, after the write-off stated below, net of the expected amount of recoveries from collateral and guarantees. For claims against borrowers that have not yet initiated bankruptcy proceedings, but are very likely to become bankrupt in the future ("possible bankruptcy"), an allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers' solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims.

For claims against large borrowers with certain credit risks and credit amounts that are classified as possible bankruptcy borrowers, restructured loan borrowers, or close-observation borrowers, if future cash flows from the collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the “estimated cash flow method”).

For claims that are classified as other than those above, the allowance is primarily provided based on the estimated loan losses over the next one or three years, which are calculated based on the average historical loan-loss ratios during a certain period on the basis of historical loan losses over the past one or three years, then adjusted based on future forecast.

All claims are assessed at branches and credit supervision departments based on the criteria for self-assessment of asset quality. The Risk Management Department, which is independent from operating sections, monitors the results of such assessments.

As for the other consolidated subsidiaries, the allowance for loan losses for general claims is provided based on the historical loan-loss ratios, and the allowance for loan losses for specific claims, such as possible uncollectible claims, is provided based on the estimate of unrecoverable amount for each claim.

For claims against borrowers who are legally bankrupt or virtually bankrupt with collateral or guarantees, the amounts of claims, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are deemed uncollectible, and such uncollectible amount is directly deducted from the amounts of claims. The deducted amount was ¥26,959 million (U.S. \$186 million) for the six months ended September 30, 2022.

#### (Additional Information)

There is no significant change to the assumption for the adjustments made to loan losses based on future forecast described in the “Significant Accounting Estimates” section of the Annual Report for the fiscal year ended March 31, 2022, during the six-month period ended September 30, 2022.

#### (6) Provision for Bonuses

A provision for bonuses is provided for the estimated employee bonuses attributable to the current interim period.

#### (7) Provision for Directors’ Bonuses

A provision for directors’ bonuses is provided for the estimated directors’ bonuses attributable to the current interim period.

#### (8) Provision for Stocks Payment

A provision for stocks payment is provided for estimated stock-based payments to directors of SuMi TRUST Bank under a stock-based compensation scheme that have been earned by September 30, 2022.

#### (9) Provision for Reward Points Program

A provision for reward points program is provided for the use of points granted to holders of Diners Club Card and other credit cards in the amount deemed necessary based on the reasonable estimates of the points to be used in the future.

#### (10) Provision for Reimbursement of Deposits in Dormant Accounts

A provision for reimbursement of deposits in dormant accounts is provided for the deposits that were derecognized as liabilities under certain conditions. Such provision is provided against the estimated future reimbursement to be requested by customers based on the past reimbursement record.

#### (11) Provision for Contingent Losses

A provision for contingent losses is provided for losses associated with off-balance-sheet transactions or trust transactions in the amount deemed necessary based on the estimated possible future losses.



## (12) Accounting for Retirement Benefits

In determining the retirement benefit obligations, projected benefits to the periods up to the interim period ended September 30, 2022, are attributed based on the plan's benefit formula. Past service cost and actuarial gains or losses are expensed using the following methods:

### Past service cost:

In principle, the full amount of past service costs is charged to profit or loss in the fiscal year they occur.

### Actuarial gains or losses:

Actuarial differences are expensed using the straight-line method, primarily over 10 years, within the employees' average remaining service period, commencing from the next fiscal year of incurrence.

Some consolidated subsidiaries adopt the simplified method in calculating liabilities for retirement benefits and retirement benefit expenses for lump-sum retirement benefit plans, recording liabilities at amounts that would be required for voluntary termination at the end of the current interim period.

## (13) Basis for Recognition of Significant Revenues and Expenses

The SuMi TRUST Bank Group's main revenues from contracts with customers are "Net Trust Fees" and "Revenue from Service Transactions" such as asset administration fees, stock transfer agency fees, real estate brokerage fees, and investment trust and insurance sales fees.

The timing of satisfying performance obligation in each transaction is determined based on the respective economic conditions as follows. The amount of consideration for a transaction is generally received within approximately six months after the satisfaction of its performance obligation and does not include significant financing components.

Trust fees and asset administration fees are recorded mainly in the "Investor Services Business" and "Retail Business." The SuMi TRUST Bank Group is obligated to perform asset administration services in accordance with the terms of trust agreements and various contracts. The SuMi TRUST Bank Group recognizes revenues from these performance obligations over a period of time since the benefits are expensed by the customer as the daily services are provided.

Stock transfer agency fees are mainly recorded in the "Wholesale Business." The SuMi TRUST Bank Group is obligated to perform shareholder registry management services in accordance with agreement on entrustment of management of shareholder registry. The SuMi TRUST Bank Group recognizes revenues from this performance obligation over a period of time since the benefits are expensed by the customer as the daily services are provided.

Real estate brokerage fees are recorded mainly in the "Real Estate Business." The SuMi TRUST Bank Group is obligated to perform real estate brokerage services based on real estate brokerage contracts. Revenues are recognized when the performance obligation is satisfied at the time when the real estate sales contract is executed or when the property is delivered. The timing of satisfying performance obligation is determined based on the significance of the duties after the execution of the real estate sales contract.

Fees on sales of investment trusts and insurance are mainly recorded in the "Retail Business." The SuMi TRUST Bank Group is obligated to provide product explanations and sales administrative services based on the terms and conditions of transactions and consignment agreements. Revenues are recognized when the performance obligation is satisfied at the time of product sale.

## (14) Foreign Currency Translation

Assets and liabilities of SuMi TRUST Bank that are denominated in foreign currencies and overseas branch accounts are generally translated into yen at the exchange rates prevailing at the interim consolidated balance sheet date, except for shares of stocks in affiliated companies translated into yen at the exchange rates prevailing at the acquisition dates.

Assets and liabilities of consolidated subsidiaries that are denominated in foreign currencies are translated into yen at the exchange rates prevailing at their respective interim balance sheet dates.

## (15) Accounting for Leases

As for the consolidated subsidiaries in Japan, income and expenses arising from transactions of finance leases that do not transfer ownership to lessees are recognized as sales and costs of goods sold when lease payments are collected.



## (16) Hedge Accounting

## (a) Interest-related risk hedge

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Committee Practical Guidance No.24 of March 17, 2022, "Guidance No.24"). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits, loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest volatility factors for the hedged items and those for the hedging instruments.

## (b) Currency-related risk hedge

SuMi TRUST Bank manages the foreign exchange risk arising from various assets and liabilities denominated in foreign currencies using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Foreign Currency Transactions in Banking Industry" (JICPA Industry Committee Practical Guidance No.25 of October 8, 2020, "Guidance No.25"). The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

Additionally, transactions intended to hedge the foreign exchange risk associated with foreign currency-denominated securities (other than bonds) are treated as portfolio hedges. Fair value hedge accounting has been adopted to account for such transactions on the conditions that specific foreign currency-denominated securities are designated in advance as hedged items and that

foreign currency payables of spot and forward foreign exchange contracts exist in excess of the acquisition cost of such foreign currency-denominated securities on a foreign currency basis.

The foreign exchange risk associated with investment in the shares of stocks in foreign subsidiaries and affiliated companies is individually hedged using forward exchange contracts denominated in the same currency, and foreign currency translation adjustments arising from the hedging instruments are included in "Foreign Currency Translation Adjustments."

## (c) Internal hedge transactions and others

Among derivative transactions of SuMi TRUST Bank that take place between consolidated subsidiaries or that are made internally between designated trading accounts and some other accounts, those interest rate swaps and cross-currency swaps designated as hedging instruments are carried out in accordance with standards for cover deals with external parties, which eliminate discretion and enable strict management on hedges pursuant to Guidance No.24 and Guidance No.25. Accordingly, income or expenses arising from such interest rate swaps and cross-currency swaps are recognized as profits or losses, or deferred, rather than eliminated.

Deferred hedge accounting has been adopted for certain assets and liabilities by individual transactions.

Consolidated subsidiaries account for such transactions as deferred hedges or exceptional treatment for interest rate swaps.

## (17) Scope of Cash and Cash Equivalents in the Interim Consolidated Statements of Cash Flows

For SuMi TRUST Bank, the balance of "Cash and Cash Equivalents" in the interim consolidated statements of cash flows is equivalent to the balance of cash and due from the Bank of Japan under "Cash and Due from Banks" presented in the interim consolidated balance sheets. For the consolidated subsidiaries, the balance of "Cash and Cash Equivalents" in the interim consolidated statements of cash flows is equivalent to the balance of "Cash and Due from Banks" presented in the interim consolidated balance sheets.

**(18) Nondeductible Consumption Taxes Associated with Assets**

Nondeductible consumption taxes and local consumption taxes associated with assets are recorded as expenses in the current interim period.

**(19) Adoption of the Group Tax Sharing System**

SuMi TRUST Bank adopts the group tax sharing system.

**(20) Adoption of Accounting Treatment and Disclosure Under Group Tax Sharing System**

SuMi TRUST Bank and some of its consolidated subsidiaries in Japan have shifted from the consolidated taxation system to the group tax sharing system effective from the six months ended September 30, 2022. In accordance with this change, the treatment of accounting and disclosure of corporation taxes, local corporation taxes, and tax effect accounting under the group tax sharing system are in accordance with “Practical Solution on the Accounting and Disclosure Under the Group Tax Sharing System” (Accounting Standards Board of Japan (ASBJ) Practical Issues Task Force (PITF) No.42, August 12, 2021, “ASBJ PITF No.42”). In accordance with Paragraph 32 (1) of ASBJ PITF No.42, the change in accounting policy resulting from the adoption of ASBJ PITF No.24 is not expected to have any effect on the consolidated financial statements.

**Changes in Accounting Policies****Application of Implementation Guidance on Accounting Standard for Fair Value Measurement**

SuMi TRUST Bank has applied the “Implementation Guidance on Accounting Standard for Fair Value Measurement” (ASBJ Guidance No.31, June 17, 2021, “Guidance for Application of Fair Value Measurement”) from the beginning of the six-month period ended September 30, 2022. In accordance with the transitional measures stipulated in Paragraph 27-2 of the Guidance for Application of Fair Value Measurement, SuMi TRUST Bank has decided to apply the new accounting policy set forth by the Guidance for Application of Fair Value Measurement prospectively. Thus, certain investment trusts, which were previously stated at the acquisition cost on the consolidated balance sheet, are now measured at fair value based on factors, such as the net asset value.

As a result, Securities, Valuation Differences on Available for Sale Securities, Deferred Tax Liabilities increased by ¥8,305 million (U.S. \$57 million), ¥5,762 million (U.S. \$40 million), and ¥2,543 million (U.S. \$18 million), respectively. The effect of this change on per share information for the six-month period ended September 30, 2022, is immaterial.

## Notes to the Interim Consolidated Balance Sheets

### 1. Securities

"Securities" include stocks and equity investments in unconsolidated subsidiaries and affiliated companies.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Stocks	¥ 144,797	\$ 1,000
Equity Investments	72,530	501

### 2. Securities with free disposal rights to sell or (re)pledge

Securities borrowed under unsecured loan agreements and securities purchased under resale agreements or borrowed with cash collateral that SuMi TRUST Bank has a right to freely sell or (re)pledge consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Securities that are Further Loaned	¥ 714,065	\$ 4,931

### 3. Loans and Bills Discounted

Loans in accordance with the Banking Act and the Act on Emergency Measures for Revitalization of the Financial Functions are presented below. Loans include corporate bonds in "securities" (limited to those issued in private placement of securities prescribed in Section 3 of Paragraph 2 in the Financial Instruments and Exchange Act, and those with wholly or partially guaranteed redemption

of the principal and payment of the interest), loans and bills discounted, foreign exchanges, interest receivables, suspense payments, and customers' liabilities for acceptances and guarantees in "other assets" presented in the interim consolidated balance sheet, and securities loaned (limited to those under a loan for use or lease contract) provided in the notes, etc.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Bankrupt and Practically Bankrupt Loans	¥ 22,405	\$ 155
Doubtful Loans	109,125	754
Loans Past Due Three Months or More	2,685	19
Restructured Loans	33,268	230
<b>Total</b>	<b>¥ 167,484</b>	<b>\$ 1,157</b>

Bankrupt and practically bankrupt loans are those loans that have fallen into bankruptcy due to certain reasons, including initiation of bankruptcy proceedings, start of reorganization proceedings, or submission of an application to start rehabilitation proceedings and quasi-loans.

Doubtful loans are those loans with a strong likelihood that loan principals cannot be recovered and interest cannot be received according to the contract because of difficulties in the financial conditions and business performance of debtors who are not yet legally bankrupt, excluding those

loans classified as bankrupt and practically bankrupt loans.

Loans past due three months or more are those loans for which principal or interest payments are more than three months past due (calculated from the day following the contractual payment date), excluding loans classified as bankrupt and practically bankrupt loans and doubtful loans.

Restructured loans are those loans whose terms have been modified by reducing or waiving interest, granting interest payment extensions, granting principal repayment

extensions, forgiving debt, or otherwise providing some arrangements favorable to the borrower in connection with the borrower's business restructuring or to otherwise provide support, excluding those loans classified as

bankrupt and practically bankrupt loans, doubtful loans or loans past due three months or more.

The above loans are presented at the amounts prior to deduction of allowances for loan losses.

#### 4. Bills Discounted

Bills discounted are treated as financial transactions in accordance with Guidance No.24. SuMi TRUST Bank has a free disposal right to sell or (re)pledge such commercial bills. The total face value of such bills is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Bills Discounted	¥ 442	\$ 3

#### 5. Assets Pledged as Collateral

Assets pledged as collateral as of September 30, 2022, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Assets Pledged as Collateral:		
Securities	¥ 2,285,475	\$ 15,783
Loans and Bills Discounted	4,785,628	33,048
Lease Receivables and Investment Assets	52,142	360
Other Assets	81,759	565
<b>Total</b>	<b>¥ 7,205,006</b>	<b>\$ 49,755</b>
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 19,635	\$ 136
Payables under Repurchase Agreements	590,814	4,080
Borrowed Money	4,479,918	30,937

In addition to the foregoing, the following assets have been pledged as collateral for settlement of exchange and others, or as a substitution of margin of futures and others.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Securities	¥ 581,457	\$ 4,015

"Other Assets" include initial margins of futures, security deposits, and cash collateral pledged for financial instruments. Such amounts are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Initial Margins of Futures Markets	¥ 59,142	\$ 408
Security Deposits	24,595	170
Cash Collateral Pledged for Financial Instruments-Assets	1,275,560	8,809

## 6. Overdraft Facility Agreements and Commitment Lines of Credit

Overdraft facility agreements and committed lines of credit are agreements to extend a certain amount of credit at the customer's request as long as the terms of the agreement have not been violated. The amount of unused credit under such agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Amount of Unused Credit under Agreements	¥ 12,943,748	\$ 89,384
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Canceled at Any Time	8,469,479	58,487

The balance of unused credit will not necessarily affect the future cash flows of SuMi TRUST Bank and its consolidated subsidiaries because most of these agreements expire without credit being extended. Most of these agreements contain clauses allowing SuMi TRUST Bank and its consolidated subsidiaries to reject requests for credit outright or reduce the credit limits due to changes in financial circumstances, the

need to preserve claims, or other reasonable causes. Besides requesting collateral, such as real estate or securities, as necessary at the time of entering into the agreement, the SuMi TRUST Bank Group has also adopted other measures to keep its credit sound, such as periodically assessing the condition of customers' businesses following internal procedures and revising agreements, as necessary.

## 7. Revaluation Reserve for Land

In accordance with the Act on Revaluation of Land (Act No.34, promulgated on March 31, 1998), land for commercial use of SuMi TRUST Bank was revalued, and the amount equivalent to the taxes on the resulting valuation difference was recorded as a "Deferred Tax Liability for Land Revaluation" in liabilities, and the amount net of such differences was recorded as a "Revaluation Reserve for Land" in net assets.

Revaluation date: March 31, 1998, and March 31, 1999

Revaluation method prescribed by Paragraph 3 of Article 3 of the Act:

The revaluation is calculated by reasonably adjusting the value of land based on the following prices: the posted prices for benchmark properties as prescribed by Item 1 of Article 2 of the "Order for Enforcement of the Act on Revaluation of Land" (Cabinet Order No.119, promulgated on March 31, 1998); the standard prices for benchmark properties as prescribed by Item 2 of Article 2, the registered prices in tax lists for such land for commercial use as prescribed by Item 3 of Article 2; and the land assessments under Item 4 of Article 2 of the same Order.

## 8. Accumulated Depreciation of Tangible Fixed Assets

Accumulated depreciation of tangible fixed assets as of September 30, 2022, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Accumulated Depreciation of Tangible Fixed Assets	¥ 184,304	\$ 1,273

## 9. Borrowed Money

Borrowed money includes subordinated borrowings with lower priority for fulfillment of obligation than other debts.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Subordinated Borrowings	¥ 625,000	\$ 4,316
Subordinated Borrowings with a Debt Relief Clause at the Contractual Point of Non-Viability	625,000	4,316

## 10. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Subordinated Bonds	¥ 72,996	\$ 504

## 11. Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings

The bonds presented under "Securities" include guarantee obligations on corporate bonds that were placed through private securities offerings (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act).

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 63,799	\$ 441

## 12. Principal of Guaranteed Trust Accounts

The principal amount of the trusts held by SuMi TRUST Bank through guaranteed trust agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Money Trusts	¥ 4,107,204	\$ 28,363

## Notes to the Interim Consolidated Statements of Income

### 1. Other Income

Other income for the six months ended September 30, 2022, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Gains on Sales of Stocks and Other Securities	¥ 19,869	\$ 137
Equity in Earnings of Affiliated Companies	7,567	52
Gains on Stock-Related Derivatives	3,817	26

### 2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2022, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Salaries and Allowances	¥ 75,825	\$ 524

### 3. Other Expenses

Other expenses for the six months ended September 30, 2022, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Losses on Sales of Stocks and Other Securities	¥ 18,865	\$ 130
Allowance for Loan Losses	8,455	58
Losses on Investment in Partnerships	4,796	33

## Notes to the Interim Consolidated Statements of Changes in Net Assets

### 1. Class and Number of Issued Shares of Common Stock

The class and number of issued shares of common stock for the six months ended September 30, 2022, consist of the following:

	Thousands of Shares				Number of Shares Outstanding at the End of the Current Period
	Authorized	Number of Shares Outstanding at the Beginning of the Current Period	Increase	Decrease	
For the Six Months Ended September 30, 2022					
Number of Issued Shares:					
Common Share	3,000,000	1,674,537	—	—	1,674,537

### 2. Subscription Rights to Shares

There were no subscription rights to shares for the six months ended September 30, 2022.

### 3. Dividends

(1) Dividends paid for the six months ended September 30, 2022, consist of the following:

Resolution	Type of Shares	Cash Dividends Declared Millions of Yen (Millions of U.S. Dollars)	Dividend Resources	Cash Dividends per Share Yen (U.S. Dollars)	Record Date	Effective Date
June 23, 2022						
Ordinary General Meeting of Shareholders	Common Share	¥ 23,594 (\$163)	Retained Earnings	¥ 14.09 (\$0.10)	March 31, 2022	June 24, 2022

(2) Dividends with a record date during the current interim period ended September 30, 2022, but whose effective date is after September 30, 2022, are as follows:

Resolution	Type of Shares	Cash Dividends Declared Millions of Yen (Millions of U.S. Dollars)	Dividend Resources	Cash Dividends per Share Yen (U.S. Dollars)	Record Date	Effective Date
November 11, 2022						
Board of Directors' Meeting	Common Share	¥ 36,789 (\$254)	Retained Earnings	¥ 21.97 (\$0.15)	September 30, 2022	December 1, 2022

## Note to the Interim Consolidated Statements of Cash Flows

### Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the interim consolidated statements of cash flows and cash and due from banks in the interim consolidated balance sheets as of September 30, 2022.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Cash and Due from Banks	¥ 19,599,687	\$ 135,348
Due from Banks (Excluding Due from the Bank of Japan)	(2,699,322)	(18,640)
Cash and Cash Equivalents	¥ 16,900,365	\$ 116,707



## Leases

### 1. Finance Leases

As a lessee:

Finance leases that do not transfer ownership of the lease assets to lessees

#### 1) Description of lease assets

Tangible fixed assets

Mainly store buildings and office equipment

#### 2) Method for depreciating and amortizing lease assets

Refer to "(4) Depreciation and Amortization Methods" of "4. Significant Accounting Policies" in the Significant Accounting Policies and Practices.

### 2. Operating Leases

As a lessee:

Total future lease payments under non-cancelable operating leases as of September 30, 2022, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Due in One Year or Less	¥ 2,175	\$ 15
Due in More than One Year	9,785	68
<b>Total</b>	<b>¥ 11,961</b>	<b>\$ 83</b>

As a lessor:

Total future lease payments under non-cancelable operating leases as of September 30, 2022, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Due in One Year or Less	¥ 5,795	\$ 40
Due in More than One Year	33,389	231
<b>Total</b>	<b>¥ 39,184</b>	<b>\$ 271</b>

## Financial Instruments

### Fair Values of Financial Instruments and Breakdown by Input Level

The carrying amounts on the interim consolidated balance sheets and fair values of financial instruments as of September 30, 2022, as well as the differences between these values and fair values by input level are presented below.

The amounts shown in the following table do not include investments in partnerships for which transitional measures are applied in accordance with Paragraph 24-16 of "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No.31, June 17, 2021, "Guidance for Application of Fair Value Measurement"), and equity securities with no market prices, etc. (See Note 3).

The fair values of financial instruments are classified into the following three levels depending on the observability and significance of the input used in the fair value measurement.

Level 1: Fair value determined based on the (unadjusted) quoted price in an active market for the same asset or liability

Level 2: Fair value determined based on directly or indirectly observable inputs other than Level 1 inputs

Level 3: Fair value determined based on significant unobservable inputs

If multiple inputs with a significant impact are used for the fair value measurement of a financial instrument, the financial instrument is classified to the lowest priority level of fair value measurement which each input belongs to.

#### (1) Financial assets and liabilities at fair value on the interim consolidated balance sheets

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2022				Sep. 30, 2022			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Monetary Claims Bought	¥ —	¥ 123,832	¥ —	¥ 123,832	\$ —	\$ 855	\$ —	\$ 855
Trading Assets								
Trading Securities	10,417	18,606	—	29,023	72	128	—	200
Money Held in Trust	1,473	—	—	1,473	10	—	—	10
Securities								
Available-for-Sale Securities	3,381,755	2,967,495	1,336	6,350,587	23,353	20,492	9	43,855
Stocks	1,117,797	—	—	1,117,797	7,719	—	—	7,719
Bonds	1,575,149	760,176	1,336	2,336,662	10,877	5,249	9	16,136
Government Bonds	1,575,149	—	—	1,575,149	10,877	—	—	10,877
Local Government Bonds	—	35,231	—	35,231	—	243	—	243
Short-Term Bonds Payable	—	—	—	—	—	—	—	—
Corporate Bonds	—	724,944	1,336	726,281	—	5,006	9	5,015
Other Securities	688,808	2,207,318	—	2,896,127	4,757	15,243	—	19,999
Foreign Stocks	4,362	—	—	4,362	30	—	—	30
Foreign Bonds	668,837	1,305,822	—	1,974,660	4,619	9,017	—	13,636
Others	15,608	901,495	—	917,104	108	6,225	—	6,333
Total Assets	¥ 3,393,646	¥ 3,109,934	¥ 1,336	¥ 6,504,916	\$ 23,435	\$ 21,476	\$ 9	\$ 44,920
Derivative Transactions (*1)(*2)(*3)								
Interest Rate Related Transactions	¥ 2,193	¥ (162,557)	¥ 1,196	¥ (159,167)	\$ 15	\$ (1,123)	\$ 8	\$ (1,099)
Currency Related Transactions	—	(62,251)	—	(62,251)	—	(430)	—	(430)
Stock Related Transactions	4,557	—	—	4,557	31	—	—	31
Bond-Related Transactions	4,314	(7,697)	—	(3,382)	30	(53)	—	(23)
Credit and Derivative Transactions	—	3,720	—	3,720	—	26	—	26
Total Derivative Transactions	¥ 11,065	¥ (228,785)	¥ 1,196	¥ (216,523)	\$ 76	\$ (1,580)	\$ 8	\$ (1,495)

(\*1) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(\*2) As for derivative transactions applying hedge accounting, ¥(270,067) million (U.S. \$(1,865) million) is recorded on the interim consolidated balance sheets as of September 30, 2022.

(\*3) Derivative transactions qualifying for hedge accounting include interest rate swaps designated as hedging instruments to fix cash flows of hedged items such as loans and bills discounted, and deferred hedges have been adopted, in principle. In addition, "Practical Solution on the Treatment of Hedge Accounting for Financial Instruments that Reference LIBOR" (ASBJ PITF No.40, March 17, 2022) has been adopted to these hedge transactions.

(2) Financial assets and liabilities which are not stated at fair value on the interim consolidated balance sheets

Cash and Due from Banks, Call Loans and Bills Bought, Receivables under Resale Agreements and Receivables under Securities Borrowing Transactions, Foreign Exchanges, Call Money and Bills Sold, Payables under Repurchase Agreements, Short-Term Bonds Payables, and Borrowed Money from Trust Account are not included in the following tables because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

	Millions of Yen											
	Sep. 30, 2022											
	Level 1		Level 2		Level 3		Total	Interim consolidated balance sheet amount	Net unrealized gains (losses)			
Monetary Claims Bought (*)	¥	—	¥	43,087	¥	576,561	¥	619,649	¥	619,193	¥	455
Securities												
Held-to-Maturity Securities		129,156		89,729		—		218,885		209,204		9,681
Government Bonds		129,156		—		—		129,156		117,463		11,693
Local Government Bonds		—		—		—		—		—		—
Short-Term Bonds Payable		—		—		—		—		—		—
Corporate Bonds		—		14,597		—		14,597		14,400		197
Other Securities		—		75,131		—		75,131		77,340		(2,209)
Foreign Bonds		—		75,131		—		75,131		77,340		(2,209)
Others		—		—		—		—		—		—
Loans and Bills Discounted										32,281,534		
Allowance for Loan Losses (*)										(121,241)		
		—		—		32,331,878		32,331,878		32,160,293		171,584
Lease Receivables and Investment Assets (*)		—		—		683,577		683,577		672,346		11,231
Total Assets	¥	129,156	¥	132,817	¥	33,592,017	¥	33,853,990	¥	33,661,037	¥	192,953
Deposits	¥	—	¥	34,549,885	¥	—	¥	34,549,885	¥	34,535,736	¥	14,148
Negotiable Certificates of Deposit		—		7,853,336		—		7,853,336		7,853,336		—
Borrowed Money		—		6,485,348		—		6,485,348		6,537,905		(52,556)
Bonds Payable		—		1,637,047		—		1,637,047		1,713,386		(76,338)
Total Liabilities	¥	—	¥	50,525,617	¥	—	¥	50,525,617	¥	50,640,364	¥	(114,747)

(\*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the interim consolidated balance sheets, because the balance of the allowance is immaterial.

	Millions of U.S. Dollars					
	Sep. 30, 2022					
	Level 1	Level 2	Level 3	Total	Interim consolidated balance sheet amount	Net unrealized gains (losses)
Monetary Claims Bought (*)	\$ —	\$ 298	\$ 3,982	\$ 4,279	\$ 4,276	\$ 3
Securities						
Held-to-Maturity Securities	892	620	—	1,512	1,445	67
Government Bonds	892	—	—	892	811	81
Local Government Bonds	—	—	—	—	—	—
Short-Term Bonds Payable	—	—	—	—	—	—
Corporate Bonds	—	101	—	101	99	1
Other Securities	—	519	—	519	534	(15)
Foreign Bonds	—	519	—	519	534	(15)
Others	—	—	—	—	—	—
Loans and Bills Discounted				223,800	222,923	
Allowance for Loan Losses (*)				(528)	(837)	
	—	—	223,271	223,271	222,086	1,185
Lease Receivables and Investment Assets (*)	—	—	4,721	4,721	4,643	78
Total Assets	\$ 892	\$ 917	\$ 231,973	\$ 233,782	\$ 232,450	\$ 1,332
Deposits	\$ —	\$ 238,588	\$ —	\$ 238,588	\$ 238,490	\$ 98
Negotiable Certificates of Deposit	—	54,232	—	54,232	54,232	—
Borrowed Money	—	44,785	—	44,785	45,148	(363)
Bonds Payable	—	11,305	—	11,305	11,832	(527)
Total Liabilities	\$ —	\$ 348,910	\$ —	\$ 348,910	\$ 349,702	\$ (792)

(\*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the interim consolidated balance sheets, because the balance of the allowance is immaterial.

(Note 1) Description of the valuation techniques and inputs used to measure fair value

### Monetary Claims Bought

Among monetary claims bought, securitized products are stated at reasonably calculated prices, which are equivalent to market prices, such as counterparties' quoted prices or dealer/broker-quoted prices and are classified into Level 3 if those prices are comprised of significant unobservable inputs and classified into Level 2 otherwise. Fair values for all other monetary claims bought are principally calculated in the same manner as Loans and Bills Discounted and mainly classified into Level 3.

### Trading Assets

Bonds and other securities held for trading purposes whose fair values are stated at dealer association prices or counterparties' quoted prices are classified into Level 1 or

Level 2 depending on the level of market activity. Others whose fair values are calculated by discounting future cash flows to their present values using observable inputs, are classified into Level 2.

### Money Held in Trust

Securities managed as trust assets in money held in trust, which are individually managed with the principal objective of securities portfolio management, are stated at quoted market prices or dealer/broker-quoted prices and mainly classified into Level 1 based on the level of the components.

Notes regarding money held in trust by holding purposes are presented under the "Money Held in Trust" section.

### Securities

Listed stocks are stated at quoted market prices and mainly classified into Level 1 depending on the level of market activity.

Bonds are stated at quoted market prices announced in exchange traded transactions, over-the-counter transactions, and others, and classified into Level 1 if they are traded in an active market. If the market is not active, even though bonds are stated at quoted market prices, they are classified into Level 2. Bonds stated at prices obtained from a third party, such as pricing services and dealers/brokers, are classified into Level 3 if those prices are comprised of significant unobservable inputs, and classified into Level 2 otherwise. Fair values of certain bonds are calculated by classifying them according to their internal ratings and maturities, and discounting the aggregate principal and interest by the interest rate which takes into account risk factors, including credit risks. If the interest rate is a significant unobservable input, the fair values of the bonds are classified into Level 3, otherwise Level 2.

Fair values of listed investment trusts and funds are stated at market prices quoted by exchanges and primarily classified into Level 1 based on the level of market activity. Investment trusts and funds for which no market transaction prices are available, including privately placed investment trusts, are stated at fair value based on factors, such as the net asset value, if there are no significant restrictions on the cancellation or repurchase request that would require compensation for the risk from market participants, and are primarily classified into Level 2.

### Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities; and discounting the aggregate principal and interest by the interest rate which takes into account risk factors, including credit risks. However, floating-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower's credit situation subsequent to the execution of the loans, are stated at their carrying amounts. For claims executed to borrowers who went into legal bankruptcy, virtual bankruptcy, and possible bankruptcy, estimated loan losses are calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts by deducting the allowance for loan losses from the amounts in the interim consolidated

balance sheets at the interim consolidated balance sheet date because such deducted amounts approximate fair value. Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate the fair value because of the expected repayment periods and the interest terms. These fair values are classified into Level 3.

### Lease Receivables and Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to the types of receivables, internal ratings, maturities, and others, and discounting the aggregate principal and interest by the interest rate which takes into account risk factors, including credit risks. These fair values are classified into Level 3.

### Deposits and Negotiable Certificates of Deposit

Demand deposits are stated at the amount that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount). Time deposits with a fixed rate are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be newly used on the same type of deposits. Floating-rate time deposits and fixed-rate time deposits with short maturities (one year or less) are stated at their carrying amounts because the carrying amounts approximate the fair value. These fair values are classified into Level 2.

### Borrowed Money

Borrowed money at floating rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money. Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the interest rate adjusted for the residual term and credit risk. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value. These fair values are classified into Level 2.

**Bonds Payable**

Bonds issued by SuMi TRUST Bank and its consolidated subsidiaries are stated at market prices if such prices are available. Fair values for other bonds are calculated by discounting future cash flows to their present values by the interest rate adjusted for the residual term and credit risk. These fair values are classified into Level 2.

**Derivative transactions**

The fair values of listed derivatives, including interest rates, bonds, currencies, and stocks, are classified into Level 1 as these amounts are measured using the liquidation price quoted by exchanges, given that the liquidation price represents the latest transaction price, and the unadjusted quoted price in an active market can be used.

The fair values of over-the-counter derivative transactions,

including embedded derivatives separated from the host contract and accounted for as a derivative, in other words, derivatives other than listed derivatives, are, in principle, measured by a valuation method, including the following: the present value of the estimated future cash flows and the option valuation model, which use inputs such as observable interest rate and exchange rate. The fair values of these transactions take into account credit risks of the counterparties and SuMi TRUST Bank. The valuation models applied in certain transactions utilize unobservable inputs in markets, such as correlations in the past. Over-the-counter derivative transactions are classified into Level 2 if observable inputs are available or the impact of unobservable inputs to the fair values is not significant. If the impact of unobservable inputs to the fair values is significant, they are classified into Level 3.

(Note 2) Quantitative information about financial assets and liabilities measured and stated on the interim consolidated balance sheets at fair value and classified into Level 3

**(1) Quantitative information on significant unobservable inputs**

Quantitative information on significant unobservable inputs for the interim period ended September 30, 2022, consists of the following:

	Valuation technique	Significant unobservable inputs	Range
<b>Securities</b>			
Corporate bonds	Discounted present value method	Discount Rate	1.2%
<b>Derivative Transactions</b>			
Interest Rate Related Transactions	Option valuation model	Correlation between interest rate and foreign exchange rate	(42.5)% - (7.6)%
		Correlation between interest rates	12.8%

(2) Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the period

Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the period ended September 30, 2022, are as follows:

	Millions of Yen							
	Sep. 30, 2022							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at interim consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	¥ 2,130	¥ —	¥ 256	¥ (1,050)	¥ —	¥ —	¥ 1,336	¥ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	1,173	22	—	—	—	—	1,196	22

	Millions of U.S. Dollars							
	Sep. 30, 2022							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at interim consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	\$ 15	\$ —	\$ 2	\$ (7)	\$ —	\$ —	\$ 9	\$ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	8	0	—	—	—	—	8	0

(\*1) The amounts shown in the table above are included in "Trading Income" and "Trading Expenses" in the interim consolidated statements of income.

(\*2) The amounts shown in the table above are included in "Valuation Differences on Available-for-Sale Securities" under "Other Comprehensive Income (losses)" in the interim consolidated statements of comprehensive income.

(\*3) The amounts of transfer from or to Level 3 fair value are relevant to the changes in the observability of the inputs. The transfer was made at the end of the current interim period.

(\*4) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

## (3) Description of the fair value valuation process

At the SuMi TRUST Bank Group, the middle division creates policies and procedures for the calculation of fair values and procedures for the use of fair value valuation models, and based on them, the front and middle divisions collaboratively establish the fair value valuation model. In addition, the middle and other divisions verify the reasonableness of the valuation methods and the inputs used, and the appropriateness of the classification of the fair value level.

For the calculation of the fair value, the valuation model, which represents the nature, characteristics, and risks of each asset in the most appropriate manner, is utilized. Moreover, if quoted prices obtained from third parties are used, those prices are verified using an appropriate method, such as the review of the valuation method and the inputs used and comparison with the fair values of similar financial instruments.

## (4) Description of the sensitivity of the fair value to changes in significant unobservable inputs

**Discount Rate**

The discount rate is determined for each financial asset and calculated based on the risk-free rate that incorporates other risk factors, such as credit risk. A significant increase (decrease) in the discount rate would generally result in a significant decrease (increase) in the fair value.

**Correlation**

Correlation is an indicator of the relation of changes between variables, such as interest rate and exchange rate. Correlation is used in the valuation technique of complex derivatives and estimated based on historical results. A significant change in correlation would generally result in a significant increase or decrease in a fair value according to the nature and contractual terms and conditions of the financial instrument.

(Note 3) Interim consolidated balance sheet amounts of equity securities with no market prices, etc. and investments in partnership, etc. are as follows. These amounts are not included in “Securities” stated on the tables disclosed in “Fair Values of Financial Instruments and Breakdown by Input Level.”

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Equity Securities with No Market Prices, etc. (*1)(*2)	¥ 81,988	\$ 566
Investments in Partnership, etc. (*3)	236,553	1,634

(\*1) Unlisted stocks are included in “Equity securities with no market prices, etc.” and their fair values are not disclosed in accordance with Paragraph 5 of “Implementation Guidance on Disclosures about Fair Value of Financial Instruments” (ASBJ Guidance No.19, March 31, 2020).

(\*2) Impairment losses of ¥442 million (U.S. \$3 million) are recognized against Unlisted Stocks and others for the six-month period ended September 30, 2022.

(\*3) “Investments in partnership, etc.” mainly include silent partnerships and investment partnerships. These fair values are not disclosed in accordance with Paragraph 24, Article 16 of Guidance for Application of Fair Value Measurement.



## Securities

- \*1. In addition to the "Securities" presented in the interim consolidated balance sheets, the following information includes loan-backed trust deeds reported under "Monetary Claims Bought."
- \*2. "Stocks in Subsidiaries and Affiliated Companies" are presented as a note to the interim financial statements.

### 1. Held-to-Maturity Securities with Fair Value

Held-to-maturity securities with fair value as of September 30, 2022, consist of the following:

September 30, 2022	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 117,463	¥ 129,156	¥ 11,693
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	14,400	14,597	197
Other Securities	42,894	43,087	193
Foreign Bonds	—	—	—
Others	42,894	43,087	193
Subtotal	174,758	186,842	12,083
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	77,340	75,131	(2,209)
Foreign Bonds	77,340	75,131	(2,209)
Others	—	—	—
Subtotal	77,340	75,131	(2,209)
<b>Total</b>	<b>¥ 252,099</b>	<b>¥ 261,973</b>	<b>¥ 9,874</b>

September 30, 2022	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 811	\$ 892	\$ 81
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	99	101	1
Other Securities	296	298	1
Foreign Bonds	—	—	—
Others	296	298	1
Subtotal	1,207	1,290	83
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	534	519	(15)
Foreign Bonds	534	519	(15)
Others	—	—	—
Subtotal	534	519	(15)
<b>Total</b>	<b>\$ 1,741</b>	<b>\$ 1,809</b>	<b>\$ 68</b>

## 2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2022, consist of the following:

September 30, 2022	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 1,070,399	¥ 457,940	¥ 612,458
Bonds	902,725	899,522	3,203
Government Bonds	451,705	451,543	162
Local Government Bonds	3,312	3,304	8
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	447,707	444,675	3,032
Other Securities	445,664	420,388	25,276
Foreign Stocks	3,816	395	3,420
Foreign Bonds	118,809	117,170	1,638
Others	323,038	302,821	20,217
Subtotal	2,418,789	1,777,850	640,938
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 47,398	¥ 56,493	¥ (9,094)
Bonds	1,433,937	1,454,295	(20,357)
Government Bonds	1,123,443	1,142,190	(18,746)
Local Government Bonds	31,919	32,299	(379)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	278,573	279,805	(1,231)
Other Securities	2,574,295	2,854,515	(280,220)
Foreign Stocks	546	548	(2)
Foreign Bonds	1,855,850	1,943,354	(87,503)
Others	717,898	910,612	(192,714)
Subtotal	4,055,630	4,365,303	(309,672)
<b>Total</b>	<b>¥ 6,474,420</b>	<b>¥ 6,143,154</b>	<b>¥ 331,265</b>

September 30, 2022	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 7,392	\$ 3,162	\$ 4,229
Bonds	6,234	6,212	22
Government Bonds	3,119	3,118	1
Local Government Bonds	23	23	0
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	3,092	3,071	21
Other Securities	3,078	2,903	175
Foreign Stocks	26	3	24
Foreign Bonds	820	809	11
Others	2,231	2,091	140
Subtotal	16,703	12,277	4,426
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 327	\$ 390	\$ (63)
Bonds	9,902	10,043	(141)
Government Bonds	7,758	7,888	(129)
Local Government Bonds	220	223	(3)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	1,924	1,932	(9)
Other Securities	17,777	19,712	(1,935)
Foreign Stocks	4	4	(0)
Foreign Bonds	12,816	13,420	(604)
Others	4,958	6,288	(1,331)
Subtotal	28,007	30,145	(2,138)
<b>Total</b>	<b>\$ 44,710</b>	<b>\$ 42,422</b>	<b>\$ 2,288</b>

### 3. Impairment of Securities

Securities other than equity securities with no market prices and investments in partnerships, or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the interim consolidated balance sheets. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

Impairment losses of ¥127 million (U.S. \$1 million) on stocks and ¥941 million (U.S. \$7 million) on others were recognized during the current interim period.

The criteria for determining whether the fair values of securities have significantly declined are as follows:

- For securities whose issuers are classified as “normal” under the asset self-assessment, a decline of 50% or more in the fair values compared with the acquisition cost is deemed to be significant;
- For securities whose issuers are classified as “close-observation borrowers,” a decline of 30% or more in the fair values compared with the acquisition cost is deemed to be significant; and
- The fair values of some securities are deemed unrecoverable and impairment losses are recognized when their fair values have declined more than 30% but less than 50% from the acquisition cost and the fair values have continued to decline over a certain period.

### Money Held in Trust

#### 1. Held-to-Maturity Money Held in Trust

There is no held-to-maturity money held in trust as of September 30, 2022.

#### 2. Other Money Held in Trust (other than those held for trading purposes or held-to-maturity)

Other money held in trust (other than those held for trading purposes or held-to-maturity) as of September 30, 2022, consists of the following:

	Millions of Yen				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
September 30, 2022					
Other Money Held in Trust	¥ 1,573	¥ 991	¥ 581	¥ 581	¥ —

	Millions of U.S. Dollars				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
September 30, 2022					
Other Money Held in Trust	\$ 11	\$ 7	\$ 4	\$ 4	\$ —

(Note)

The amount of “Difference” is net of “Positive Difference” and “Negative Difference.”

### Valuation Differences on Available-for-Sale Securities

The following table shows components of "Valuation Differences on Available-for-Sale Securities" in the interim consolidated balance sheets.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2022	Sep. 30, 2022
Valuation Differences		
Available-for-Sale Securities	¥ 338,258	\$ 2,336
Other Money Held in Trust	581	4
Total Valuation Differences	338,840	2,340
Amount Equivalent to Deferred Tax Assets (Liabilities)	104,651	723
Total (Before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	234,189	1,617
Non-Controlling Interests	255	2
Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies	(7095)	(49)
Valuation Differences on Available-for-Sale Securities	¥ 226,838	\$ 1,566

(Notes)

1) Foreign currency translation differences on equity securities with no market prices denominated in foreign currencies are included in the "Available-for-Sale Securities" under "Valuation Differences."

2) The valuation differences of ¥6,959 million (U.S. \$48 million) on available-for-sale securities composing assets held by associated companies is included in "Available-for-Sale Securities" under "Valuation Differences."

## Derivatives

### 1. Derivative Transactions Not Qualifying for Hedge Accounting

Derivative transactions not qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts), the fair values, and the valuation differences as of the interim consolidated balance sheet date are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

#### (1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of September 30, 2022, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2022				Sep. 30, 2022			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Interest Futures								
Sold	¥ 24,290,406	¥ 10,646,666	¥ 155,097	¥ 155,097	\$ 167,740	\$ 73,522	\$ 1,071	\$ 1,071
Purchased	22,963,934	10,448,331	(152,866)	(152,866)	158,580	72,152	(1,056)	(1,056)
Interest Options								
Sold	172,628	—	(124)	(36)	1,192	—	(1)	(0)
Purchased	42,624	—	87	39	294	—	1	0
OTC								
Forward Rate Agreements								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	55,033,532	47,712,576	(1,941,549)	(1,941,549)	380,040	329,484	(13,408)	(13,408)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	48,286,346	42,016,036	1,835,066	1,835,066	333,446	290,146	12,672	12,672
Floating Interest Rate Receivable/ Floating Interest Rate Payable	14,950,755	12,722,537	(4,983)	(4,983)	103,244	87,857	(34)	(34)
Interest Options								
Sold	9,879,600	9,870,879	(57,933)	(51,999)	68,225	68,164	(400)	(359)
Purchased	7,178,659	7,161,442	55,045	52,091	49,573	49,454	380	360
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (112,160)	¥ (109,140)			\$ (775)	\$ (754)

(Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of September 30, 2022, consist of the following:

	Millions of Yen								Millions of U.S. Dollars													
	Sep. 30, 2022								Sep. 30, 2022													
	Notional Amount				Fair Value	Valuation Difference	Notional Amount				Fair Value	Valuation Difference										
	Total	Over One Year					Total	Over One Year														
Listed																						
Currency Futures																						
Sold	¥	—	¥	—	¥	—	¥	—	\$	—	\$	—	\$	—	\$	—						
Purchased	—				—				—				—									
Currency Options																						
Sold	—				—				—				—									
Purchased	—				—				—				—									
OTC																						
Currency Swaps	8,332,439	7,394,183			164,035			164,035			57,540	51,061			1,133			1,133				
Forward Exchange Contracts																						
Sold	22,181,026	1,895,384			(1,013,674)			(1,013,674)			153,173	13,089			(7,000)			(7,000)				
Purchased	25,720,856	367,765			1,018,470			1,018,470			177,618	2,540			7,033			7,033				
Currency Options																						
Sold	1,634,443	895,812			(115,741)			(33,692)			11,287	6,186			(799)			(233)				
Purchased	1,411,172	797,988			107,718			37,977			9,745	5,511			744			262				
Others																						
Sold	—				—				—				—				—					
Purchased	—				—				—				—				—					
Total					¥ 160,808				¥ 173,116								\$ 1,110				\$ 1,195	

## (Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of September 30, 2022, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2022				Sep. 30, 2022			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	¥ 93,693	¥ —	¥ 7,126	¥ 7,126	\$ 647	\$ —	\$ 49	\$ 49
Purchased	56,371	—	(3,765)	(3,765)	389	—	(26)	(26)
Stock Index Options								
Sold	85,147	—	(1,189)	458	588	—	(8)	3
Purchased	128,909	—	2,386	241	890	—	16	2
OTC								
OTC Stock Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	—	—	—	—	—	—	—	—
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ 4,557	¥ 4,060			\$ 31	\$ 28

(Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of September 30, 2022, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2022				Sep. 30, 2022			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 2,178,487	¥ —	¥ 49,416	¥ 49,416	\$ 15,044	\$ —	\$ 341	\$ 341
Purchased	1,947,864	—	(42,578)	(42,578)	13,451	—	(294)	(294)
Bond Future Options								
Sold	412,163	—	(3,543)	29	2,846	—	(24)	0
Purchased	182,959	—	1,019	95	1,263	—	7	1
OTC								
Bond Forward Contracts								
Sold	32,582	—	892	892	225	—	6	6
Purchased	281,062	—	(9,022)	(9,022)	1,941	—	(62)	(62)
Bond Options								
Sold	64,318	—	(21)	76	444	—	(0)	1
Purchased	65,313	994	454	298	451	7	3	2
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ (3,382)	¥ (791)			\$ (23)	\$ (5)

## (Note)

The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

## (5) Commodity-Related Transactions

There are no commodity-related transactions not qualifying for hedge accounting as of September 30, 2022.



## (6) Credit Derivative Transactions

Credit derivative transactions not qualifying for hedge accounting as of September 30, 2022, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2022				Sep. 30, 2022			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	¥ 29,100	¥ 16,600	¥ 356	¥ 356	\$ 201	\$ 115	\$ 2	\$ 2
Purchased	188,054	175,554	3,363	3,363	1,299	1,212	23	23
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ 3,720	¥ 3,720			\$ 26	\$ 26

## (Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) "Sold" represents transactions under which the credit risk has been assumed, and "Purchased" represents transactions under which the credit risk has been transferred to another party.

## 2. Derivative Transactions Qualifying for Hedge Accounting

Derivative transactions qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts) and the fair values as of the interim consolidated balance sheet date are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

### (1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of September 30, 2022, consist of the following:

	Major Hedged Item	Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2022			Sep. 30, 2022		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		¥ 1,391,781	¥ 1,164,566	¥ (109,322)	\$ 9,611	\$ 8,042	\$ (755)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	Financial Assets/ Liabilities such as Loans and Bills Discounted, Available-for-Sale	1,543,189	1,102,809	62,315	10,657	7,616	430
Interest Futures	Securities (Bonds), Deposits, and Bonds Payable						
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Interest Options							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		—	—		—	—	
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		—	—		—	—	
Total							
				¥ (47,007)			\$ (325)

(Note)

Deferred hedge accounting stipulated in Guidance No.24 is applied, in principle.

## (2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of September 30, 2022, consist of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2022			Sep. 30, 2022		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 2,617,596	¥ 1,301,304	¥ (261,838)	\$ 18,076	\$ 8,986	\$ (1,808)
Forward Exchange Contracts							
Sold	Loans and Bills Discounted and Securities Denominated in Foreign Currencies	8,971	—	27	62	—	0
Purchased		557,096	—	41,704	3,847	—	288
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in “Foreign Currency Translation Adjustments”							
Forward Exchange Contracts	Investment in the Shares of Subsidiaries and Affiliated Companies						
Sold		¥ 107,599	¥ —	¥ (2,952)	\$ 743	\$ —	\$ (20)
Purchased		—	—	—	—	—	—
Total		¥ (223,059)			\$ (1,540)		

(Note)

Deferred hedge accounting stipulated in Guidance No.25 is applied, in principle.

## (3) Stock-Related Transactions

There are no stock-related transactions qualifying for hedge accounting as of September 30, 2022.

## (4) Bond-Related Transactions

There are no bond-related transactions qualifying for hedge accounting as of September 30, 2022.

## Stock Option Plans

There are no corresponding items as of September 30, 2022.

## Information Related to Revenue Recognition

The information related to disaggregation of revenue from contracts with customers for the six months ended September 30, 2022, is as follows:

The Sumi TRUST Bank Group has changed its reportable segments effective from the six months ended September

30, 2022, in line with the reorganization of SuMi TRUST Bank effective April 1, 2022. The details of the change are described in "Notes to the Interim Consolidated Financial Statements, Segment Information."

Six Months Ended September 30, 2022	Millions of Yen									
	SuMi Trust Bank						Subsidiaries	Total	Other Ordinary Income	Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Others				
Trust Fees	¥ 3,399	¥ 6,607	¥ 43,074	¥ 1,744	¥ —	¥ —	¥ —	¥ 54,824	¥ —	¥ 54,824
Fees and Commissions	30,092	20,233	7,490	16,469	219	—	41,884	116,389	38,280	154,670
Income from Contracts with Customers	¥ 33,492	¥ 26,840	¥ 50,564	¥ 18,213	¥ 219	¥ —	¥ 41,884	¥ 171,214		

Six Months Ended September 30, 2022	Millions of U.S. Dollars									
	SuMi Trust Bank						Subsidiaries	Total	Other Ordinary Income	Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Others				
Trust Fees	\$ 23	\$ 46	\$ 297	\$ 12	\$ —	\$ —	\$ —	\$ 379	\$ —	\$ 379
Fees and Commissions	208	140	52	114	2	—	289	804	264	1,068
Ordinary Income from Contracts with Customers	\$ 231	\$ 185	\$ 349	\$ 126	\$ 2	\$ —	\$ 289	\$ 1,182		

(Note)

"Subsidiaries" include elimination of internal transactions.

## Segment Information

### 1. Reportable Segment Information

The SuMi TRUST Bank Group's reportable segments are defined as operating segments for which discrete financial information is available. The Board of Directors and the Executive Committee periodically receive reporting on the operating results and other relevant information from each of the reportable segments to make decisions about the allocation of management resources and to assess performance.

The reportable segments of the SuMi TRUST Bank Group comprises services of SuMi TRUST Bank on a non-consolidated basis and are presented below:

Retail Business:

Provision of services to individual customers

Wholesale Business:

Provision of services to corporate customers

Investor Services Business:

Provision of services to investors

Real Estate Business:

Provision of services related to the real estate business

Global Markets Business:

Marketing operations, market-making operations, investment operations, and financial management operations

### Change in Reportable Segments

The SuMi TRUST Group aims to promote and lead a virtuous circle of funds, assets, and capital by various stakeholders through provision of high value-added products and services and investments to create new values. Effective as of April 1, 2022, reorganization of SuMi TRUST Bank, Limited has been implemented.

Reportable segments of the SuMi TRUST Bank Group were previously divided into "Retail Total Solution Services Business," "Wholesale Financial Services Business (Wholesale Total Solution Services Business and Wholesale

Asset Management Business),” “Stock Transfer Agency Services Business,” “Real Estate Business,” “Fiduciary Services Business,” and “Global Markets Business.” Starting from the six months ended September 30, 2022, the SuMi TRUST Bank Group has reclassified them into the following segments: “Retail Business (former Retail Total Solution Services),” “Wholesale Business (former Wholesale Total Solution Services Business and former Stock Transfer Agency Services Business),” “Investor Services Business (former Wholesale Asset Management Business and former Fiduciary Services Business),” “Real Estate Business,” and “Global Markets Business.”

## 2. Method for Calculating Gross Business Profit and Net Business Profit by Reportable Segment

Segment information is prepared based on internal management reports and the accounting policies used for the reportable segments are generally the same as those presented under “Significant Accounting Policies and Practices”; however, the reportable segments are accounted for in accordance with the rules for internal management.

Additionally, income earned from inter-segment and cross-segment transactions is calculated by applying the criteria (market prices) specified in the rules for internal management.

“Fixed Assets” disclosed in the assets by reportable segments are the total amount of tangible fixed assets and intangible fixed assets. These assets are owned by SuMi TRUST Bank and allocated to each segment.

## 3. Profit or Loss and Fixed Assets by Reportable Segment

The details and amounts of profit or loss and fixed assets by reportable segment for the six months ended September 30, 2022, are as follows:

Six Months Ended September 30, 2022	Millions of Yen						
	SuMi TRUST Bank						
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Others	Total
Gross Business Profit	¥ 65,894	¥ 74,220	¥ 39,400	¥ 18,212	¥ 40,961	¥ 16,225	¥ 254,915
General and Administrative Expenses	(55,722)	(21,213)	(16,048)	(4,936)	(7,250)	(23,610)	(128,782)
Net Business Profit	¥ 10,171	¥ 53,006	¥ 23,351	¥ 13,276	¥ 33,711	¥ (7,385)	¥ 126,132
Fixed Assets	¥ 72,514	¥ 48,984	¥ 21,024	¥ 9,261	¥ 21,647	¥ 99,195	¥ 272,627

Six Months Ended September 30, 2022	Millions of U.S. Dollars						
	SuMi TRUST Bank						
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Others	Total
Gross Business Profit	\$ 455	\$ 513	\$ 272	\$ 126	\$ 283	\$ 112	\$ 1,760
General and Administrative Expenses	(385)	(146)	(111)	(34)	(50)	(163)	(889)
Net Business Profit	\$ 70	\$ 366	\$ 161	\$ 92	\$ 233	\$ (51)	\$ 871
Fixed Assets	\$ 501	\$ 338	\$ 145	\$ 64	\$ 149	\$ 685	\$ 1,883

(Notes)

- 1) The figures represent “Gross Business Profit” in substitution for net sales to be presented by companies in other industries.
- 2) The amounts of “Gross Business Profit” include net trust fees, net interest income, net fees and commissions, net trading income, and net other ordinary income and expenses.
- 3) “General and Administrative Expenses” include personnel expenses and non-personnel expenses.

- 4) “Others” include costs of capital funding, dividends for shares for cross-shareholdings, and general and administrative expenses of headquarters.

- 5) “Others” for “Fixed Assets” include shared assets not allocated to any segment. For fixed assets not allocated to each segment, some of related expenses are allocated to each segment based on a reasonable allocation method.

#### 4. Reconciliation Between Total Amount of Reportable Segments and Amounts in the Interim Consolidated Financial Statements

(1) Total Profit or Loss for Reportable Segments and Income before Income Taxes in the Interim Consolidated Income Statements

The details of reconciliation between total profit or loss for reportable segments and income before income taxes in the consolidated statements of income for the six months ended September 30, 2022, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2022	2022
Total Profit or Loss for Reportable Segments	¥ 126,132	\$ 871
Net Business Profit of Consolidated Subsidiaries that are Excluded from the Reportable Segments (Note)	25,179	174
Other Income	34,832	241
Other Expenses	(41,440)	(286)
Other Adjustments	(15,055)	(104)
Income before Income Taxes	¥ 129,648	\$ 895

(Note)

The amount includes elimination of internal transactions.

(2) Total Fixed Assets for Reportable Segments and Fixed Assets in the Interim Consolidated Balance Sheet

The details of fixed assets for reportable segments and fixed assets in the consolidated balance sheet as of September 30, 2022, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2022	2022
Total Fixed Assets for Reportable Segments	¥ 272,627	\$ 1,883
Fixed Assets of Consolidated Subsidiaries that are Excluded from the Reportable Segments	67,684	467
Consolidated Adjustments	905	6
Fixed Assets	¥ 341,218	\$ 2,356

## Related Information

### 1. Information by Services

Disclosure of information by services is omitted as similar disclosure is included in the "3. Profit or Loss and Fixed Assets by Reportable Segment" in the "Segment Information" section.

### 2. Geographic Information

#### (1) Income

Income by geographical area for the six months ended September 30, 2022, consists of the following:

Millions of Yen					
Six Months Ended September 30, 2022	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 564,766	¥ 87,816	¥ 57,916	¥ 46,042	¥ 756,541

Millions of U.S. Dollars					
Six Months Ended September 30, 2022	Japan	Americas	Europe	Asia and Oceania	Total
	\$ 3,900	\$ 606	\$ 400	\$ 318	\$ 5,224

#### (Notes)

1) The figures represent income in substitution for net sales to be presented by companies in other industries.  
 2) Income related to transactions by SuMi TRUST Bank (excluding overseas branches) and other domestic consolidated subsidiaries are presented under "Japan." Income

related to transactions by overseas branches of SuMi TRUST Bank and foreign consolidated subsidiaries are presented under "Americas," "Europe," or "Asia and Oceania" based on the location of each overseas branch and subsidiary, reflecting their geographical proximity.

#### (2) Tangible Fixed Assets

More than 90% of the SuMi TRUST Bank Group's tangible fixed assets on the interim consolidated balance sheets are located in Japan; accordingly, tangible fixed assets by geographical area are not presented.

### 3. Information by Major Customer

Due to highly diversified income-generating transactions between the SuMi TRUST Bank Group and a significantly large number of the SuMi TRUST Bank Group's customers, transactions are not classified by counterparty; accordingly, information by major customer is not presented.

### Information Related to Losses on Impairment of Fixed Assets by Reportable Segment

Losses on impairment of fixed assets allocated to reportable segments during the six months ended September 30, 2022, are as follows:

	Millions of Yen						
	SuMi TRUST Bank						Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Others	
Six Months Ended September 30, 2022							
Losses on Impairment of Fixed Assets	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 377	¥ 377

	Millions of U.S. Dollars						
	SuMi TRUST Bank						Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Others	
Six Months Ended September 30, 2022							
Losses on Impairment of Fixed Assets	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 3	\$ 3

### Information Related to Amortization of Goodwill and Unamortized Balance of Goodwill by Reportable Segment

Amortization of goodwill and unamortized balance of goodwill are not allocated to reportable segments.

Amortization of goodwill recognized during the six months ended September 30, 2022, is ¥2,199 million (U.S. \$15 million). Unamortized balance of goodwill as of September 30, 2022, is ¥10,278 million (U.S. \$71 million).

### Information Related to Gain on Negative Goodwill by Reportable Segment

There is no gain on negative goodwill by reportable segment during the six months ended September 30, 2022.

### Per Share of Common Stock Information

#### 1. Net Assets per Share of Common Stock and Basis for Calculation

The details of net assets per share of common stock and the basis for calculation for the six months ended September 30, 2022, are as follows:

	Net Assets [Millions of Yen] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Six Months Ended September 30, 2022			
Net Assets as Reported	¥ 2,379,238		
Less:	29,033		
Non-Controlling Interests	29,033		
Net Assets Attributable to Common Shareholders	¥ 2,350,204	1,674,537	¥ 1,403.49

	Net Assets [Millions of U.S. Dollars] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Six Months Ended September 30, 2022			
Net Assets as Reported	\$ 16,430		
Less:	200		
Non-Controlling Interests	200		
Net Assets Attributable to Common Shareholders	\$ 16,230	1,674,537	\$ 9.69



## 2. Net Income per Share of Common Stock and Basis for Calculation

The details of net income per share of common stock and the basis for calculation for the six months ended September 30, 2022, are as follows:

Six Months Ended September 30, 2022	Net Income (Loss) [Millions of Yen] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 94,042		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	¥ 94,042	1,674,537	¥ 56.16

Six Months Ended September 30, 2022	Net Income (Loss) [Millions of U.S. Dollars] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	\$ 649		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	\$ 649	1,674,537	\$ 0.39

(Note)

Fully diluted net income per share of common stock is not presented because there are no dilutive potential shares.

## Significant Subsequent Event

Not applicable.

## Financial Data:

## Non-Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited  
As of September 30, 2022 and March 31, 2022

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2022	As of Mar. 31, 2022	As of Sep. 30, 2022
<b>Assets:</b>			
Cash and Due from Banks	¥ 19,407,325	¥ 17,925,030	\$ 134,019
Call Loans	—	5,000	—
Receivables under Resale Agreements	—	150,741	—
Receivables under Securities Borrowing Transactions	509,341	652,534	3,517
Monetary Claims Bought	122,283	123,567	844
Trading Assets	1,862,889	1,048,258	12,864
Money Held in Trust	99	99	1
Securities	7,271,933	7,951,169	50,217
Loans and Bills Discounted	32,188,798	30,916,363	222,283
Foreign Exchanges	36,294	29,494	251
Other Assets:	4,361,468	2,922,768	30,119
Other Assets	4,361,468	2,922,768	30,119
Tangible Fixed Assets	182,445	184,334	1,260
Intangible Fixed Assets	90,182	77,756	623
Prepaid Pension Expenses	256,589	252,869	1,772
Customers' Liabilities for Acceptances and Guarantees	482,280	426,405	3,330
Allowance for Loan Losses	(110,226)	(136,300)	(761)
<b>Total Assets</b>	<b>¥ 66,661,705</b>	<b>¥ 62,530,092</b>	<b>\$ 460,339</b>
<b>Liabilities:</b>			
Deposits	¥ 34,129,134	¥ 32,898,724	\$ 235,682
Negotiable Certificates of Deposit	7,964,036	6,809,644	54,996
Call Money	1,128,789	932,640	7,795
Payables under Repurchase Agreements	1,254,473	1,485,033	8,663
Trading Liabilities	1,740,213	906,686	12,017
Borrowed Money	6,108,230	7,335,261	42,181
Foreign Exchanges	9,391	15,362	65
Short-Term Bonds Payable	2,141,602	1,845,782	14,789
Bonds Payable	1,638,386	1,371,604	11,314
Borrowed Money from Trust Account	4,357,661	4,298,827	30,092
Other Liabilities:	3,574,787	2,066,310	24,686
Income Taxes Payable	3,131	4,981	22
Lease Obligations	5,629	5,772	39
Asset Retirement Obligations	3,090	3,127	21
Other	3,562,936	2,052,429	24,604
Provision for Bonuses	7,726	9,599	53
Provision for Directors' Bonuses	—	98	—
Provision for Stocks Payment	685	569	5
Provision for Retirement Benefits	965	940	7
Provision for Reimbursement of Deposits	3,253	3,626	22
Provision for Contingent Losses	1,292	1,649	9
Deferred Tax Liabilities	62,266	67,628	430
Deferred Tax Liabilities for Land Revaluation	2,388	2,388	16
Acceptances and Guarantees	482,280	426,405	3,330
<b>Total Liabilities</b>	<b>¥ 64,607,567</b>	<b>¥ 60,478,786</b>	<b>\$ 446,154</b>
<b>Net Assets:</b>			
Total Shareholders' Equity:	¥ 1,865,874	¥ 1,807,041	\$ 12,885
Capital Stock	342,037	342,037	2,362
Capital Surplus:	343,066	343,066	2,369
Legal Capital Surplus	273,016	273,016	1,885
Other Capital Surplus	70,049	70,049	484
Retained Earnings:	1,180,771	1,121,938	8,154
Legal Retained Earnings	69,020	69,020	477
Other Retained Earnings:	1,111,750	1,052,917	7,677
Other Voluntary Reserves	371,870	371,870	2,568
Retained Earnings Brought Forward	739,880	681,047	5,109
Total Valuation and Translation Adjustments:	188,263	244,263	1,300
Valuation Differences on Available-for-Sale Securities	232,906	291,152	1,608
Deferred Gains (Losses) on Hedges	(40,179)	(42,431)	(277)
Revaluation Reserve for Land	(4,463)	(4,456)	(31)
<b>Total Net Assets</b>	<b>¥ 2,054,138</b>	<b>¥ 2,051,305</b>	<b>\$ 14,185</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 66,661,705</b>	<b>¥ 62,530,092</b>	<b>\$ 460,339</b>

Financial Data:

# Non-Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited  
For the Six Months Ended September 30, 2022 and 2021

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2021	Six Months Ended Sep. 30, 2022
<b>Income:</b>			
Trust Fees	¥ 54,824	¥ 53,675	\$ 379
Interest Income:	262,348	186,689	1,812
Interest on Loans and Discounts	164,495	120,250	1,136
Interest and Dividends on Securities	67,993	60,583	470
Fees and Commissions	99,534	88,454	687
Trading Income	9,016	38,200	62
Other Ordinary Income	112,416	11,564	776
Other Income	26,156	42,351	181
<b>Total Income</b>	<b>¥ 564,296</b>	<b>¥ 420,935</b>	<b>\$ 3,897</b>
<b>Expenses:</b>			
Interest Expenses:	¥ 162,163	¥ 50,056	\$ 1,120
Interest on Deposits	50,167	13,959	346
Fees and Commissions Payments	53,485	51,888	369
Trading Expenses	40,752	92	281
Other Ordinary Expenses	26,823	22,603	185
General and Administrative Expenses	130,757	123,655	903
Other Expenses	40,981	57,907	283
<b>Total Expenses</b>	<b>¥ 454,964</b>	<b>¥ 306,205</b>	<b>\$ 3,142</b>
<b>Income before Income Taxes</b>	<b>¥ 109,331</b>	<b>¥ 114,730</b>	<b>\$ 755</b>
Income Taxes:	26,911	27,206	186
Current	7,561	16,436	52
Deferred	19,350	10,770	134
<b>Net Income</b>	<b>¥ 82,420</b>	<b>¥ 87,524</b>	<b>\$ 569</b>
	Yen		U.S. Dollars
<b>Net Income per Share of Common Stock</b>	<b>¥ 49.21</b>	<b>¥ 52.26</b>	<b>\$ 0.34</b>

## Financial Data:

## Non-Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited  
For the Six Months Ended September 30, 2022 and 2021

For the Six Months Ended September 30, 2022

	Millions of Yen							
	Shareholders' Equity							
	Capital Surplus				Retained Earnings			Total Shareholders' Equity
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 1,052,917	¥ 1,121,938	¥ 1,807,041
Changes during the Period								
Cash Dividends						(23,594)	(23,594)	(23,594)
Net Income						82,420	82,420	82,420
Reversal of Revaluation Reserve for Land						6	6	6
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	58,832	58,832	58,832
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 1,111,750	¥ 1,180,771	¥ 1,865,874

	Millions of Yen				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	¥ 291,152	¥ (42,431)	¥ (4,456)	¥ 244,263	¥ 2,051,305
Changes during the Period					
Cash Dividends					(23,594)
Net Income					82,420
Reversal of Revaluation Reserve for Land					6
Net Changes of Items Other Than Shareholders' Equity	(58,245)	2,251	(6)	(56,000)	(56,000)
Total Changes during the Period	(58,245)	2,251	(6)	(56,000)	2,832
Balance at the End of the Period	¥ 232,906	¥ (40,179)	¥ (4,463)	¥ 188,263	¥ 2,054,138

For the Six Months Ended September 30, 2021

	Millions of Yen							
	Shareholders' Equity							Total Shareholders' Equity
	Capital Stock	Capital Surplus			Retained Earnings			
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 997,931	¥ 1,066,952	¥ 1,752,055
Cumulative Effects of Changes in Accounting Policies						(8,945)	(8,945)	(8,945)
Restated Balance	342,037	273,016	70,049	343,066	69,020	988,985	1,058,006	1,743,109
Changes during the Period								
Cash Dividends						(19,843)	(19,843)	(19,843)
Net Income						87,524	87,524	87,524
Reversal of Revaluation Reserve for Land						339	339	339
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	68,020	68,020	68,020
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 1,057,005	¥ 1,126,026	¥ 1,811,129

	Millions of Yen				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	¥ 340,796	¥ (39,295)	¥ (4,016)	¥ 297,484	¥ 2,049,539
Cumulative Effects of Changes in Accounting Policies					(8,945)
Restated Balance	340,796	(39,295)	(4,016)	297,484	2,040,593
Changes during the Period					
Cash Dividends					(19,843)
Net Income					87,524
Reversal of Revaluation Reserve for Land					339
Net Changes of Items Other Than Shareholders' Equity	(3,725)	(1,600)	(339)	(5,665)	(5,665)
Total Changes during the Period	(3,725)	(1,600)	(339)	(5,665)	62,354
Balance at the End of the Period	¥ 337,070	¥ (40,895)	¥ (4,356)	¥ 291,818	¥ 2,102,948

## For the Six Months Ended September 30, 2022

	Millions of U.S. Dollars							
	Shareholders' Equity							
	Capital Stock	Capital Surplus			Retained Earnings			Total Shareholders' Equity
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	\$ 2,362	\$ 1,885	\$ 484	\$ 2,369	\$ 477	\$ 7,271	\$ 7,748	\$ 12,479
Changes during the Period								
Cash Dividends						(163)	(163)	(163)
Net Income						569	569	569
Reversal of Revaluation Reserve for Land						0	0	0
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	406	406	406
Balance at the End of the Period	\$ 2,362	\$ 1,885	\$ 484	\$ 2,369	\$ 477	\$ 7,677	\$ 8,154	\$ 12,885

	Millions of U.S. Dollars				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	\$ 2,011	\$ (293)	\$ (31)	\$ 1,687	\$ 14,165
Changes during the Period					
Cash Dividends					(163)
Net Income					569
Reversal of Revaluation Reserve for Land					0
Net Changes of Items Other Than Shareholders' Equity	(402)	16	(0)	(387)	(387)
Total Changes during the Period	(402)	16	(0)	(387)	20
Balance at the End of the Period	\$ 1,608	\$ (277)	\$ (31)	\$ 1,300	\$ 14,185

## Basel III Disclosure Data

### Sumitomo Mitsui Trust Holdings, Inc.

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

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

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## Quantitative Disclosure Data:

## Sumitomo Mitsui Trust Holdings, Inc.

## KM1: Key Metrics

Consolidated

KM1 Basel III Template No.	Millions of Yen, %				
	a	b	c	d	e
	September 30, 2022	June 30, 2022	March 31, 2022	December 31, 2021	September 30, 2021
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	¥ 2,478,725	¥ 2,514,599	¥ 2,480,157	¥ 2,513,114	¥ 2,490,704
2 Tier 1	2,760,252	2,796,283	2,761,527	2,795,027	2,772,270
3 Total capital	3,091,460	3,163,929	3,144,436	3,248,764	3,208,854
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	22,293,002	20,732,714	20,135,316	19,959,789	19,674,886
Risk-based capital ratios as a percentage of RWA					
5 Common Equity Tier 1 ratio	11.11%	12.12%	12.31%	12.59%	12.65%
6 Tier 1 ratio	12.38%	13.48%	13.71%	14.00%	14.09%
7 Total capital ratio	13.86%	15.26%	15.61%	16.27%	16.30%
Additional CET1 buffer requirements as a percentage of RWA					
8 Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%
9 Countercyclical buffer requirement	0.00%	0.00%	0.00%	0.00%	0.00%
10 Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%	0.50%	0.50%	0.50%
11 Total of bank CET1 specific buffer requirements	3.00%	3.00%	3.00%	3.00%	3.00%
12 CET1 available after meeting the bank's minimum capital requirements	5.86%	7.26%	7.61%	8.00%	8.09%
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	53,780,647	52,870,097	51,876,951	49,687,357	48,936,866
14 Basel III leverage ratio	5.13%	5.28%	5.32%	5.62%	5.66%

KM1 Basel III Template No.	Millions of Yen, %				
	a	b	c	d	e
	Fiscal Year 2022 2nd Quarter	Fiscal Year 2022 1st Quarter	Fiscal Year 2021 4th Quarter	Fiscal Year 2021 3rd Quarter	Fiscal Year 2021 2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)					
15 Total HQLA allowed to be included in the calculation	¥ 19,092,731	¥ 18,252,532	¥ 17,729,217	¥ 18,165,813	¥ 18,094,605
16 Net cash outflows	12,770,595	12,501,166	11,018,789	9,154,671	10,188,241
17 Consolidated LCR	149.5%	146.0%	160.8%	198.4%	177.6%
Consolidated Net Stable Funding Ratio (NSFR)					
18 Total available stable funding	36,508,303	36,164,445	35,985,670	35,851,387	36,154,769
19 Total required stable funding	32,024,750	31,018,596	30,784,893	30,002,508	30,003,647
20 Consolidated NSFR	114.0%	116.5%	116.8%	119.4%	120.5%

Note: For periods prior to 3QFY 2021, some items of the revised LCRs that should be calculated using daily data are calculated using month-end data instead in the above figures.



## Capital Adequacy Ratio

Consolidated

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

As of the end of September 2022, we used the Advanced Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets, the Advanced Measurement Approach for the calculation of operational risk, and market risk regulations.

## Scope of Consolidation

Consolidated

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

(2) The number of consolidated subsidiaries that belong to the SuMi TRUST Holdings Group is 57. The principal company is the following.

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

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

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

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

## Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

## CC1: Composition of Capital

CC1 As of September 30	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2022	2021	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	¥ 2,521,184	¥ 2,459,371	
1a		of Which: Capital Stock and Capital Surplus	837,760	837,722	
2		of Which: Retained Earnings	1,752,804	1,654,367	
1c		of Which: Treasury Stock (Deduction)	32,593	2,721	
26		of Which: Earnings to be Distributed (Deduction)	36,785	29,997	
		of Which: Others	—	—	
1b		Subscription Rights to Common Shares	952	1,017	
3		Accumulated Other Comprehensive Income	163,973	274,445	(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)	2,686,110	2,734,834	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9		Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	127,787	119,316	
8		of Which: Goodwill (Including Those Equivalent)	51,051	60,420	
9		of Which: Other Intangible Assets	76,735	58,895	
10		Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	631	619	
11		Deferred Gains or Losses on Derivatives under Hedge Accounting	(70,737)	(46,837)	
12		Shortfall of Eligible Provisions to Expected Losses	—	—	
13		Securitisation Gain on Sale	1,235	1,466	
14		Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	11,133	3,010	
15		Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	137,300	166,546	
16		Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	35	8	
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)	207,385	244,129	
Common Equity Tier 1 Capital (CET1)					
29		Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,478,725	¥ 2,490,704	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2022	2021	Reference Numbers to Reconciliation with the Balance Sheet
<b>Additional Tier 1 Capital: Instruments</b>				
30	31a Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —	
	31b Subscription Rights to Additional Tier 1 Instruments	—	—	
	32 Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,000	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)	11,537	11,575	
33+35	Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	—	—	
33	of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—	
35	of Which: Issued by Subsidiaries	—	—	
36	Additional Tier 1 Capital: Instruments (D)	281,537	281,575	
<b>Additional Tier 1 Capital: Regulatory Adjustments</b>				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	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	
<b>Additional Tier 1 Capital (AT1)</b>				
44	Additional Tier 1 Capital (F) = (D) – (E)	281,527	281,565	
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>				
45	Tier 1 Capital (G) = (C) + (F)	2,760,252	2,772,270	
<b>Tier 2 Capital: Instruments and Provisions</b>				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	305,579	326,134	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
48–49	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,297	2,106	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	—	85,790	
47	of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—	
49	of Which: Issued by Subsidiaries	—	85,790	
50	Provisions Allowed in Group Tier 2	24,870	24,091	
50a	of Which: General Allowance for Credit Losses	3,286	3,310	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	21,584	20,781	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 332,747	¥ 438,124	

CC1 As of September 30		Millions of Yen, %		
Basel III Template No.	Items	a	b	c
		2022	2021	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)	331,207	436,584	
Total Capital (TC = T1 + T2)				
59	Total Capital (K) = (G) + (J)	3,091,460	3,208,854	
Total Risk Weighted Assets				
60	Total Risk Weighted Assets (L)	22,293,002	19,674,886	
Capital Ratios (Consolidated)				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	11.11%	12.65%	
62	Tier 1 Capital Ratio (G)/(L)	12.38%	14.09%	
63	Total Capital Ratio (K)/(L)	13.86%	16.30%	
64	Total of bank CET1 specific buffer requirements	3.00%	3.00%	
65	of Which: Capital conservation buffer requirement	2.50%	2.50%	
66	of Which: Countercyclical buffer requirement	0.00%	0.00%	
67	of Which: Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%	
68	CET1 available after meeting the bank's minimum capital requirements	5.86%	8.09%	
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)	138,623	116,052	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	206,776	183,024	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	64,006	22,766	
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)	3,286	3,310	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	15,452	11,194	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	21,584	20,781	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	108,411	92,828	
Capital Instruments Subject to Phase out Arrangements				
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	—	54,500	
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	—	85,790	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	¥ 54,116	

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

Outline and Details of Agreements Concerning Capital Funding 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

As of September 30, 2022

## CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	Cash and Due from Banks	¥ 19,677,853		
	Call Loans and Bills Bought	—		
	Receivables under Resale Agreements	—		
	Receivables under Securities Borrowing Transactions	509,341		
	Monetary Claims Bought	743,313		
	Trading Assets	1,792,292		
	Money Held in Trust	15,563		
	Securities	7,226,946		3-b, 7-a
	Loans and Bills Discounted	32,281,534		7-b
	Foreign Exchanges	36,294		
	Lease Receivables and Investment Assets	678,617		
	Other Assets	4,850,838		7-c
	Tangible Fixed Assets	222,270		
	Intangible Fixed Assets	135,724		3-a
	Assets for Retirement Benefits	197,917		4
	Deferred Tax Assets	15,093		5-a
	Customers' Liabilities for Acceptances and Guarantees	591,211		
	Allowance for Loan Losses	(136,793)		
	Total Assets	¥ 68,838,019		

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥ 34,509,006			
Negotiable Certificates of Deposit	7,764,336			
Call Money and Bills Sold	970,997			
Payables under Repurchase Agreements	1,254,473			
Trading Liabilities	1,740,213			
Borrowed Money	5,927,905			9-a
Foreign Exchanges	748			
Short-term Bonds Payable	2,746,875			
Bonds Payable	2,323,386			9-b
Borrowed Money from Trust Account	4,357,661			
Other Liabilities	3,800,540			7-d
Provision for Bonuses	14,953			
Provision for Directors' Bonuses	110			
Provision for Stocks Payment	896			
Liabilities for Retirement Benefits	13,731			
Provision for Reward Points Program	20,558			
Provision for Reimbursement of Deposits	3,253			
Provision for Contingent Losses	1,297			
Deferred Tax Liabilities	41,514			5-b
Deferred Tax Liabilities for Land Revaluation	2,388			5-c
Acceptances and Guarantees	591,211			
Total Liabilities	66,086,063			
(Net Assets)				
Capital Stock	261,608			1-a
Capital Surplus	576,151			1-b
Retained Earnings	1,752,804			1-c
Treasury Stock	(32,593)			1-d
Total Shareholders' Equity	2,557,970			
Valuation Differences on Available-for-Sale Securities	215,153			
Deferred Gains (Losses) on Hedges	(33,244)			6
Revaluation Reserve for Land	(6,839)			
Foreign Currency Translation Adjustments	30,281			
Adjustments for Retirement Benefits	(41,375)			
Total Accumulated Other Comprehensive Income	163,973	(a)		
Subscription Rights to Shares	952			2
Non-controlling Interests	29,059			8
Total Net Assets	2,751,956			
Total Liabilities and Net Assets	¥ 68,838,019			

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	¥ 261,608		1-a
Capital Surplus	576,151		1-b
Retained Earnings	1,752,804		1-c
Treasury Stock	(32,593)		1-d
Total Shareholders' Equity	¥ 2,557,970		

## (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	¥ 2,557,970	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	837,760		1a
of Which: Retained Earnings	1,752,804		2
of Which: Treasury Stock (Deduction)	32,593		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

## 2. Subscription Rights to Shares

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 952		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	952		

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Subscription Rights to Common Shares	¥ 952		1b
Subscription Rights to Additional Tier 1 Instruments	—		31b
Subscription Rights to Tier 2 Instruments	—		46

## 3. Intangible assets

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 135,724		3-a
Securities	7,226,946		3-b
of Which: Goodwill Arising on the Application of the Equity Method	25,367		
Associated Deferred Tax Liabilities	33,304		

**(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)	¥ 51,051		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	76,735	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 197,917		4
Associated Deferred Tax Liabilities	60,616		

**(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)	¥ 137,300		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 15,093		5-a
Deferred Tax Liabilities	41,514		5-b
Deferred Tax Liabilities for Land Revaluation	2,388		5-c
Associated Intangible Fixed Assets	33,304		
Associated Assets for Retirement Benefits	60,616		

**(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)	¥ 631	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)	64,006	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)	64,006		75



## 6. Deferred gains or losses on hedges

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (33,244)		6

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (70,737)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

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

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 7,226,946		7-a
Loans and Bills Discounted	32,281,534	Including Subordinated Debts	7-b
Other Assets	4,850,838	Including derivatives	7-c
Other Liabilities	¥ 3,800,540	Including derivatives	7-d

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ 35		
Common Equity Tier 1 Capital	35		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	138,623		
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)	138,623		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	208,326		
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)	206,776		73

## 8. Non-controlling Interests

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,059		8

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	11,537	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)	2,297	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48–49

## 9. Other Capital Instruments

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 5,927,905		9–a
Bonds Payable	2,323,386		9–b

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	305,579		46

## As of September 30, 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	¥	18,907,222		
Call Loans and Bills Bought		6,000		
Receivables under Resale Agreements		156,180		
Receivables under Securities Borrowing Transactions		684,652		
Monetary Claims Bought		762,179		
Trading Assets		850,204		
Money Held in Trust		17,331		
Securities		7,064,541		3–b, 7–a
Loans and Bills Discounted		30,569,851		7–b
Foreign Exchanges		32,246		
Lease Receivables and Investment Assets		692,678		
Other Assets		2,597,749		7–c
Tangible Fixed Assets		225,120		
Intangible Fixed Assets		117,834		3–a
Assets for Retirement Benefits		240,068		4
Deferred Tax Assets		15,299		5–a
Customers’ Liabilities for Acceptances and Guarantees		513,140		
Allowance for Loan Losses		(117,647)		
Total Assets	¥	63,334,654		

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥	33,078,438		
Negotiable Certificates of Deposit		8,139,000		
Call Money and Bills Sold		56,924		
Payables under Repurchase Agreements		1,520,979		
Trading Liabilities		762,783		
Borrowed Money		6,057,246		9-a
Foreign Exchanges		1,226		
Short-term Bonds Payable		2,486,962		
Bonds Payable		1,862,748		9-b
Borrowed Money from Trust Account		4,173,870		
Other Liabilities		1,743,527		7-d
Provision for Bonuses		14,520		
Provision for Directors' Bonuses		2		
Provision for Stocks Payment		588		
Liabilities for Retirement Benefits		14,077		
Provision for Reward Points Program		19,535		
Provision for Reimbursement of Deposits		3,825		
Provision for Contingent Losses		1,597		
Deferred Tax Liabilities		88,634		5-b
Deferred Tax Liabilities for Land Revaluation		2,388		5-c
Acceptances and Guarantees		513,140		
Total Liabilities		60,542,020		
(Net Assets)				
Capital Stock		261,608		1-a
Capital Surplus		576,114		1-b
Retained Earnings		1,654,367		1-c
Treasury Stock		(2,721)		1-d
Total Shareholders' Equity		2,489,368		
Valuation Difference on Available-for-Sale Securities		326,859		
Deferred Gains or Losses on Hedges		(47,675)		6
Revaluation Reserve for Land		(6,739)		
Foreign Currency Translation Adjustment		5,867		
Adjustments for Retirement Benefits		(3,867)		
Total Accumulated Other Comprehensive Income		274,445	(a)	
Subscription Rights to Shares		1,017		2
Non-controlling Interests		27,802		8
Total Net Assets		2,792,634		
Total Liabilities and Net Assets	¥	63,334,654		

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

## (Appendix)

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

## 1. Shareholders' equity

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	576,114		1-b
Retained Earnings	1,654,367		1-c
Treasury Stock	(2,721)		1-d
Total Shareholders' Equity	¥ 2,489,368		

## (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	¥ 2,489,368	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	837,722		1a
of Which: Retained Earnings	1,654,367		2
of Which: Treasury Stock (Deduction)	2,721		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

## 2. Subscription Rights to Shares

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 1,017		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	1,017		

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Subscription Rights to Common Shares	¥ 1,017		1b
Subscription Rights to Additional Tier 1 Instruments	—		31b
Subscription Rights to Tier 2 Instruments	—		46

### 3. Intangible assets

#### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 117,834		3-a
Securities	7,064,541		3-b
of Which: Goodwill Arising on the Application of the Equity Method	27,069		
Associated Deferred Tax Liabilities	¥ 25,587		

#### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 60,420		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	58,895	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

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

#### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 240,068		4
Associated Deferred Tax Liabilities	73,522		

#### (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)	¥ 166,546		15

## 5. Deferred tax assets

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 15,299		5-a
Deferred Tax Liabilities	88,634		5-b
Deferred Tax Liabilities for Land Revaluation	2,388		5-c
Associated Intangible Fixed Assets	25,587		
Associated Assets for Retirement Benefits	73,522		

### (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)	¥ 619	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)	22,766	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)	22,766		75

## 6. Deferred gains or losses on hedges

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (47,675)		6

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (46,837)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

## 7. Investments in the capital of financial entities

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 7,064,541		7-a
Loans and Bills Discounted	30,569,851	Including subordinated Debts	7-b
Other Assets	2,597,749	Including derivatives	7-c
Other Liabilities	¥ 1,743,527	Including derivatives	7-d

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ 8		
Common Equity Tier 1 Capital	8		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	116,052		
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)	116,052		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	184,574		
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)	183,024		73



## 8. Non-controlling Interests

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 27,802		8

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	11,575	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,106	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

## 9. Other Capital Instruments

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,057,246		9–a
Bonds Payable	1,862,748		9–b

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	326,134		46

## Equity Investments in Funds

Consolidated

## Exposures Relating to Funds

As of September 30	Millions of Yen	
	2022	2021
Total exposures relating to funds	¥ 1,464,019	¥ 1,129,252
Look-through Approach	970,481	820,768
Mandate-based Approach	493,397	308,395
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	140	89

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

## Disclosure Data Designated as Per the Appended Forms

Consolidated

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

OV1 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021
1	Credit risk (excluding counterparty credit risk)	¥ 13,037,315	¥ 12,108,180	¥ 1,099,353	¥ 1,022,293
2	of Which: Standardised Approach (SA)	481,523	316,819	38,521	25,345
3	of Which: Internal Ratings-Based (IRB) Approach	11,743,370	11,174,758	995,837	947,619
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	90,940	81,493	7,275	6,519
	Other assets	721,481	535,108	57,718	42,808
4	Counterparty credit risk (CCR)	1,293,371	1,225,138	105,554	100,026
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	421,937	396,866	35,756	33,643
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	644,577	654,699	51,566	52,375
	of Which: Central Counterparty (CCP)	79,751	48,017	6,380	3,841
	Others	147,104	125,554	11,851	10,165
7	Equity positions in banking book under market-based approach	384,854	271,132	32,635	22,992
8	Equity investment in funds (Look-Through Approach (LTA))	1,273,152	831,712	101,852	66,536
9	Equity investment in funds (Mandate-Based Approach (MBA))	2,151,178	1,176,542	172,094	94,123
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	1,762	1,118	140	89
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	416,099	258,849	33,287	20,707
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	399,947	245,083	31,995	19,606
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,904	13,307	1,272	1,064
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: subject to 1,250% risk weight	247	458	19	36
16	Market risk	1,306,218	1,656,274	104,497	132,501
17	of Which: Standardised Approach (SA)	49,658	37,765	3,972	3,021
18	of Which: Internal Model Approaches (IMA)	1,256,559	1,618,508	100,524	129,480
19	Operational risk	957,726	948,973	76,618	75,917
20	of Which: Basic Indicator Approach (BIA)	211,754	201,912	16,940	16,152
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	745,971	747,061	59,677	59,764
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	676,956	457,561	57,405	38,801
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 22,293,002	¥ 19,674,886	¥ 1,783,440	¥ 1,573,990

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

## CR1: Credit quality of assets

CR1  Item No.		Millions of Yen			
		September 30, 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	¥ 170,993	¥ 31,685,486	¥ 121,223	¥ 31,735,255
2	Debt Securities	0	3,768,886	—	3,768,886
3	Other on-balance sheet assets (debt-based assets)	15,976	20,751,052	14,784	20,752,244
4	Total on-balance sheet assets (1+2+3)	186,969	56,205,425	136,008	56,256,386
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	114	591,096	784	590,426
6	Commitments, etc.	47	4,650,483	1,292	4,649,238
7	Total off-balance sheet assets (5+6)	162	5,241,580	2,077	5,239,665
Total					
8	Total (4+7)	¥ 187,132	¥ 61,447,005	¥ 138,086	¥ 61,496,052

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

CR1  Item No.		Millions of Yen			
		September 30, 2021			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 134,934	¥ 30,073,851	¥ 101,186	¥ 30,107,599
2	Debt Securities	749	3,760,208	—	3,760,958
3	Other on-balance sheet assets (debt-based assets)	16,963	20,416,331	15,537	20,417,757
4	Total on-balance sheet assets (1+2+3)	152,646	54,250,392	116,724	54,286,314
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	140	514,791	922	514,009
6	Commitments, etc.	5,320	5,117,619	1,597	5,121,342
7	Total off-balance sheet assets (5+6)	5,460	5,632,411	2,520	5,635,351
Total					
8	Total (4+7)	¥ 158,107	¥ 59,882,803	¥ 119,244	¥ 59,921,666

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

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

CR2 Item No.		Millions of Yen	
		September 30, 2022	
		Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥	244,863
2	Of which: Newly defaulted		16,234
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status	27,037
4	for each factor during the first half	Of which: Written-offs	35,155
5	Of which: Other factors		(11,935)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)		186,969

Notes: 1. The end of the previous fiscal year indicates March 31, 2022, and the end of the first half indicates September 30, 2022.

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

CR2 Item No.		Millions of Yen	
		September 30, 2021	
		Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥	161,273
2	Of which: Newly defaulted		21,336
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status	6,852
4	for each factor during the first half	Of which: Written-offs	7,261
5	Of which: Other factors		(15,848)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)		152,646

Notes: 1. The end of the previous fiscal year indicates March 31, 2021, and the end of the first half indicates September 30, 2021.

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

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

CR3 Item No.		Millions of Yen				
		September 30, 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	¥ 30,479,913	¥ 1,255,342	¥ 354,314	¥ 227,053	¥ —
2	Debt Securities	3,749,965	18,921	—	18,900	—
3	Other on-balance sheet assets (debt-based assets)	20,752,141	103	94	3	—
4	Total (1+2+3)	¥ 54,982,020	¥ 1,274,366	¥ 354,408	¥ 245,957	¥ —
5	Of which defaulted	132,087	5,022	4,275	—	—

CR3 Item No.		Millions of Yen				
		September 30, 2021				
		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	¥ 29,431,653	¥ 675,945	¥ 328,095	¥ 159,301	¥ —
2	Debt Securities	3,734,154	26,803	—	26,600	—
3	Other on-balance sheet assets (debt-based assets)	20,417,473	283	91	191	—
4	Total (1+2+3)	¥ 53,583,282	¥ 703,032	¥ 328,187	¥ 186,093	¥ —
5	Of which defaulted	126,172	5,259	4,447	—	—

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

CR4		Millions of Yen, %										
		September 30, 2022										
		a		b		c		d		e		f
Item No.	Asset classes	Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density					
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount							
1	Cash	¥	45	¥	—	¥	45	¥	—	¥	—	—%
2	Government of Japan and Bank of Japan (BOJ)		60		—		60		—		—	—
3	Foreign central governments and foreign central banks		402,303		—		402,303		—		38,270	9.51
4	Bank for International Settlements, etc.		—		—		—		—		—	—
5	Local governments of Japan		—		—		—		—		—	—
6	Foreign non-central government public sector entities (PSEs)		16,078		—		16,078		—		16,039	99.75
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		252,000		—		252,000		—		105,721	41.95
12	Corporates, etc.		304,587		127,425		304,587		17,115		321,490	99.93
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	73.34
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	¥	975,077	¥	127,425	¥	975,077	¥	17,115	¥	481,523	48.53%

CR4		Millions of Yen, %											
		September 30, 2021											
		a		b		c		d		e		f	
Item No.	Asset classes	Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount		RWA density					
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount								
1	Cash	¥	37	¥	—	¥	37	¥	—	¥	—	—%	
2	Government of Japan and Bank of Japan (BOJ)	60		—		60		—		—		—	
3	Foreign central governments and foreign central banks	340,029		—		340,029		—		18,869		5.54	
4	Bank for International Settlements, etc.	—		—		—		—		—		—	
5	Local governments of Japan	—		—		—		—		—		—	
6	Foreign non-central government public sector entities (PSEs)	9,794		—		9,794		—		9,760		99.66	
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	218,955		—		218,955		—		73,597		33.61	
12	Corporates, etc.	202,372		145,208		202,372		12,342		214,591		99.94	
13	SMEs, etc. and individuals	—		—		—		—		—		—	
14	Residential mortgage loans	—		—		—		—		—		—	
15	Real estate acquisition activities, etc.	—		—		—		—		—		—	
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)	0		—		0		—		0		110.73	
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	¥	771,248	¥	145,208	¥	771,248	¥	12,342	¥	316,819	40.43%	

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

CR5		Millions of Yen											
		September 30, 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	¥	45	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	45
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		325,762	—	—	—	76,540	—	—	—	—	—	402,303
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	13	—	56	—	16,008	—	—	—	16,078
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		—	—	177,339	—	8,816	—	65,845	—	—	—	252,000
12	Corporates, etc.		—	—	—	—	424	—	321,278	—	—	—	321,703
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	¥	325,868	¥ —	¥ 177,352	¥ —	¥ 85,839	¥ —	¥ 403,132	¥ 0	¥ —	¥ —	¥ 992,193



CR5		Millions of Yen											
Item No.	Asset classes	Risk weight	September 30, 2021										
			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	¥	37	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	37
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		302,291	—	—	—	37,738	—	—	—	—	—	340,029
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	15	—	41	—	9,736	—	—	—	9,794
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		—	—	177,473	—	6,756	—	34,724	—	—	—	218,955
12	Corporates, etc.		—	—	—	—	248	—	214,466	—	—	—	214,715
13	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	0	—	0	0	—	—	0
17	Past due loans for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—
22	Total	¥	302,388	¥ —	¥ 177,488	¥ —	¥ 44,785	¥ —	¥ 258,928	¥ 0	¥ —	¥ —	¥ 783,591

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

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 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
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 2,566,299	¥ 33	75.00%	¥ 2,580,890	0.00%	0.0	32.09%	2.3	¥ 26,989	1.04%	¥ 17	
2	0.15 to < 0.25	1,410	1,115	75.00	335	0.20	0.0	31.94	2.3	102	30.50	0	
3	0.25 to < 0.50	600	—	—	—	—	0.0	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	2,568,309	1,148	75.00	2,581,225	0.00	0.0	32.09	2.3	27,091	1.04	17	¥ 44
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	20,158,928	182,410	75.21	20,315,034	0.00	0.1	44.99	1.0	125,484	0.61	149	
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	17,838	0	75.00	8,938	0.30	0.0	45.00	3.5	6,594	73.76	12	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	10,047	—	—	47	35.80	0.0	45.00	1.0	122	258.11	7	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	20,186,814	182,410	75.21	20,324,020	0.00	0.1	44.99	1.0	132,200	0.65	169	230
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	537,263	—	—	547,500	0.05	0.0	31.13	2.7	103,116	18.83	89	
2	0.15 to < 0.25	51,000	9,000	75.00	57,750	0.20	0.0	32.10	1.2	13,638	23.61	37	
3	0.25 to < 0.50	11,400	7,575	86.79	17,975	0.49	0.0	32.10	1.3	7,186	39.98	28	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	4,758	2,252	89.43	6,772	1.43	0.0	32.10	1.1	4,096	60.49	31	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	604,421	18,827	81.47	629,997	0.09	0.0	31.25	2.5	128,038	20.32	187	370
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	220,074	125,170	75.00	313,952	0.05	0.0	47.76	2.1	88,593	28.21	86	
2	0.15 to < 0.25	21,647	—	—	21,647	0.20	0.0	74.79	2.2	15,267	70.52	33	
3	0.25 to < 0.50	2,905	—	—	2,905	0.26	0.0	45.00	1.0	1,389	47.80	3	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,730	—	—	2,730	0.96	0.0	45.00	4.0	3,033	111.09	11	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	247,358	125,170	75.00	341,236	0.07	0.0	49.43	2.1	108,283	31.73	135	83

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 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	¥ 7,418,232	¥ 2,894,593	75.99%	¥ 9,715,250	0.07%	0.7	31.41%	2.4	¥ 1,762,813	18.14%	¥ 2,328	
2	0.15 to < 0.25	1,901,733	495,156	74.48	2,231,575	0.20	0.3	30.65	2.0	657,500	29.46	1,397	
3	0.25 to < 0.50	2,365,392	578,980	75.38	2,803,366	0.38	1.1	30.02	2.1	1,090,039	38.88	3,213	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	873,779	136,654	72.41	924,259	1.57	0.7	28.12	2.1	581,037	62.86	4,128	
6	2.50 to < 10.00	83,509	9,647	74.87	93,416	7.37	0.0	25.65	1.9	87,803	93.99	1,757	
7	10.00 to < 100.00	8,189	—	—	5,955	18.41	0.0	25.71	2.2	7,658	128.58	282	
8	100.00 (Default)	71,965	—	—	74,987	100.00	0.0	32.09	1.0	30,832	41.11	21,599	
9	Sub-total	12,722,801	4,115,032	75.60	15,848,812	0.75	3.1	30.84	2.3	4,217,686	26.61	34,707	¥ 76,558
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	985,242	202,049	80.79	1,153,620	0.08	0.8	51.05	2.6	388,649	33.68	456	
2	0.15 to < 0.25	36,446	76,383	100.00	112,996	0.20	0.3	51.87	1.9	62,154	55.00	119	
3	0.25 to < 0.50	552,623	105,871	74.05	630,298	0.33	1.3	46.26	2.6	398,287	63.19	956	
4	0.50 to < 0.75	107,575	16,528	75.00	119,971	0.62	0.0	45.00	3.5	110,928	92.46	338	
5	0.75 to < 2.50	429,434	6,287	76.38	433,944	1.44	1.4	43.25	3.7	514,610	118.58	2,697	
6	2.50 to < 10.00	137,443	1,166	71.45	138,267	5.23	0.3	44.28	4.1	234,719	169.75	3,204	
7	10.00 to < 100.00	81,425	—	—	81,426	29.10	0.0	44.61	3.6	213,964	262.77	10,556	
8	100.00 (Default)	35,055	849	94.81	44,203	100.00	0.0	44.28	1.0	0	0.00	19,573	
9	Sub-total	2,365,246	409,135	82.33	2,714,728	3.14	4.4	47.81	2.9	1,923,315	70.84	37,903	22,274
SME exposures (AIRB)													
1	0.00 to < 0.15	101,127	142	75.00	95,270	0.12	0.0	31.13	1.8	17,396	18.26	37	
2	0.15 to < 0.25	104,543	—	—	86,543	0.20	0.0	30.09	3.1	25,305	29.23	53	
3	0.25 to < 0.50	89,699	7,496	92.33	91,123	0.40	0.0	24.60	2.7	27,319	29.98	88	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	116,761	17,219	76.75	126,920	1.60	0.1	21.77	2.7	58,442	46.04	427	
6	2.50 to < 10.00	6,194	109	77.22	6,279	7.25	0.0	21.25	1.4	3,706	59.03	99	
7	10.00 to < 100.00	322	—	—	322	18.41	0.0	12.76	1.5	166	51.60	7	
8	100.00 (Default)	1,829	—	—	1,857	100.00	0.0	24.39	1.0	568	30.58	407	
9	Sub-total	420,479	24,968	81.42	408,317	1.24	0.3	26.35	2.6	132,906	32.54	1,121	1,418
SME exposures (FIRB)													
1	0.00 to < 0.15	60	—	—	60	0.12	0.0	45.00	1.0	12	20.11	0	
2	0.15 to < 0.25	50	—	—	50	0.20	0.0	45.00	1.0	13	26.77	0	
3	0.25 to < 0.50	100,653	2,015	75.00	100,730	0.48	0.6	38.00	4.5	62,908	62.45	186	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	271,487	2,271	77.27	271,848	1.67	1.5	39.33	4.7	252,047	92.71	1,794	
6	2.50 to < 10.00	5,504	—	—	5,486	7.33	0.0	39.68	4.0	6,977	127.17	158	
7	10.00 to < 100.00	1,644	—	—	1,644	18.41	0.0	45.00	1.3	3,247	197.52	136	
8	100.00 (Default)	3,242	100	0.00	3,439	100.00	0.0	40.91	1.0	0	0.00	1,407	
9	Sub-total	382,643	4,386	74.46	383,261	2.39	2.2	39.03	4.6	325,207	84.85	3,682	415

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 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
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,588,085	¥ 107,068	75.10%	¥ 1,668,501	0.08%	0.3	26.60%	4.1	¥ 375,342	22.49%	¥ 381	
2	0.15 to < 0.25	115,752	28,985	75.00	137,491	0.20	0.0	27.14	4.0	51,142	37.19	76	
3	0.25 to < 0.50	890,177	185,704	75.06	1,029,568	0.31	0.2	25.07	4.3	437,783	42.52	836	
4	0.50 to < 0.75	250,293	66,256	73.93	299,279	0.64	0.0	26.08	3.7	159,966	53.45	503	
5	0.75 to < 2.50	326,811	42,489	73.10	357,874	1.46	0.0	24.18	3.4	220,815	61.70	1,287	
6	2.50 to < 10.00	89,477	32,144	72.84	112,893	3.24	0.0	26.96	3.2	93,498	82.81	978	
7	10.00 to < 100.00	94,712	19,674	75.00	109,468	21.49	0.0	34.53	3.3	202,168	184.68	8,637	
8	100.00 (Default)	5,693	0	75.00	7,383	100.00	0.0	31.50	1.0	3,242	43.91	2,066	
9	Sub-total	3,361,004	482,322	74.59	3,722,461	1.25	0.8	26.18	4.0	1,543,960	41.47	14,769	¥ 6,276
Specialised lending (FIRB)													
1	0.00 to < 0.15	3,160	—	—	3,160	0.08	0.2	45.00	1.0	531	16.80	1	
2	0.15 to < 0.25	82	—	—	82	0.20	0.0	45.00	1.0	25	30.44	0	
3	0.25 to < 0.50	2,776	—	—	2,776	0.33	0.2	45.00	1.0	1,151	41.47	4	
4	0.50 to < 0.75	666	—	—	666	0.64	0.0	45.00	1.0	396	59.54	1	
5	0.75 to < 2.50	570	—	—	570	1.44	0.0	45.00	1.0	479	83.97	3	
6	2.50 to < 10.00	211	—	—	211	3.33	0.0	45.00	1.0	239	113.18	3	
7	10.00 to < 100.00	354	—	—	354	16.57	0.0	45.00	1.0	722	203.65	26	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	7,823	—	—	7,823	1.16	0.7	45.00	1.0	3,545	45.31	41	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,044,643	—	—	542,957	0.07	0.3	90.00	5.0	623,889	114.90	—	
2	0.15 to < 0.25	129,987	—	—	78,258	0.20	0.1	90.00	5.0	114,078	145.77	—	
3	0.25 to < 0.50	75,637	—	—	41,639	0.36	0.3	90.00	5.0	76,151	182.88	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	22,304	—	—	18,308	1.63	0.2	90.00	5.0	54,724	298.89	—	
6	2.50 to < 10.00	3,928	—	—	3,042	7.05	0.0	90.00	5.0	12,880	423.34	—	
7	10.00 to < 100.00	0	—	—	0	18.41	0.0	90.00	5.0	4	616.26	—	
8	100.00 (Default)	60	—	—	60	100.00	0.0	90.00	5.0	675	1,125.00	—	
9	Sub-total	1,276,562	—	—	684,267	0.18	1.1	90.00	5.0	882,402	128.95	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	12,009	—	—	12,009	0.10	0.0	32.10	3.4	3,355	27.94	4	
2	0.15 to < 0.25	7,000	—	—	7,000	0.20	0.0	32.10	4.5	3,181	45.45	4	
3	0.25 to < 0.50	18,360	570	75.00	18,787	0.38	0.0	32.10	3.1	9,093	48.40	22	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	57,997	—	—	57,997	1.51	0.0	31.84	3.8	49,742	85.76	279	
6	2.50 to < 10.00	606	—	—	606	5.13	0.0	32.10	2.2	642	105.94	10	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	4,912	—	—	4,912	100.00	0.0	32.10	1.0	2,020	41.12	1,415	
9	Sub-total	100,885	570	75.00	101,312	5.84	0.0	31.76	3.5	68,036	67.15	1,735	7

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 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
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)													
1	0.00 to < 0.15	¥ 1,484	¥ —	—%	¥ 1,484	0.12%	0.0	100.00%	1.0	¥ 737	49.70%	¥ —	
2	0.15 to < 0.25	2,280	570	75.00	2,707	0.22	0.0	100.00	1.0	1,937	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	3,764	570	75.00	4,191	0.18	0.0	100.00	1.0	2,674	63.81	—	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	274,941	3,185	100.00	278,126	0.06	0.2	45.00	1.0	41,447	14.90	87	
2	0.15 to < 0.25	56,086	—	—	56,086	0.20	0.1	45.00	1.0	17,540	31.27	51	
3	0.25 to < 0.50	104,251	—	—	104,251	0.36	1.0	45.00	1.1	45,796	43.92	170	
4	0.50 to < 0.75	504	3,122	75.00	2,846	0.62	0.0	45.00	4.0	2,732	95.99	8	
5	0.75 to < 2.50	51,147	—	—	51,147	1.58	3.0	45.00	1.2	43,463	84.97	364	
6	2.50 to < 10.00	154	—	—	154	7.73	0.0	45.00	1.0	244	158.15	5	
7	10.00 to < 100.00	0	—	—	0	18.41	0.0	45.00	1.0	1	218.32	0	
8	100.00 (Default)	5,325	—	—	5,325	100.00	0.0	45.00	1.0	0	0.00	2,396	
9	Sub-total	492,411	6,308	87.62	497,939	1.37	4.5	45.00	1.1	151,226	30.37	3,083	388
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	342,647	6,308	87.62	348,175	0.06	0.3	88.41	1.1	101,395	29.12	18	
2	0.15 to < 0.25	36,873	—	—	36,873	0.21	0.1	98.90	1.0	26,044	70.63	0	
3	0.25 to < 0.50	18,187	—	—	18,187	0.39	0.0	70.83	1.3	14,355	78.92	13	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	644	—	—	644	1.17	0.1	67.21	1.9	2,729	423.40	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	399,307	6,308	87.62	404,835	0.10	0.7	88.57	1.1	146,988	36.30	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	26,027	—	—	26,027	0.30	26.9	70.83	—	9,855	37.86	56	
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	26,027	—	—	26,027	0.30	26.9	70.83	—	9,855	37.86	56	75

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 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	¥ 38,507	27.13%	¥ 10,447	0.09%	41.9	59.36%	—	¥ 370	3.54%	¥ 6	
2	0.15 to < 0.25	43,082	681,789	11.31	120,254	0.22	188.7	70.80	—	9,982	8.30	191	
3	0.25 to < 0.50	19,746	969,237	7.34	90,950	0.35	130.7	76.06	—	11,790	12.96	246	
4	0.50 to < 0.75	39,087	271,935	11.31	69,868	0.54	88.5	70.80	—	11,772	16.84	268	
5	0.75 to < 2.50	11,594	201,866	12.50	36,838	1.14	106.3	70.15	—	10,751	29.18	296	
6	2.50 to < 10.00	32,419	60,199	12.03	39,664	4.93	38.1	70.95	—	32,215	81.21	1,388	
7	10.00 to < 100.00	259	1,271	11.17	402	51.59	0.6	68.21	—	700	174.23	146	
8	100.00 (Default)	26	4,124	8.11	7,915	100.00	9.0	71.25	—	9,080	114.71	4,913	
9	Sub-total	146,217	2,228,930	9.98	376,341	3.05	604.2	71.71	—	86,664	23.02	7,457	9,327
Residential mortgage exposures													
1	0.00 to < 0.15	4,561,250	12,007	100.00	4,573,258	0.10	152.1	17.49	—	195,057	4.26	832	
2	0.15 to < 0.25	2,189,653	28	100.00	2,189,681	0.17	97.3	17.24	—	135,033	6.16	647	
3	0.25 to < 0.50	3,559,658	1,199	100.00	3,560,868	0.33	213.0	16.60	—	341,679	9.59	1,963	
4	0.50 to < 0.75	77,383	—	—	77,383	0.70	5.8	21.18	—	16,156	20.87	114	
5	0.75 to < 2.50	95,818	19	100.00	95,838	0.89	9.9	19.19	—	21,415	22.34	164	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	65,508	8	100.00	65,517	19.15	3.7	17.42	—	63,164	96.40	2,207	
8	100.00 (Default)	29,546	11	100.00	30,301	100.00	1.7	18.53	—	8,621	28.45	4,926	
9	Sub-total	10,578,819	13,275	100.00	10,592,848	0.60	483.7	17.18	—	781,127	7.37	10,857	25,463
Other retail exposures													
1	0.00 to < 0.15	0	20,954	21.85	4,578	0.09	18.7	18.21	—	205	4.49	0	
2	0.15 to < 0.25	170,570	—	—	170,570	0.24	51.6	68.72	—	54,431	31.91	287	
3	0.25 to < 0.50	182,735	—	—	182,735	0.37	66.2	38.51	—	43,890	24.01	276	
4	0.50 to < 0.75	366,711	462	100.00	367,472	0.54	83.9	33.60	—	94,811	25.80	696	
5	0.75 to < 2.50	178,982	134,675	31.23	221,050	1.17	250.9	60.20	—	141,871	64.18	1,613	
6	2.50 to < 10.00	40,248	15,315	36.50	45,839	6.44	37.4	34.30	—	24,251	52.90	1,050	
7	10.00 to < 100.00	3,176	790	91.05	3,930	39.07	0.7	32.85	—	2,971	75.60	611	
8	100.00 (Default)	8,486	1,778	30.64	18,323	100.00	10.1	48.57	—	9,021	49.23	8,179	
9	Sub-total	950,912	173,977	31.01	1,014,500	2.81	519.8	46.41	—	371,455	36.61	12,716	15,264
Lease transactions													
1	0.00 to < 0.15	207,105	—	—	207,105	0.07	0.4	45.00	2.6	51,560	24.89	74	
2	0.15 to < 0.25	123,494	—	—	123,494	0.20	0.1	45.00	3.6	68,407	55.39	113	
3	0.25 to < 0.50	53,689	—	—	53,689	0.43	0.3	45.00	2.6	35,618	66.34	104	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	42,779	—	—	42,779	1.79	0.3	45.00	2.6	44,671	104.42	344	
6	2.50 to < 10.00	3,277	—	—	3,277	5.61	0.0	45.00	2.3	4,827	147.30	82	
7	10.00 to < 100.00	15,019	—	—	15,019	18.41	0.0	45.00	4.1	36,176	240.85	1,244	
8	100.00 (Default)	—	—	—	273	100.00	0.0	45.00	1.0	0	0.00	122	
9	Sub-total	445,366	—	—	445,639	1.04	1.2	45.00	2.9	241,261	54.13	2,088	5,082
Total (all portfolios)		¥ 57,287,175	¥ 7,793,343	56.13%	¥ 61,109,788	0.64%	1,654.5	35.63%	2.0	¥ 11,283,927	18.46%	¥ 130,766	¥ 163,281

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

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2021											
		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	¥ 2,617,510	¥ 33	75.00%	¥ 2,633,812	0.00%	0.0	32.09%	2.3	¥ 27,060	1.02%	¥ 15	
2	0.15 to < 0.25	2,318	1,300	75.00	38	0.20	0.0	28.12	1.6	8	23.32	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	2,619,828	1,333	75.00	2,633,851	0.00	0.0	32.09	2.3	27,069	1.02	15	¥ 50
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	19,477,969	85,576	75.52	19,569,202	0.00	0.0	44.99	1.1	70,216	0.35	86	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.51	0	
3	0.25 to < 0.50	27,461	0	75.00	18,561	0.28	0.0	45.00	3.5	13,247	71.37	24	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	7,736	—	—	36	8.63	0.0	45.00	1.0	60	165.28	1	
7	10.00 to < 100.00	10,138	—	—	138	13.42	0.0	45.00	1.1	319	229.86	8	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	19,523,305	85,576	75.52	19,587,939	0.00	0.1	44.99	1.1	83,843	0.42	120	151
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	478,232	8,500	100.00	503,412	0.05	0.0	31.25	3.1	109,214	21.69	83	
2	0.15 to < 0.25	39,500	9,000	75.00	46,250	0.20	0.0	32.10	1.1	10,666	23.06	30	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	10,800	7,575	86.79	17,375	0.50	0.0	32.10	1.0	6,499	37.40	28	
5	0.75 to < 2.50	6,801	2,862	86.35	9,272	1.45	0.0	31.78	1.0	5,517	59.50	42	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	535,333	27,937	86.96	576,310	0.10	0.0	31.35	2.8	131,898	22.88	185	320
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	114,090	104,224	75.00	192,445	0.06	0.0	48.47	1.5	51,865	26.95	60	
2	0.15 to < 0.25	1,578	—	—	1,578	0.20	0.0	73.50	3.8	1,486	94.11	2	
3	0.25 to < 0.50	15,651	—	—	15,651	0.29	0.0	64.16	2.1	12,323	78.73	29	
4	0.50 to < 0.75	7	—	—	7	0.50	0.0	45.00	1.0	3	52.44	0	
5	0.75 to < 2.50	2,574	—	—	2,574	1.69	0.0	45.00	4.9	3,615	140.43	19	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	133,903	104,224	75.00	212,258	0.10	0.0	49.77	1.6	69,294	32.64	112	47

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2021											
		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	¥ 7,125,645	¥ 2,849,481	76.05%	¥ 9,351,119	0.07%	0.6	31.39%	2.5	¥ 1,720,109	18.39%	¥ 2,247	
2	0.15 to < 0.25	1,834,896	466,345	75.99	2,159,580	0.20	0.3	30.85	2.1	648,364	30.02	1,365	
3	0.25 to < 0.50	1,270,397	261,373	73.01	1,455,831	0.30	0.4	30.96	2.2	563,037	38.67	1,392	
4	0.50 to < 0.75	1,051,124	196,375	73.08	1,202,632	0.50	0.6	29.36	2.1	527,818	43.88	1,783	
5	0.75 to < 2.50	942,029	186,548	72.27	1,029,608	1.44	0.7	28.16	2.2	658,252	63.93	4,166	
6	2.50 to < 10.00	74,627	10,458	80.52	84,451	7.05	0.0	25.25	1.6	74,674	88.42	1,489	
7	10.00 to < 100.00	82,138	903	75.00	82,348	18.67	0.0	31.63	2.9	138,575	168.28	4,865	
8	100.00 (Default)	23,048	—	—	29,151	100.00	0.0	32.06	1.0	11,976	41.08	8,390	
9	Sub-total	12,403,905	3,971,486	75.53	15,394,723	0.56	3.0	30.87	2.4	4,342,808	28.20	25,701	¥ 57,445
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	915,076	92,556	78.94	993,784	0.07	0.8	53.62	2.8	356,397	35.86	400	
2	0.15 to < 0.25	63,327	75,587	100.00	139,042	0.20	0.3	55.55	2.4	90,250	64.90	158	
3	0.25 to < 0.50	368,889	72,793	75.00	422,326	0.29	0.5	48.32	2.4	264,975	62.74	612	
4	0.50 to < 0.75	166,561	30,949	75.21	190,219	0.57	0.7	41.32	3.4	151,787	79.79	453	
5	0.75 to < 2.50	351,859	5,301	76.64	356,032	1.41	1.2	44.13	3.8	433,407	121.73	2,231	
6	2.50 to < 10.00	119,747	4,012	89.65	123,716	5.37	0.3	44.27	4.0	210,001	169.74	2,944	
7	10.00 to < 100.00	73,588	—	—	71,781	30.62	0.0	44.86	3.9	193,306	269.29	9,858	
8	100.00 (Default)	30,476	1,440	91.52	37,342	100.00	0.0	44.32	1.0	0	0.00	16,553	
9	Sub-total	2,089,527	282,641	83.32	2,334,245	3.18	4.3	49.41	3.0	1,700,127	72.83	33,213	19,290
SME exposures (AIRB)													
1	0.00 to < 0.15	69,910	3,823	75.00	70,733	0.12	0.0	30.99	2.9	17,271	24.41	27	
2	0.15 to < 0.25	102,511	—	—	96,463	0.20	0.0	31.85	3.0	30,390	31.50	62	
3	0.25 to < 0.50	27,680	6,028	92.57	33,111	0.30	0.0	29.35	2.8	10,426	31.48	30	
4	0.50 to < 0.75	91,136	2,996	75.00	91,613	0.50	0.0	25.89	2.4	31,677	34.57	119	
5	0.75 to < 2.50	117,784	8,131	79.98	122,367	1.56	0.2	20.78	2.8	53,211	43.48	389	
6	2.50 to < 10.00	6,067	237	76.39	6,248	7.62	0.0	21.58	1.8	3,979	63.67	103	
7	10.00 to < 100.00	2,063	—	—	1,379	18.67	0.0	22.06	2.9	1,368	99.15	56	
8	100.00 (Default)	1,412	—	—	1,441	100.00	0.0	22.73	1.0	409	28.37	295	
9	Sub-total	418,566	21,217	81.91	423,359	1.16	0.3	26.81	2.8	148,733	35.13	1,084	1,451
SME exposures (FIRB)													
1	0.00 to < 0.15	37	—	—	37	0.12	0.0	45.00	1.0	7	20.85	0	
2	0.15 to < 0.25	50	—	—	50	0.20	0.0	45.00	1.0	13	27.19	0	
3	0.25 to < 0.50	4,654	—	—	4,654	0.30	0.0	45.00	1.8	2,535	54.46	6	
4	0.50 to < 0.75	99,446	3,126	75.00	100,425	0.50	0.6	37.91	4.7	64,425	64.15	192	
5	0.75 to < 2.50	303,735	2,005	80.65	302,935	1.57	1.7	39.29	4.8	279,467	92.25	1,881	
6	2.50 to < 10.00	8,989	—	—	9,005	7.22	0.0	39.56	4.1	11,283	125.29	255	
7	10.00 to < 100.00	1,442	—	—	1,456	18.67	0.0	45.00	1.5	2,899	199.14	122	
8	100.00 (Default)	5,320	—	—	5,554	100.00	0.0	40.21	1.0	0	0.00	2,233	
9	Sub-total	423,676	5,132	77.21	424,119	2.77	2.5	39.06	4.6	360,633	85.03	4,691	525



CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2021											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥1,238,143	¥ 82,381	75.31%	¥1,300,188	0.08%	0.3	26.34%	4.2	¥ 300,018	23.07%	¥ 304	
2	0.15 to < 0.25	71,287	1,388	75.00	72,329	0.20	0.0	28.51	3.7	27,169	37.56	42	
3	0.25 to < 0.50	670,274	106,548	74.93	750,121	0.30	0.1	23.36	4.3	284,426	37.91	524	
4	0.50 to < 0.75	303,927	42,438	74.62	335,598	0.56	0.0	23.64	4.2	166,821	49.70	445	
5	0.75 to < 2.50	349,719	47,459	72.29	384,028	1.51	0.0	24.40	3.4	243,588	63.42	1,425	
6	2.50 to < 10.00	87,884	39,961	75.00	117,855	4.03	0.0	24.80	3.6	98,691	83.73	1,110	
7	10.00 to < 100.00	78,826	11,870	75.00	87,729	22.78	0.0	37.62	4.0	180,175	205.37	7,953	
8	100.00 (Default)	15,857	2,028	75.00	17,383	100.00	0.0	26.38	1.0	5,543	31.89	4,143	
9	Sub-total	2,815,922	334,076	74.62	3,065,234	1.74	0.7	25.39	4.1	1,306,434	42.62	15,949	¥ 6,288
Specialised lending (FIRB)													
1	0.00 to < 0.15	997	—	—	997	0.09	0.2	45.00	1.0	172	17.32	0	
2	0.15 to < 0.25	51	—	—	51	0.20	0.0	45.00	1.0	15	30.51	0	
3	0.25 to < 0.50	1,033	—	—	1,033	0.30	0.1	45.00	1.0	403	39.02	1	
4	0.50 to < 0.75	295	—	—	295	0.54	0.0	45.00	1.0	160	54.46	0	
5	0.75 to < 2.50	447	—	—	447	1.47	0.0	45.00	1.0	379	84.74	2	
6	2.50 to < 10.00	63	—	—	63	3.68	0.0	45.00	1.0	74	116.74	1	
7	10.00 to < 100.00	201	—	—	201	17.57	0.0	45.00	1.0	414	205.17	15	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	3,090	—	—	3,090	1.63	0.6	45.00	1.0	1,620	52.43	22	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,265,502	—	—	507,045	0.07	0.3	90.00	5.0	582,604	114.90	—	
2	0.15 to < 0.25	127,461	—	—	56,008	0.20	0.1	90.00	5.0	82,961	148.12	—	
3	0.25 to < 0.50	74,229	—	—	31,890	0.30	0.1	90.00	5.0	55,243	173.23	—	
4	0.50 to < 0.75	41,712	—	—	21,972	0.50	0.2	90.00	5.0	44,318	201.69	—	
5	0.75 to < 2.50	26,338	—	—	17,915	1.50	0.2	90.00	5.0	54,066	301.79	—	
6	2.50 to < 10.00	3,716	—	—	2,328	6.68	0.0	90.00	5.0	9,863	423.63	—	
7	10.00 to < 100.00	8	—	—	2	18.67	0.0	90.00	5.0	20	731.60	—	
8	100.00 (Default)	213	—	—	116	100.00	0.0	90.00	5.0	1,315	1,125.00	—	
9	Sub-total	1,539,182	—	—	637,280	0.19	1.2	90.00	5.0	830,394	130.30	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	17,685	—	—	17,685	0.11	0.0	32.10	3.4	5,110	28.89	6	
2	0.15 to < 0.25	7,000	—	—	7,000	0.20	0.0	32.10	5.0	3,384	48.34	4	
3	0.25 to < 0.50	10,762	570	75.00	11,189	0.30	0.0	32.10	2.5	4,625	41.33	11	
4	0.50 to < 0.75	6,655	—	—	6,655	0.50	0.0	32.10	4.2	4,306	64.70	10	
5	0.75 to < 2.50	30,820	—	—	30,820	1.73	0.0	30.99	3.6	26,466	85.87	166	
6	2.50 to < 10.00	2,506	—	—	2,506	7.65	0.0	32.10	4.0	3,445	137.45	61	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	2,899	—	—	2,899	100.00	0.0	32.10	1.0	1,192	41.12	835	
9	Sub-total	78,328	570	75.00	78,756	4.73	0.0	31.66	3.5	48,530	61.62	1,096	11

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2021											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)													
1	0.00 to < 0.15	¥ 2,280	¥ 570	75.00%	¥ 2,707	0.13%	0.0	100.00%	1.0	¥ 1,414	52.25%	¥ —	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	2,280	570	75.00	2,707	0.13	0.0	100.00	1.0	1,414	52.25	—	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	247,421	22,230	100.00	269,652	0.05	0.2	45.00	1.1	35,491	13.16	67	
2	0.15 to < 0.25	67,396	—	—	67,396	0.20	0.1	45.00	1.0	20,972	31.11	62	
3	0.25 to < 0.50	56,509	2,891	75.00	58,678	0.30	0.1	45.00	1.1	24,801	42.26	81	
4	0.50 to < 0.75	39,819	2,413	75.00	41,629	0.51	0.8	45.00	1.3	23,504	56.46	95	
5	0.75 to < 2.50	40,359	—	—	40,359	1.43	3.3	45.00	1.2	32,934	81.60	261	
6	2.50 to < 10.00	585	—	—	585	4.71	0.2	45.00	1.0	749	128.03	12	
7	10.00 to < 100.00	157	—	—	157	35.80	0.0	45.00	4.9	416	263.92	25	
8	100.00 (Default)	4,157	—	—	4,157	100.00	0.0	45.00	1.0	0	0.00	1,870	
9	Sub-total	456,406	27,536	95.18	482,615	1.14	4.9	45.00	1.1	138,871	28.77	2,476	425
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	353,962	2,413	75.00	355,772	0.05	0.2	92.55	1.1	83,998	23.61	10	
2	0.15 to < 0.25	53,448	—	—	53,448	0.20	0.1	92.53	1.0	28,276	52.90	6	
3	0.25 to < 0.50	46,535	2,891	75.00	48,704	0.30	0.1	89.74	1.2	11,671	23.96	12	
4	0.50 to < 0.75	4,049	—	—	4,049	0.50	0.0	45.00	4.6	3,865	95.44	9	
5	0.75 to < 2.50	8,482	—	—	8,482	1.70	0.1	98.03	1.0	7,878	92.87	2	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	466,478	5,305	75.00	470,457	0.12	0.6	91.95	1.1	135,690	28.84	41	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	38,409	—	—	38,409	0.30	32.0	76.75	—	15,830	41.21	90	
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	38,409	—	—	38,409	0.30	32.0	76.75	—	15,830	41.21	90	146

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2021											
		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
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 40,830	27.62%	¥ 11,281	0.10%	43.5	60.82%	—	¥ 427	3.79%	¥ 7	
2	0.15 to < 0.25	38,201	709,902	11.49	119,818	0.23	196.8	67.87	—	9,729	8.11	187	
3	0.25 to < 0.50	19,528	916,390	7.74	90,487	0.35	139.5	75.88	—	11,722	12.95	245	
4	0.50 to < 0.75	30,824	251,674	11.49	59,759	0.55	80.5	67.87	—	9,836	16.46	225	
5	0.75 to < 2.50	11,795	220,528	12.63	39,657	1.16	114.8	68.72	—	11,425	28.81	316	
6	2.50 to < 10.00	30,337	65,105	12.30	38,349	4.86	39.5	68.47	—	29,776	77.64	1,276	
7	10.00 to < 100.00	221	913	13.45	344	48.23	0.5	66.28	—	604	175.34	113	
8	100.00 (Default)	11	4,388	8.51	11,064	100.00	13.5	69.13	—	11,529	104.20	6,727	
9	Sub-total	130,921	2,209,734	10.37	370,764	3.91	629.0	69.80	—	85,052	22.93	9,097	¥ 12,568
Residential mortgage exposures													
1	0.00 to < 0.15	4,526,840	12,841	100.00	4,539,682	0.11	154.8	17.73	—	207,835	4.57	903	
2	0.15 to < 0.25	2,243,841	28	100.00	2,243,869	0.17	102.4	17.60	—	144,420	6.43	697	
3	0.25 to < 0.50	3,342,586	1,362	100.00	3,343,959	0.34	199.6	17.17	—	339,002	10.13	1,964	
4	0.50 to < 0.75	40,290	—	—	40,290	0.65	2.6	22.05	—	8,389	20.82	58	
5	0.75 to < 2.50	137,796	19	100.00	137,815	0.87	13.6	20.53	—	32,273	23.41	246	
6	2.50 to < 10.00	4,095	—	—	4,095	2.92	0.1	16.17	—	1,625	39.69	19	
7	10.00 to < 100.00	59,593	13	100.00	59,607	20.00	3.4	18.19	—	60,611	101.68	2,191	
8	100.00 (Default)	33,936	15	100.00	35,420	100.00	2.0	19.26	—	9,979	28.17	6,024	
9	Sub-total	10,388,980	14,282	100.00	10,404,741	0.66	478.9	17.58	—	804,138	7.72	12,106	26,059
Other retail exposures													
1	0.00 to < 0.15	0	22,020	22.09	4,866	0.10	19.8	21.15	—	263	5.41	1	
2	0.15 to < 0.25	157,765	—	—	157,765	0.24	47.1	74.10	—	54,304	34.42	287	
3	0.25 to < 0.50	194,671	—	—	194,671	0.38	68.0	38.62	—	47,460	24.38	301	
4	0.50 to < 0.75	347,924	432	100.00	348,652	0.56	86.7	35.34	—	96,314	27.62	718	
5	0.75 to < 2.50	174,275	140,687	31.56	218,691	1.20	263.1	61.33	—	144,631	66.13	1,680	
6	2.50 to < 10.00	36,591	15,844	36.45	42,368	6.83	40.0	33.76	—	22,330	52.70	1,011	
7	10.00 to < 100.00	2,647	994	95.38	3,646	31.48	0.6	30.37	—	2,487	68.22	457	
8	100.00 (Default)	9,654	1,760	32.25	20,875	100.00	11.0	47.41	—	6,087	29.15	9,410	
9	Sub-total	923,529	181,739	31.36	991,536	3.09	536.8	47.98	—	373,879	37.70	13,868	17,439
Lease transactions													
1	0.00 to < 0.15	219,071	—	—	219,071	0.07	0.3	45.00	2.6	54,458	24.85	77	
2	0.15 to < 0.25	131,716	—	—	131,716	0.20	0.1	45.00	4.0	77,350	58.72	121	
3	0.25 to < 0.50	18,910	—	—	18,910	0.30	0.1	45.00	2.3	10,341	54.68	26	
4	0.50 to < 0.75	36,043	—	—	36,043	0.50	0.2	45.00	2.8	26,444	73.36	81	
5	0.75 to < 2.50	49,128	—	—	49,128	1.67	0.3	45.00	3.1	54,155	110.23	369	
6	2.50 to < 10.00	2,681	—	—	2,681	6.25	0.0	45.00	2.5	4,214	157.13	75	
7	10.00 to < 100.00	4,097	—	—	4,097	18.67	0.0	45.00	4.4	10,243	250.00	344	
8	100.00 (Default)	—	—	—	326	100.00	0.0	45.00	1.0	0	0.00	147	
9	Sub-total	461,650	—	—	461,977	0.59	1.2	45.00	3.1	237,208	51.34	1,243	5,676
Total (all portfolios)		¥ 55,453,228	¥ 7,273,363	55.01%	¥ 58,594,380	0.61%	1,696.9	35.77%	2.0	¥ 10,843,473	18.50%	¥ 121,117	¥ 147,901

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

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

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

Item No.	Portfolio	Millions of Yen	
		September 30, 2022	
		a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 132,200	¥ 132,200
2	Sovereign Exposures – AIRB	25,998	25,998
3	Financial Institution Exposures – FIRB	108,283	108,283
4	Financial Institution Exposures – AIRB	126,924	126,924
5	Corporate exposures (excluding specialised lending) – FIRB	2,248,522	2,248,522
6	Corporate exposures (excluding specialised lending) – AIRB	4,352,799	4,352,799
7	Specialised lending – FIRB	462,987	462,987
8	Specialised lending – AIRB	1,543,960	1,543,960
9	Retail – Qualifying revolving retail exposures	86,664	86,664
10	Retail – Residential mortgage exposures	781,127	781,127
11	Retail – Other retail exposures	371,455	371,455
12	Equity Exposures – FIRB	1,267,257	1,267,257
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	308,070	308,070
15	Purchased receivables – AIRB	70,711	70,711
16	Total	¥ 11,886,963	¥ 11,886,963

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

Item No.	Portfolio	Millions of Yen	
		September 30, 2021	
		a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 83,843	¥ 83,843
2	Sovereign Exposures – AIRB	25,855	25,855
3	Financial Institution Exposures – FIRB	69,275	69,275
4	Financial Institution Exposures – AIRB	129,526	129,526
5	Corporate exposures (excluding specialised lending) – FIRB	2,060,780	2,060,780
6	Corporate exposures (excluding specialised lending) – AIRB	4,495,127	4,495,127
7	Specialised lending – FIRB	332,905	332,905
8	Specialised lending – AIRB	1,306,434	1,306,434
9	Retail – Qualifying revolving retail exposures	85,052	85,052
10	Retail – Residential mortgage exposures	804,138	804,138
11	Retail – Other retail exposures	373,879	373,879
12	Equity Exposures – FIRB	1,101,526	1,101,526
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	290,391	290,391
15	Purchased receivables – AIRB	49,945	49,945
16	Total	¥ 11,208,682	¥ 11,208,682

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

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

CR10		Millions of Yen, %										
September 30, 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	4,500	—	70%	4,500	—	—	—	—	4,500	3,150	18
	2.5 years≤	217	—	90%	—	217	—	—	—	217	196	1
Satisfactory		1,098	—	115%	—	—	—	—	2,525	2,525	2,904	70
Weak		—	—	250%	—	—	—	—	—	—	—	—
Default		—	—	—	—	—	—	—	—	—	—	—
Total		¥ 5,816	¥ —	—	¥ 4,500	¥ 217	¥ —	¥ 2,525	¥ 7,243	¥ 6,250	¥ 90	
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	¥ 12,424	¥ 2,786	70%						¥ 14,514	¥ 10,160	¥ 58
	2.5 years≤	4,560	25,031	95%						23,333	22,166	93
Good	< 2.5 years	46,390	3,882	95%						49,301	46,836	197
	2.5 years≤	28,007	54,920	120%						69,198	83,037	276
Satisfactory		60,593	116,159	140%						147,712	206,797	4,135
Weak		14,861	25,087	250%						33,677	84,193	2,694
Default		—	—	—						—	—	—
Total		¥ 166,838	¥ 227,866	—						¥ 337,737	¥ 453,192	¥ 7,455
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		¥ 10,070	¥ 63,362	300%						¥ 73,071	¥ 219,215	
Simple risk weight method – Unlisted shares		37,200	4,639	400%						41,409	165,639	
Internal Models Approach		—	—	—						—	—	
Total		¥ 47,271	¥ 68,001	—						¥ 114,481	¥ 384,854	
Equity exposures subject to 100% risk weight												
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%						—	—	

CR10		Millions of Yen, %										
September 30, 2021												
a	b	c	d	e	f	g	h	i	j	k	l	
Specialised lending (supervisory slotting criteria approach)												
Other than high-volatility commercial real estate (HVCRE)												
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					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	¥ 2,483	¥ 4,095	70%						¥ 5,555	¥ 3,888	¥ 22
	2.5 years≤	6,125	7,368	95%						11,651	11,068	46
Good	< 2.5 years	29,717	294	95%						29,937	28,441	119
	2.5 years≤	50,717	65,477	120%						99,825	119,790	399
Satisfactory		62,846	76,295	140%						120,068	168,095	3,361
Weak		—	—	250%						—	—	—
Default		—	—	—						—	—	—
Total		¥ 151,890	¥153,531	—						¥ 267,038	¥ 331,285	¥ 3,949
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		¥ 33,419	¥ 19,951	300%						¥ 53,370	¥ 160,112	
Simple risk weight method – Unlisted shares		24,162	4,790	400%						27,754	111,019	
Internal Models Approach		—	—	—						—	—	
Total		¥ 57,581	¥ 24,741	—						¥ 81,125	¥ 271,132	
Equity exposures subject to 100% risk weight												
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%						—	—	

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

CCR1		Millions of Yen					
		September 30, 2022					
		a	b	c	d	e	f
Item No.		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ —	¥ —		1.4	¥ —	¥ —
	Current Exposure Method (CEM)	828,760	731,795			1,560,556	421,937
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					824,242	147,104
5	Exposure variation estimation model					—	—
6	Total						¥ 569,042

CCR1		Millions of Yen					
		September 30, 2021					
		a	b	c	d	e	f
Item No.		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ —	¥ —		1.4	¥ —	¥ —
	Current Exposure Method (CEM)	368,839	607,884			976,723	396,866
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					730,340	125,554
5	Exposure variation estimation model					—	—
6	Total						¥ 522,421

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

CCR2		Millions of Yen	
		September 30, 2022	
		a	b
Item No.		EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)		—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)		—
4	Total portfolios subject to the standardised risk measurement method	1,383,409	644,577
5	Total portfolios subject to the CVA capital charge	¥ 1,383,409	¥ 644,577

CCR2		Millions of Yen	
		September 30, 2021	
		a	b
Item No.		EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)		—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)		—
4	Total portfolios subject to the standardised risk measurement method	901,015	654,699
5	Total portfolios subject to the CVA capital charge	¥ 901,015	¥ 654,699

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

CCR3		Millions of Yen									
		September 30, 2022									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								
			a	b	c	d	e	f	g	h	i
			0%	10%	20%	50%	75%	100%	150%	Other	Total
1	Government of Japan and Bank of Japan (BOJ)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks		—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—
4	Local governments of Japan		—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—
9	The three local public corporations		—	—	—	—	—	—	—	—	—
10	Financial institutions and type I financial instruments business operators		—	—	651,888	—	—	—	—	—	651,888
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	1,083	—	—	1,083
14	Total		¥ —	¥ —	¥ 651,888	¥ —	¥ —	¥ 1,083	¥ —	¥ —	¥ 652,972

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

CCR3		Millions of Yen									
		September 30, 2021									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								
			a	b	c	d	e	f	g	h	i
			0%	10%	20%	50%	75%	100%	150%	Other	Total
1	Government of Japan and Bank of Japan (BOJ)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks		—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—
4	Local governments of Japan		—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—
9	The three local public corporations		—	—	—	—	—	—	—	—	—
10	Financial institutions and type I financial instruments business operators		—	—	503,094	—	—	—	—	—	503,094
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	2	—	—	2
14	Total		¥ —	¥ —	¥ 503,094	¥ —	¥ —	¥ 2	¥ —	¥ —	¥ 503,097

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



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

Item No.	PD scale	Millions of Yen, %, 1,000 cases, Year						
		September 30, 2022						
		a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density
Sovereign exposures								
1	0.00 to < 0.15	¥ 21,327	0.01%	0.0	20.72%	2.2	¥ 1,792	8.40%
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	21,327	0.01	0.0	20.72	2.2	1,792	8.40
Financial Institution exposures								
1	0.00 to < 0.15	692,212	0.04	0.1	23.95	2.2	130,814	18.89
2	0.15 to < 0.25	37	0.20	0.0	89.35	4.2	35	93.96
3	0.25 to < 0.50	19,633	0.29	0.0	27.17	4.2	17,987	91.61
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	1,570	1.09	0.0	45.00	1.0	1,195	76.09
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	713,454	0.05	0.1	24.06	2.2	150,032	21.02
Corporate exposures and SME exposures								
1	0.00 to < 0.15	603,350	0.04	0.3	21.27	1.6	103,789	17.20
2	0.15 to < 0.25	22,143	0.20	0.0	46.10	1.9	8,886	40.13
3	0.25 to < 0.50	31,622	0.35	0.1	45.00	1.8	16,319	51.60
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	5,087	1.61	0.0	45.00	2.2	5,232	102.85
6	2.50 to < 10.00	102	4.33	0.0	45.00	3.9	164	160.39
7	10.00 to < 100.00	—	35.80	0.0	45.00	0.4	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	662,305	0.07	0.6	22.29	1.6	134,392	20.29
Specialised lending								
1	0.00 to < 0.15	37,049	0.11	0.1	45.00	4.1	16,576	44.74
2	0.15 to < 0.25	1,056	0.20	0.0	45.00	4.4	658	62.28
3	0.25 to < 0.50	16,525	0.30	0.0	45.00	4.9	13,188	79.80
4	0.50 to < 0.75	26,161	0.65	0.0	45.00	4.7	27,597	105.48
5	0.75 to < 2.50	37,631	1.23	0.0	45.00	4.7	47,302	125.69
6	2.50 to < 10.00	26,806	3.12	0.0	45.00	4.8	42,523	158.63
7	10.00 to < 100.00	75	15.89	0.0	45.00	3.1	175	232.26
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	145,307	1.08	0.3	45.00	4.6	148,021	101.86
Total (all portfolios)		¥ 1,542,396	0.16%	1.1	24.20%	2.2	¥ 434,238	28.15%

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

CCR4		Millions of Yen, %, 1,000 cases, Year								
		September 30, 2021								
		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	¥	19,460	0.02%	0.0	37.47%	2.1	¥	2,222	11.42%
2	0.15 to < 0.25		—	—	—	—	—		—	—
3	0.25 to < 0.50		—	—	—	—	—		—	—
4	0.50 to < 0.75		—	—	—	—	—		—	—
5	0.75 to < 2.50		—	—	—	—	—		—	—
6	2.50 to < 10.00		—	—	—	—	—		—	—
7	10.00 to < 100.00		—	—	—	—	—		—	—
8	100.00 (Default)		—	—	—	—	—		—	—
9	Sub-total		19,460	0.02	0.0	37.47	2.1		2,222	11.42
Financial Institution exposures										
1	0.00 to < 0.15		487,925	0.05	0.1	18.36	2.6		100,761	20.65
2	0.15 to < 0.25		292	0.20	0.0	45.00	3.2		138	47.41
3	0.25 to < 0.50		39,597	0.28	0.0	20.37	3.9		31,985	80.77
4	0.50 to < 0.75		780	0.50	0.0	45.00	1.0		409	52.44
5	0.75 to < 2.50		—	—	—	—	—		—	—
6	2.50 to < 10.00		—	—	—	—	—		—	—
7	10.00 to < 100.00		—	—	—	—	—		—	—
8	100.00 (Default)		—	—	—	—	—		—	—
9	Sub-total		528,596	0.06	0.1	18.52	2.7		133,295	25.21
Corporate exposures and SME exposures										
1	0.00 to < 0.15		326,943	0.05	0.3	10.87	1.8		68,843	21.05
2	0.15 to < 0.25		16,678	0.20	0.0	45.00	3.2		8,292	49.72
3	0.25 to < 0.50		13,609	0.29	0.0	45.66	3.2		8,609	63.26
4	0.50 to < 0.75		4,802	0.50	0.0	45.00	3.5		3,875	80.68
5	0.75 to < 2.50		5,042	1.50	0.1	45.00	3.6		6,132	121.61
6	2.50 to < 10.00		853	3.72	0.0	45.00	4.8		1,404	164.50
7	10.00 to < 100.00		519	35.66	0.0	45.00	1.4		1,359	261.57
8	100.00 (Default)		—	—	—	—	—		—	—
9	Sub-total		368,450	0.15	0.6	11.84	2.0		98,518	26.73
Specialised lending										
1	0.00 to < 0.15		71,008	0.09	0.1	45.00	4.7		30,783	43.35
2	0.15 to < 0.25		773	0.20	0.0	45.00	4.0		457	59.16
3	0.25 to < 0.50		33,238	0.29	0.0	45.00	4.9		26,560	79.90
4	0.50 to < 0.75		23,598	0.63	0.0	45.00	4.8		24,495	103.80
5	0.75 to < 2.50		36,388	1.41	0.0	45.00	4.7		47,524	130.60
6	2.50 to < 10.00		35,284	3.14	0.0	45.00	4.8		56,072	158.91
7	10.00 to < 100.00		2	35.80	0.0	45.00	1.0		4	234.20
8	100.00 (Default)		110	100.00	0.0	45.00	1.0		0	0.00
9	Sub-total		200,405	1.02	0.2	45.00	4.8		185,898	92.76
Total (all portfolios)			¥ 1,116,912	0.26%	1.1	17.15%	2.8	¥	419,935	37.59%

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

## CCR5: Composition of collateral for CCR exposure

Item No.		Millions of Yen					
		September 30, 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
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ —	¥ 261,402	¥ —	¥ 573,930	¥ —	¥ 509,341
2	Cash (other currency)	—	6,056	—	472,531	1,255,313	1,698
3	Domestic sovereign debt	9,872	21,537	15,434	37,609	377,839	240,457
4	Other sovereign debt	—	—	—	—	1,242,285	3,139,929
5	Government agency debt	—	—	—	—	147,287	47,922
6	Corporate bonds	—	—	—	—	133,874	15,233
7	Equity securities	—	—	—	6,724	1,067,145	741,245
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 9,872	¥ 288,996	¥ 15,434	¥ 1,090,796	¥ 4,223,743	¥ 4,695,827

Item No.		Millions of Yen					
		September 30, 2021					
		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
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ —	¥ 148,522	¥ —	¥ 299,261	¥ —	¥ 685,757
2	Cash (other currency)	—	1,184	—	267,601	803,350	1,033
3	Domestic sovereign debt	—	6,757	—	22,644	245,439	243,820
4	Other sovereign debt	—	—	—	—	947,006	2,015,065
5	Government agency debt	—	—	—	—	92,768	40,484
6	Corporate bonds	—	—	—	—	381,990	248,076
7	Equity securities	—	—	—	8,408	967,314	677,637
8	Other collateral	—	—	—	—	—	—
9	Total	¥ —	¥ 156,463	¥ —	¥ 597,914	¥ 3,437,869	¥ 3,911,875

## CCR6: Credit derivatives exposures

Item No.		Millions of Yen	
		September 30, 2022	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 29,100	¥ 29,100
2	Index credit default swaps	158,954	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 188,054	¥ 29,100
Fair values			
7	Positive fair value (asset)	3,759	423
8	Negative fair value (liability)	(395)	(66)

Item No.		Millions of Yen	
		September 30, 2021	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 37,031	¥ 37,934
2	Index credit default swaps	16,786	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 53,818	¥ 37,934
Fair values			
7	Positive fair value (asset)	19	846
8	Negative fair value (liability)	(2,405)	(19)

## CCR8: Exposures to central counterparties (CCP)

Item No.	CCR8	Millions of Yen	
		September 30, 2022	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 79,751
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 2,699,178	53,983
3	(i) OTC derivatives	2,302,698	46,053
4	(ii) Exchange-traded derivatives	354,101	7,082
5	(iii) Repo transactions	42,378	847
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	287,415	5,748
9	Pre-funded default fund contributions	34,599	20,019
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	¥ —	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	—
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

Item No.	CCR8	Millions of Yen	
		September 30, 2021	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 48,017
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 1,371,971	27,439
3	(i) OTC derivatives	1,163,836	23,276
4	(ii) Exchange-traded derivatives	137,432	2,748
5	(iii) Repo transactions	70,702	1,414
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	212,221	4,244
9	Pre-funded default fund contributions	30,366	16,333
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	¥ —	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	—
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

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

SEC1		Millions of Yen								
		September 30, 2022								
		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	¥ 85,744	¥ —	¥ 85,744	¥ 297,168	¥ —	¥ 297,168	¥ 135,975	¥ —	¥ 135,975
2	Residential mortgage	85,744	—	85,744	57,614	—	57,614	102,281	—	102,281
3	Credit card	—	—	—	40,866	—	40,866	24,920	—	24,920
4	Other retail exposures	—	—	—	198,686	—	198,686	8,773	—	8,773
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	5,461	—	5,461	10,430	—	10,430	1,048,254	—	1,048,254
7	Loans to corporates	—	—	—	—	—	—	1,048,254	—	1,048,254
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	5,461	—	5,461	10,430	—	10,430	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		September 30, 2021								
		a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 86,101	¥ —	¥ 86,101	¥ 284,332	¥ —	¥ 284,332	¥ 109,824	¥ —	¥ 109,824
2	Residential mortgage	86,101	—	86,101	73,583	—	73,583	79,136	—	79,136
3	Credit card	—	—	—	31,411	—	31,411	29,331	—	29,331
4	Other retail exposures	—	—	—	179,336	—	179,336	1,356	—	1,356
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	3,816	—	3,816	20,287	—	20,287	638,013	—	638,013
7	Loans to corporates	—	—	—	—	—	—	638,013	—	638,013
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	3,816	—	3,816	20,287	—	20,287	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

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

As of September 30, 2022

Not applicable.

As of September 30, 2021

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)**

Item No.	SEC3	Millions of Yen														
		September 30, 2022														
		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	¥235,374	¥235,374	¥235,374	¥224,944	¥10,430	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	90,107	90,107	90,107	90,107	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	63,583	63,583	63,583	63,583	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	9,719	9,719	9,719	4,258	5,461	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	19	19	19	19	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	398,470	398,470	398,470	382,578	15,891	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	314	314	314	314	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	19	19	19	19	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	148,026	148,026	148,026	119,729	28,297	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	99	99	99	99	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	247	247	247	247	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	11,842	11,842	11,842	9,578	2,263	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	7	7	7	7	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	19	19	19	19	—	—	—	—	—	—	—	—	—	—	—

SEC3		Millions of Yen														
		September 30, 2021														
		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	¥236,918	¥236,918	¥236,918	¥216,631	¥20,287	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	103,979	103,979	103,979	103,979	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	44,433	44,433	44,433	44,433	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	9,168	9,168	9,168	5,352	3,816	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	36	36	36	36	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	393,932	393,932	393,932	369,828	24,103	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	568	568	568	568	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	36	36	36	36	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	137,741	137,741	137,741	108,419	29,321	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	99	99	99	99	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	458	458	458	458	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	11,019	11,019	11,019	8,673	2,345	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	7	7	7	7	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	36	36	36	36	—	—	—	—	—	—	—	—	—	—	—



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

Item No.	SEC4	Millions of Yen														
		September 30, 2022														
		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	¥1,048,956	¥1,048,956	¥1,048,956	¥111,486	¥937,469	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	41,222	41,222	41,222	1,696	39,525	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	62,427	62,427	62,427	14,291	48,136	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	31,623	31,623	31,623	8,501	23,122	—	—	—	—	—	—	—	—	—	—
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)	1,159,309	1,159,309	1,159,309	111,055	1,048,254	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	24,920	24,920	24,920	24,920	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 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)	251,921	251,921	251,921	25,004	226,916	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	15,804	15,804	15,804	15,804	—	—	—	—	—	—	—	—	—	—	—
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)	20,153	20,153	20,153	2,000	18,153	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,264	1,264	1,264	1,264	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

SEC4		Millions of Yen														
		September 30, 2021														
		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	¥716,161	¥716,161	¥716,161	¥91,594	¥624,567	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	21,698	21,698	21,698	8,812	12,885	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	3,977	3,977	3,977	3,416	560	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	6,000	6,000	6,000	6,000	—	—	—	—	—	—	—	—	—	—	—
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)	717,777	717,777	717,777	79,764	638,013	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	30,060	30,060	30,060	30,060	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 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)	107,342	107,342	107,342	14,469	92,872	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	13,207	13,207	13,207	13,207	—	—	—	—	—	—	—	—	—	—	—
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)	8,587	8,587	8,587	1,157	7,429	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,056	1,056	1,056	1,056	—	—	—	—	—	—	—	—	—	—	—
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
		September 30, 2022
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 12,935
2	Equity risk (general and specific)	—
3	Foreign exchange risk	36,723
4	Commodity risk	—
	Options transactions	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 49,658

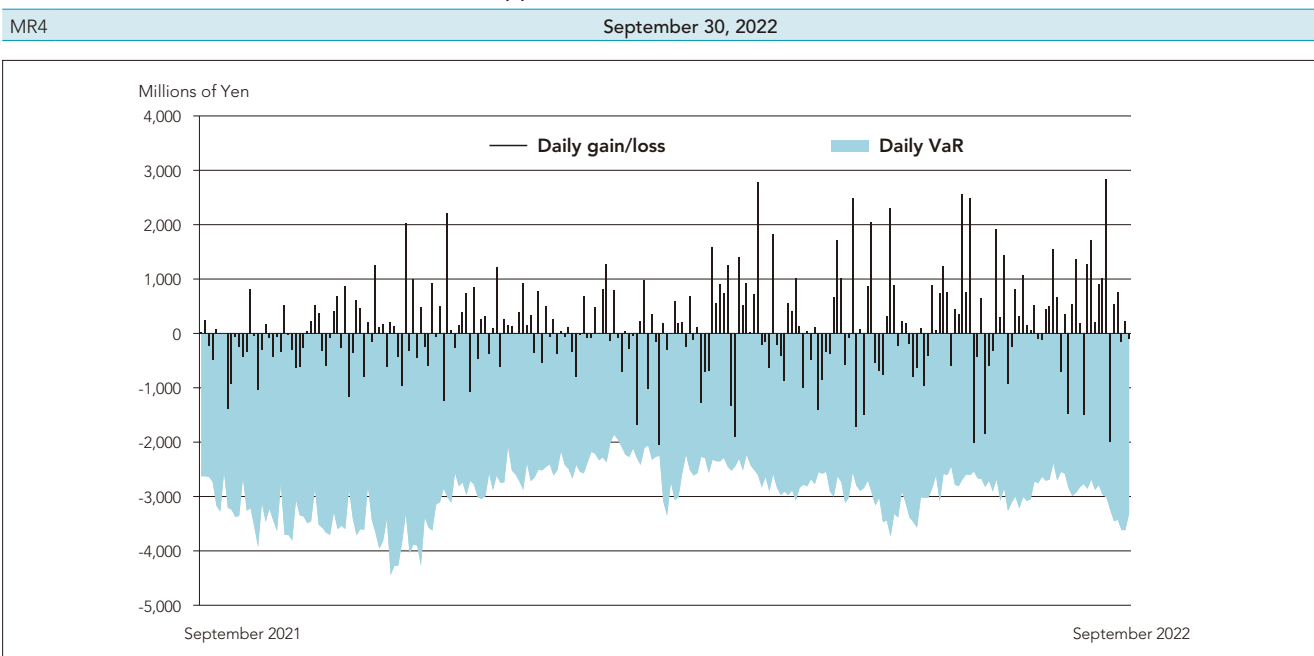
MR1		Millions of Yen
		September 30, 2021
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 17,176
2	Equity risk (general and specific)	—
3	Foreign exchange risk	20,589
4	Commodity risk	—
	Options transactions	
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 37,765

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

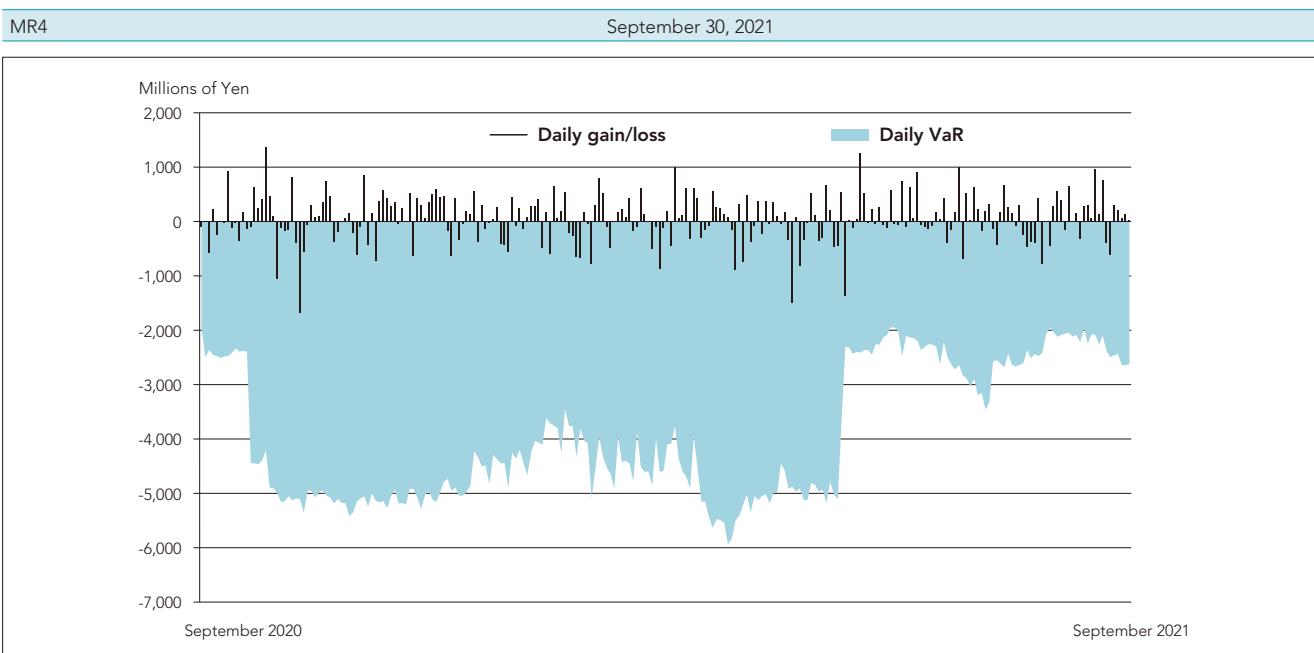
MR3	Millions of Yen	
Item No.	September 30, 2022	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 13,103
2	Average value	8,951
3	Minimum value	7,159
4	Period end	13,103
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	34,057
6	Average value	25,783
7	Minimum value	18,089
8	Period end	33,642
Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (modified standardised measurement method)	—

MR3 Item No.	Millions of Yen	
	September 30, 2021	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 15,601
2	Average value	8,888
3	Minimum value	5,388
4	Period end	7,301
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	44,607
6	Average value	35,162
7	Minimum value	26,514
8	Period end	32,018
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

Item No.	IRRBB1	Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021
1	Parallel up	¥ 76,943	¥ 80,212	¥ (88,228)	¥ (108,561)
2	Parallel down	2,991	30,467	84,166	104,640
3	Steepener	93,325	107,824		
4	Flattener	—	1,554		
5	Short rate up	2,630	—		
6	Short rate down	26,614	42,427		
7	Maximum	93,325	107,824	84,166	104,640
		e		f	
		September 30, 2022		September 30, 2021	
8	Tier 1 Capital	¥ 2,760,252		¥ 2,772,270	

## CCyB1: Countercyclical buffer requirement: Status by Country or Region

Country or region	Millions of Yen, %			
	September 30, 2022			
	a	b	c	d
	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Counter cyclical buffer requirement amount
Hong Kong	1.00%	¥ 29,734		
Luxembourg	0.50%	89,447		
Sweden	1.00%	1,378		
Subtotal		120,560		
Total		¥ 18,228,619	0.00%	¥ —

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

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

Country or region	Millions of Yen, %			
	September 30, 2021			
	a	b	c	d
	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Counter cyclical buffer requirement amount
Hong Kong	1.00%	¥ 34,058		
Luxembourg	0.50%	66,567		
Subtotal		100,626		
Total		¥ 15,556,844	0.00%	¥ —

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

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

## Composition of Basel III Leverage Ratio

Consolidated

As of September 30			Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2022	2021
<b>On-Balance Sheet Exposures</b>				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 45,983,329	¥ 43,083,345
1a	1	Total Assets Reported in the Consolidated Balance Sheet	52,558,872	46,830,947
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)	6,575,543	3,747,601
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	265,764	286,500
3		Total On-Balance Sheet Exposures (A)	45,717,565	42,796,844
<b>Exposures Related to Derivative Transactions</b>				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4		
		Replacement Cost Associated with Derivatives Transactions, etc.	1,394,805	548,372
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.	1,303,091	1,049,925
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	1,046,462	566,862
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)	85,754	166,684
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	29,100	37,934
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	29,100	36,000
11	4	Total Exposures Related to Derivative Transactions (B)	3,658,604	2,000,410
<b>Exposures Related to Repo Transactions</b>				
12		The Amount of Assets Related to Repo Transactions, etc.	509,341	840,833
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	293,293	308,332
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	802,635	1,149,166
<b>Exposures Related to Off-Balance Sheet Transactions</b>				
17		Notional Amount of Off-Balance Sheet Transactions	8,950,470	7,981,044
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	5,348,626	4,990,600
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,601,843	2,990,444
<b>Basel III Leverage Ratio on a Consolidated Basis</b>				
20		The Amount of Capital (Tier 1 Capital) (E)	2,760,252	2,772,270
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 53,780,647	¥ 48,936,866
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	5.13%	5.66%
<b>Basel III Leverage Ratio If Including Deposits Held with the Bank of Japan</b>				
		Total Exposures (F)	¥ 53,780,647	¥ 48,936,866
		Deposits Held with the Bank of Japan	16,279,147	16,503,707
		Total Exposures If Including Deposits Held with the Bank of Japan (F')	70,059,794	65,440,573
		Basel III Leverage Ratio If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	3.93%	4.23%

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.

### The key drivers of material changes observed from the end of the previous interim reporting period to the end of the current interim reporting period

The decrease in leverage ratio is mainly due to the increase in total exposures resulting from increase in loans and other assets.



## 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 2nd Quarter		Fiscal Year 2022 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 19,092,731		¥ 18,252,532	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,123,412	¥ 918,595	¥ 19,038,291	¥ 898,598
3	of which: Stable deposits	1,807,223	54,216	1,781,123	53,433
4	of which: Less stable deposits	8,640,725	864,378	8,448,177	845,164
5	Cash outflows related to unsecured wholesale funding	14,654,861	11,416,974	14,243,863	11,001,842
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,009,585	7,771,698	11,047,523	7,805,502
8	of which: Debt securities	3,645,276	3,645,276	3,196,340	3,196,340
9	Cash outflows related to secured funding, etc.	15,361		9,209	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	7,130,435	2,404,008	6,735,218	2,160,599
11	of which: Cash outflows related to derivative transactions, etc.	1,064,895	1,064,895	947,818	947,818
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	6,065,540	1,339,113	5,787,400	1,212,780
14	Cash outflows related to contractual funding obligations, etc.	225,866	169,156	403,469	346,492
15	Cash outflows related to contingencies	657,359	17,623	645,330	17,386
16	Total cash outflows	14,941,719		14,434,128	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 282,589	¥ —	¥ 223,239	¥ —
18	Cash inflows related to collection of loans, etc.	2,593,151	1,719,007	2,227,657	1,478,284
19	Other cash inflows	745,888	452,116	818,440	454,677
20	Total cash inflows	3,621,629	2,171,124	3,269,337	1,932,962
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 19,092,731		¥ 18,252,532	
22	Net cash outflows	12,770,595		12,501,166	
23	Consolidated liquidity coverage ratio (LCR)	149.5%		146.0%	
24	The number of data used to calculate the average value	62		61	

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

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

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

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

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

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

The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality 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, %					Weighted value
		Fiscal Year 2022 2nd Quarter					
		Unweighted value by residual maturity					
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
Available stable funding (ASF) items (1)							
1	Capital	¥ 2,994,815	¥ —	¥ —	¥ 285,000	¥ 3,279,815	
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	2,994,815	—	—	235,579	3,230,395	
3	of which: Other capital instruments that are not included in the above category	—	—	—	49,420	49,420	
4	Funding from retail and small business customers	13,107,978	—	—	5,766,789	17,563,970	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	13,107,978	—	—	5,766,789	17,563,970	
7	Wholesale funding	4,710,640	22,499,859	2,976,663	9,613,143	15,634,292	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	4,710,640	22,499,859	2,976,663	9,613,143	15,634,292	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	270,280	1,376,356	30,000	—	30,225	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	270,280	1,376,356	30,000	—	30,225	
14	Total available stable funding	—	—	—	—	¥ 36,508,303	
Required stable funding (RSF) items (2)							
15	HQLA	—	—	—	—	¥ 1,133,653	
16	Deposits held at financial institutions for operational purposes	—	—	—	50,382	50,382	
17	Loans, repo transactions-related assets, securities and other similar assets	165,294	5,772,804	2,589,874	27,728,765	26,428,137	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	493,278	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	61,151	1,059,763	558,637	2,338,525	2,816,831	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,681,040	1,578,431	11,741,898	12,579,212	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	778,290	49,702	197,687	542,493	
22	of which: Residential mortgages	—	418,665	346,477	11,019,009	8,594,494	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	331,937	248,516	6,440,855	4,596,599	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	104,143	120,057	106,328	2,629,332	2,437,599	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,041,518	476,874	5,141	2,859,705	3,774,613	
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)	—	—	—	357,192	303,613	
29	of which: Derivative assets	—	—	—	285,990	285,990	
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	69,741	69,741	
31	of which: All other assets not included in the above categories	1,041,518	476,874	5,141	2,146,780	3,115,267	
32	Off-balance sheet items	—	—	—	6,951,034	637,964	
33	Total required stable funding	—	—	—	—	¥ 32,024,750	
34	Consolidated net stable funding ratio (NSFR)	—	—	—	—	114.0%	

Item No.		Millions of Yen, %					
		Fiscal Year 2022 1st 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	¥ 3,061,628	¥ —	¥ —	¥ 285,000	¥ 3,346,628	
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	3,061,628	—	—	243,136	3,304,765	
3	of which: Other capital instruments that are not included in the above category	—	—	—	41,863	41,863	
4	Funding from retail and small business customers	12,832,248	—	—	6,087,743	17,636,767	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	12,832,248	—	—	6,087,743	17,636,767	
7	Wholesale funding	4,721,551	23,090,510	2,300,305	9,562,672	15,151,335	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	4,721,551	23,090,510	2,300,305	9,562,672	15,151,335	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	258,587	1,206,371	30,000	—	29,713	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	258,587	1,206,371	30,000	—	29,713	
14	Total available stable funding					¥ 36,164,445	
Required stable funding (RSF) items (2)							
15	HQLA					¥ 1,085,044	
16	Deposits held at financial institutions for operational purposes	—	—	—	58,084	58,084	
17	Loans, repo transactions-related assets, securities and other similar assets	187,893	6,261,117	1,942,314	27,031,812	25,652,182	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	512,445	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	72,447	1,308,694	395,433	2,115,213	2,554,190	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,884,837	1,134,525	11,401,865	12,185,052	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	788,931	26,638	123,074	487,782	
22	of which: Residential mortgages	—	407,991	349,916	11,022,547	8,591,400	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	321,661	253,666	6,454,060	4,601,733	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	115,446	147,147	62,438	2,492,186	2,321,539	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	947,712	453,181	5,302	2,858,065	3,742,560	
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)					421,221	358,037
29	of which: Derivative assets					337,920	337,920
30	of which: Derivative liabilities (before deduction of variation margin posted)					51,071	51,071
31	of which: All other assets not included in the above categories	947,712	453,181	5,302	2,047,851	2,995,529	
32	Off-balance sheet items					6,643,288	480,724
33	Total required stable funding					¥ 31,018,596	
34	Consolidated net stable funding ratio (NSFR)						116.5%

**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 99 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.”

## Basel III Disclosure Data

### Sumitomo Mitsui Trust Bank, Limited

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

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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
		September 30, 2022	June 30, 2022	March 31, 2022	December 31, 2021	September 30, 2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,151,864	¥ 2,173,778	¥ 2,142,557	¥ 2,167,789	¥ 2,153,079
2	Tier 1	2,433,390	2,455,461	2,423,927	2,449,701	2,434,644
3	Total capital	2,764,597	2,823,107	2,806,835	2,903,438	2,871,228
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	21,743,948	20,194,869	19,590,422	19,436,911	19,147,719
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	9.89%	10.76%	10.93%	11.15%	11.24%
6	Tier 1 ratio	11.19%	12.15%	12.37%	12.60%	12.71%
7	Total capital ratio	12.71%	13.97%	14.32%	14.93%	14.99%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	53,548,001	52,638,727	51,640,697	49,455,315	48,720,059
14	Basel III leverage ratio	4.54%	4.66%	4.69%	4.95%	4.99%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2022 2nd Quarter	Fiscal Year 2022 1st Quarter	Fiscal Year 2021 4th Quarter	Fiscal Year 2021 3rd Quarter	Fiscal Year 2021 2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 19,092,731	¥ 18,252,532	¥ 17,729,217	¥ 18,165,813	¥ 18,094,605
16	Net cash outflows	12,831,948	12,567,292	11,085,943	9,190,484	10,242,079
17	Consolidated LCR	148.7%	145.2%	159.9%	197.6%	176.6%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	36,138,973	35,778,862	35,600,930	35,459,141	35,769,056
19	Total required stable funding	31,752,283	30,746,100	30,504,195	29,725,694	29,740,751
20	Consolidated NSFR	113.8%	116.3%	116.7%	119.2%	120.2%

Note: For periods prior to 3QFY 2021, some items of the revised LCRs that should be calculated using daily data are calculated using month-end data instead in the above figures.

## Capital Adequacy Ratio

Consolidated

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

As of the end of September 2022, we used the Advanced Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets, the Advanced Measurement Approach for the calculation of operational risk, and market risk regulations.

## Scope of Consolidation

Consolidated

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

(2) The number of consolidated subsidiaries that belong to the SuMi TRUST Bank Group is 37. The principal companies are the following.

Name	Principal Business Operations
Sumitomo Mitsui Trust 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 the SuMi TRUST Bank Group.

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

## Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

## CC1:Composition of Capital

CC1 As of September 30		Millions of Yen, %		
Basel III Template No.	Items	a 2022	b 2021	c 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	¥ 2,148,466	¥ 2,061,370	
1a	of Which: Capital Stock and Capital Surplus	684,926	684,890	
2	of Which: Retained Earnings	1,500,329	1,406,488	
1c	of Which: Treasury Stock (Deduction)	—	—	
26	of Which: Earnings to be Distributed (Deduction)	36,789	30,007	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	—	—	
3	Accumulated Other Comprehensive Income	164,948	284,337	(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)	2,313,414	2,345,708	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	80,566	67,993	
8	of Which: Goodwill (Including Those Equivalent)	10,278	14,678	
9	of Which: Other Intangible Assets	70,287	53,315	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	473	499	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(69,140)	(46,874)	
12	Shortfall of Eligible Provisions to Expected Losses	—	—	
13	Securitisation Gain on Sale	1,235	1,466	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	11,133	3,010	
15	Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	137,282	166,533	
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)	161,550	192,628	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,151,864	¥ 2,153,079	



CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2022	2021	Reference Numbers to Reconciliation with the Balance Sheet
<b>Additional Tier 1 Capital: Instruments</b>				
30	31a Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —	
	31b Subscription Rights to Additional Tier 1 Instruments	—	—	
	32 Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,000	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)	11,535	11,574	
	33+35 Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	—	—	
	33 of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—	
	35 of Which: Issued by Subsidiaries	—	—	
	36 Additional Tier 1 Capital: Instruments (D)	281,535	281,574	
<b>Additional Tier 1 Capital: Regulatory Adjustments</b>				
	37 Investments in Own Additional Tier 1 Instruments	—	—	
	38 Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
	39 Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
	40 Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	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	
<b>Additional Tier 1 Capital (AT1)</b>				
	44 Additional Tier 1 Capital (F) = (D) – (E)	281,525	281,564	
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>				
	45 Tier 1 Capital (G) = (C) + (F)	2,433,390	2,434,644	
<b>Tier 2 Capital: Instruments and Provisions</b>				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	305,579	326,134	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
48–49	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,296	2,106	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	—	85,790	
	47 of Which: Directly Issued and Issued by Special Purpose Vehicles	—	85,790	
	49 of Which: Issued by Subsidiaries	—	—	
	50 Provisions Allowed in Group Tier 2	24,870	24,091	
	50a of Which: General Allowance for Credit Losses	3,286	3,310	
	50b of Which: Excess Amount of Eligible Provisions to Expected Losses	21,584	20,781	
	51 Tier 2 Capital: Instruments and Provisions (H) ¥	332,747	¥ 438,123	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2022	2021	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)	331,207	436,583	
Total Capital (TC = T1 + T2)				
59	Total Capital (K) = (G) + (J)	2,764,597	2,871,228	
Total Risk Weighted Assets				
60	Total Risk Weighted Assets (L)	21,743,948	19,147,719	
Capital Ratios (Consolidated)				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	9.89%	11.24%	
62	Tier 1 Capital Ratio (G)/(L)	11.19%	12.71%	
63	Total Capital Ratio (K)/(L)	12.71%	14.99%	
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)	131,549	108,959	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	142,505	124,538	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	63,371	24,997	
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)	3,286	3,310	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	13,076	8,338	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	21,584	20,781	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	107,264	91,880	
Capital Instruments Subject to Phase out Arrangements				
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	—	38,900	
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	—	85,790	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	54,116	

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

As of September 30, 2022

## CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	Cash and Due from Banks	¥ 19,599,687		
	Call Loans and Bills Bought	—		
	Receivables under Resale Agreements	—		
	Receivables under Securities Borrowing Transactions	509,341		
	Monetary Claims Bought	743,313		
	Trading Assets	1,792,292		
	Money Held in Trust	1,573		
	Securities	7,095,565		2-b, 6-a
	Loans and Bills Discounted	32,281,534		6-b
	Foreign Exchanges	36,294		
	Lease Receivables and Investment Assets	678,617		
	Other Assets	4,802,374		6-c
	Tangible Fixed Assets	229,607		
	Intangible Fixed Assets	111,610		2-a
	Assets for Retirement Benefits	197,890		3
	Deferred Tax Assets	25,053		4-a
	Customers' Liabilities for Acceptances and Guarantees	591,211		
	Allowance for Loan Losses	(136,793)		
	Total Assets	¥ 68,559,175		

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥ 34,535,736			
Negotiable Certificates of Deposit	7,853,336			
Call Money and Bills Sold	970,997			
Payables under Repurchase Agreements	1,254,473			
Trading Liabilities	1,740,213			
Borrowed Money	6,537,905			8
Foreign Exchanges	748			
Short-term Bonds Payable	2,746,875			
Bonds Payable	1,713,386			
Borrowed Money from Trust Account	4,357,661			
Other Liabilities	3,776,379			6–d
Provision for Bonuses	10,898			
Provision for Directors’ Bonuses	—			
Provision for Stocks Payment	685			
Liabilities for Retirement Benefits	11,457			
Provision for Reward Points Program	20,558			
Provision for Reimbursement of Deposits	3,253			
Provision for Contingent Losses	1,297			
Deferred Tax Liabilities	50,471			4–b
Deferred Tax Liabilities for Land Revaluation	2,388			4–c
Acceptances and Guarantees	591,211			
Total Liabilities	66,179,937			
(Net Assets)				
Capital Stock	342,037			1–a
Capital Surplus	342,889			1–b
Retained Earnings	1,500,329			1–c
Total Shareholders’ Equity	2,185,256			
Valuation Differences on Available-for-Sale Securities	226,838			
Deferred Gains (Losses) on Hedges	(31,648)			5
Revaluation Reserve for Land	(4,463)			
Foreign Currency Translation Adjustments	15,595			
Adjustments for Retirement Benefits	(41,374)			
Total Accumulated Other Comprehensive Income	164,948	(a)		
Non-controlling Interests	29,033			7
Total Net Assets	2,379,238			
Total Liabilities and Net Assets	¥ 68,559,175			

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	1,500,329		1-c
Total Shareholders' Equity	¥ 2,185,256		

## (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	¥ 2,185,256	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	1,500,329		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	¥ 111,610		2-a
Securities	7,095,565		2-b
of Which: Goodwill Arising on the Application of the Equity Method	—		
Associated Deferred Tax Liabilities	31,043		

**(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)	¥ 10,278		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	70,287	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	¥ 197,890		3
Associated Deferred Tax Liabilities	60,608		

**(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)	¥ 137,282		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 25,053		4-a
Deferred Tax Liabilities	50,471		4-b
Deferred Tax Liabilities for Land Revaluation	2,388		4-c
Associated Intangible Fixed Assets	31,043		
Associated Assets for Retirement Benefits	60,608		

**(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)	¥ 473	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)	63,371	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)	63,371		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	¥ (31,648)		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	¥ (69,140)	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	¥ 7,095,565		6-a
Loans and Bills Discounted	32,281,534	Including Subordinated Debts	6-b
Other Assets	4,802,374	Including derivatives	6-c
Other Liabilities	¥ 3,776,379	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	131,549		
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)	131,549		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	144,055		
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)	142,505		73

## 7. Non-controlling Interests

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,033		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)	11,535	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)	2,296	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	¥ 6,537,905		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	305,579		46



## As of September 30, 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	¥ 18,839,319			
Call Loans and Bills Bought	6,000			
Receivables under Resale Agreements	156,180			
Receivables under Securities Borrowing Transactions	684,652			
Monetary Claims Bought	762,179			
Trading Assets	850,204			
Money Held in Trust	1,344			
Securities	6,932,281			2-b, 6-a
Loans and Bills Discounted	30,569,851			6-b
Foreign Exchanges	32,246			
Lease Receivables and Investment Assets	692,678			
Other Assets	2,552,799			6-c
Tangible Fixed Assets	232,352			
Intangible Fixed Assets	91,663			2-a
Assets for Retirement Benefits	240,050			3
Deferred Tax Assets	28,408			4-a
Customers' Liabilities for Acceptances and Guarantees	513,140			
Allowance for Loan Losses	(117,647)			
Total Assets	¥ 63,067,706			

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥ 33,100,995			
Negotiable Certificates of Deposit	8,260,000			
Call Money and Bills Sold	56,924			
Payables under Repurchase Agreements	1,520,979			
Trading Liabilities	762,783			
Borrowed Money	6,667,246			8
Foreign Exchanges	1,226			
Short-term Bonds Payable	2,486,962			
Bonds Payable	1,252,748			
Borrowed Money from Trust Account	4,173,870			
Other Liabilities	1,719,362			6-d
Provision for Bonuses	10,561			
Provision for Directors' Bonuses	—			
Provision for Stocks Payment	457			
Liabilities for Retirement Benefits	11,821			
Provision for Reward Points Program	19,535			
Provision for Reimbursement of Deposits	3,825			
Provision for Contingent Losses	1,597			
Deferred Tax Liabilities	97,780			4-b
Deferred Tax Liabilities for Land Revaluation	2,388			4-c
Acceptances and Guarantees	513,140			
Total Liabilities	60,664,211			
(Net Assets)				
Capital Stock	342,037			1-a
Capital Surplus	342,853			1-b
Retained Earnings	1,406,488			1-c
Total Shareholders' Equity	2,091,378			
Valuation Difference on Available-for-Sale Securities	341,503			
Deferred Gains or Losses on Hedges	(47,712)			5
Revaluation Reserve for Land	(4,356)			
Foreign Currency Translation Adjustment	(988)			
Adjustments for Retirement Benefits	(4,108)			
Total Accumulated Other Comprehensive Income	284,337	(a)		
Non-controlling Interests	27,778			7
Total Net Assets	2,403,495			
Total Liabilities and Net Assets	¥ 63,067,706			

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

## (Appendix)

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

## 1. Shareholders' equity

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	342,853		1-b
Retained Earnings	1,406,488		1-c
Total Shareholders' Equity	¥ 2,091,378		

## (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	¥ 2,091,378	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	1,406,488		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	¥ 91,663		2-a
Securities	6,932,281		2-b
of Which: Goodwill Arising on the Application of the Equity Method	—		
Associated Deferred Tax Liabilities	23,670		

**(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)	¥ 14,678		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	53,315	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	¥ 240,050		3
Associated Deferred Tax Liabilities	73,516		

**(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)	¥ 166,533		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 28,408		4-a
Deferred Tax Liabilities	97,780		4-b
Deferred Tax Liabilities for Land Revaluation	2,388		4-c
Associated Intangible Fixed Assets	23,670		
Associated Assets for Retirement Benefits	73,516		

**(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)	¥ 499	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)	24,997	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)	24,997		75

## 5. Deferred gains or losses on hedges

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (47,712)		5

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (46,874)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

## 6. Investments in the capital of financial entities

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,932,281		6-a
Loans and Bills Discounted	30,569,851	Including Subordinated Debts	6-b
Other Assets	2,552,799	Including derivatives	6-c
Other Liabilities	¥ 1,719,362	Including derivatives	6-d

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	108,959		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before risk weighting)	108,959		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	126,088		
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)	124,538		73

## 7. Non-controlling Interests

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 27,778		7

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	11,574	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,106	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

## 8. Other Capital Instruments

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,667,246		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	326,134		46

## Equity Investments in Funds

Consolidated

## Exposures Relating to Funds

As of September 30	Millions of Yen	
	2022	2021
Total exposures relating to funds	¥ 1,428,868	¥ 1,080,095
Look-through Approach	970,481	820,768
Mandate-based Approach	458,246	259,238
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	140	89

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	
		September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021
1	Credit risk (excluding counterparty credit risk)	¥ 12,961,090	¥ 12,029,903	¥ 1,093,228	¥ 1,015,999
2	of Which: Standardised Approach (SA)	465,124	303,358	37,209	24,268
3	of Which: Internal Ratings-Based (IRB) Approach	11,737,770	11,168,200	995,362	947,063
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	90,940	81,493	7,275	6,519
	Other assets	667,255	476,850	53,380	38,148
4	Counterparty credit risk (CCR)	1,292,523	1,224,634	105,486	99,986
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	421,391	396,544	35,712	33,618
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	644,275	654,517	51,542	52,361
	of Which: Central Counterparty (CCP)	79,751	48,017	6,380	3,841
	Others	147,104	125,554	11,851	10,165
7	Equity positions in banking book under market-based approach	367,549	271,064	31,168	22,986
8	Equity investment in funds (Look-Through Approach (LTA))	1,273,213	831,720	101,857	66,537
9	Equity investment in funds (Mandate-Based Approach (MBA))	2,037,500	1,024,182	163,000	81,934
	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)	1,762	1,118	140	89
10	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	416,099	258,849	33,287	20,707
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	399,947	245,083	31,995	19,606
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,904	13,307	1,272	1,064
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	247	458	19	36
16	Market risk	1,285,223	1,645,144	102,817	131,611
17	of Which: Standardised Approach (SA)	28,663	26,636	2,293	2,130
18	of Which: Internal Model Approaches (IMA)	1,256,559	1,618,508	100,524	129,480
19	Operational risk	811,103	819,530	64,888	65,562
20	of Which: Basic Indicator Approach (BIA)	131,098	137,014	10,487	10,961
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	680,005	682,516	54,400	54,601
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	514,630	311,337	43,640	26,401
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 21,743,948	¥ 19,147,719	¥ 1,739,515	¥ 1,531,817

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



## CR1: Credit quality of assets

CR1  Item No.		Millions of Yen			
		September 30, 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	¥ 170,993	¥ 31,685,486	¥ 121,223	¥ 31,735,255
2	Debt Securities	0	3,768,886	—	3,768,886
3	Other on-balance sheet assets (debt-based assets)	15,976	20,622,860	14,784	20,624,052
4	Total on-balance sheet assets (1+2+3)	186,969	56,077,233	136,008	56,128,194
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	114	591,096	784	590,426
6	Commitments, etc.	47	4,650,483	1,292	4,649,238
7	Total off-balance sheet assets (5+6)	162	5,241,580	2,077	5,239,665
Total					
8	Total (4+7)	¥ 187,132	¥ 61,318,813	¥ 138,086	¥ 61,367,860

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

CR1  Item No.		Millions of Yen			
		September 30, 2021			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 134,934	¥ 30,073,851	¥ 101,186	¥ 30,107,599
2	Debt Securities	749	3,760,208	—	3,760,958
3	Other on-balance sheet assets (debt-based assets)	16,963	19,954,609	15,537	19,956,035
4	Total on-balance sheet assets (1+2+3)	152,646	53,788,670	116,724	53,824,592
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	140	514,791	922	514,009
6	Commitments, etc.	5,320	5,117,619	1,597	5,121,342
7	Total off-balance sheet assets (5+6)	5,460	5,632,411	2,520	5,635,351
Total					
8	Total (4+7)	¥ 158,107	¥ 59,421,081	¥ 119,244	¥ 59,459,944

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

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

CR2 Item No.		Millions of Yen	
		September 30, 2022	
		Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 244,863	
2	Of which: Newly defaulted	16,234	
3	Changes in stock of loans and debt securities for each factor during the first half	Of which: Returning to non-defaulted status 27,037	
4	Of which: Written-offs	35,155	
5	Of which: Other factors	(11,935)	
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	186,969	

Notes: 1. The end of the previous fiscal year indicates March 31, 2022, and the end of the first half indicates September 30, 2022.

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

CR2 Item No.		Millions of Yen	
		September 30, 2021	
		Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 161,273	
2	Of which: Newly defaulted	21,336	
3	Changes in stock of loans and debt securities for each factor during the first half	Of which: Returning to non-defaulted status 6,852	
4	Of which: Written-offs	7,261	
5	Of which: Other factors	(15,848)	
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	152,646	

Notes: 1. The end of the previous fiscal year indicates March 31, 2021, and the end of the first half indicates September 30, 2021.

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

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

CR3 Item No.		Millions of Yen				
		September 30, 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	¥ 30,479,913	¥ 1,255,342	¥ 354,314	¥ 227,053	¥ —
2	Debt Securities	3,749,965	18,921	—	18,900	—
3	Other on-balance sheet assets (debt-based assets)	20,623,949	103	94	3	—
4	Total (1+2+3)	¥ 54,853,828	¥ 1,274,366	¥ 354,408	¥ 245,957	¥ —
5	Of which defaulted	132,087	5,022	4,275	—	—

CR3 Item No.		Millions of Yen				
		September 30, 2021				
		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	¥ 29,431,653	¥ 675,945	¥ 328,095	¥ 159,301	¥ —
2	Debt Securities	3,734,154	26,803	—	26,600	—
3	Other on-balance sheet assets (debt-based assets)	19,955,752	283	91	191	—
4	Total (1+2+3)	¥ 53,121,560	¥ 703,032	¥ 328,187	¥ 186,093	¥ —
5	Of which defaulted	126,172	5,259	4,447	—	—

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

Item No.	Asset classes	Millions of Yen, %					
		September 30, 2022					
		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	¥ 45	¥ —	¥ 45	¥ —	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	—	—
3	Foreign central governments and foreign central banks	402,303	—	402,303	—	38,270	9.51
4	Bank for International Settlements, etc.	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	16,000	—	16,000	—	16,000	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	172,973	—	172,973	—	89,563	51.77
12	Corporates, etc.	304,385	127,425	304,385	17,115	321,288	99.93
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	73.34
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	¥ 895,769	¥ 127,425	¥ 895,769	¥ 17,115	¥ 465,124	50.95%

CR4 Item No.	Asset classes	Millions of Yen, % September 30, 2021					
		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	¥ 36	¥ —	¥ 36	¥ —	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	—	—
3	Foreign central governments and foreign central banks	340,029	—	340,029	—	18,869	5.54
4	Bank for International Settlements, etc.	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	9,727	—	9,727	—	9,727	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	153,524	—	153,524	—	60,201	39.21
12	Corporates, etc.	202,341	145,208	202,341	12,342	214,559	99.94
13	SMEs, etc. and individuals	—	—	—	—	—	—
14	Residential mortgage loans	—	—	—	—	—	—
15	Real estate acquisition activities, etc.	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)	0	—	0	—	0	110.73
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	¥ 705,721	¥ 145,208	¥ 705,721	¥ 12,342	¥ 303,358	42.24%

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

CR5		Millions of Yen											
Item No.	Asset classes	Risk weight	September 30, 2022										
			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	¥	45	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	45
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		325,762	—	—	—	76,540	—	—	—	—	—	402,303
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	16,000	—	—	—	16,000
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		—	—	99,485	—	7,642	—	65,845	—	—	—	172,973
12	Corporates, etc.		—	—	—	—	424	—	321,076	—	—	—	321,501
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	¥	325,868	¥ —	¥ 99,485	¥ —	¥ 84,608	¥ —	¥ 402,922	¥ 0	¥ —	¥ —	¥ 912,885

CR5		Millions of Yen											
		September 30, 2021											
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	¥	36	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	36
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		302,291	—	—	—	37,738	—	—	—	—	—	340,029
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	9,727	—	—	—	9,727
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		—	—	113,078	—	5,721	—	34,724	—	—	—	153,524
12	Corporates, etc.		—	—	—	—	248	—	214,435	—	—	—	214,684
13	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	0	—	0	0	—	—	0
17	Past due loans for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—
22	Total	¥	302,388	¥ —	¥ 113,078	¥ —	¥ 43,708	¥ —	¥ 258,887	¥ 0	¥ —	¥ —	¥ 718,063

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

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 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
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 2,566,299	¥ 33	75.00%	¥ 2,580,890	0.00%	0.0	32.09%	2.3	¥ 26,989	1.04%	¥ 17	
2	0.15 to < 0.25	1,410	1,115	75.00	335	0.20	0.0	31.94	2.3	102	30.50	0	
3	0.25 to < 0.50	600	—	—	—	—	0.0	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	2,568,309	1,148	75.00	2,581,225	0.00	0.0	32.09	2.3	27,091	1.04	17	¥ 44
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	20,158,928	182,410	75.21	20,315,034	0.00	0.1	44.99	1.0	125,484	0.61	149	
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	17,838	0	75.00	8,938	0.30	0.0	45.00	3.5	6,594	73.76	12	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	10,047	—	—	47	35.80	0.0	45.00	1.0	122	258.11	7	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	20,186,814	182,410	75.21	20,324,020	0.00	0.1	44.99	1.0	132,200	0.65	169	230
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	537,263	—	—	547,500	0.05	0.0	31.13	2.7	103,116	18.83	89	
2	0.15 to < 0.25	51,000	9,000	75.00	57,750	0.20	0.0	32.10	1.2	13,638	23.61	37	
3	0.25 to < 0.50	11,400	7,575	86.79	17,975	0.49	0.0	32.10	1.3	7,186	39.98	28	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	4,758	2,252	89.43	6,772	1.43	0.0	32.10	1.1	4,096	60.49	31	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	604,421	18,827	81.47	629,997	0.09	0.0	31.25	2.5	128,038	20.32	187	370
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	220,074	125,170	75.00	313,952	0.05	0.0	47.76	2.1	88,593	28.21	86	
2	0.15 to < 0.25	21,647	—	—	21,647	0.20	0.0	74.79	2.2	15,267	70.52	33	
3	0.25 to < 0.50	2,905	—	—	2,905	0.26	0.0	45.00	1.0	1,389	47.80	3	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,730	—	—	2,730	0.96	0.0	45.00	4.0	3,033	111.09	11	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	247,358	125,170	75.00	341,236	0.07	0.0	49.43	2.1	108,283	31.73	135	83

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 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	¥ 7,418,232	¥ 2,894,593	75.99%	¥ 9,715,250	0.07%	0.7	31.41%	2.4	¥ 1,762,813	18.14%	¥ 2,328	
2	0.15 to < 0.25	1,901,733	495,156	74.48	2,231,575	0.20	0.3	30.65	2.0	657,500	29.46	1,397	
3	0.25 to < 0.50	2,365,392	578,980	75.38	2,803,366	0.38	1.1	30.02	2.1	1,090,039	38.88	3,213	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	873,779	136,654	72.41	924,259	1.57	0.7	28.12	2.1	581,037	62.86	4,128	
6	2.50 to < 10.00	83,509	9,647	74.87	93,416	7.37	0.0	25.65	1.9	87,803	93.99	1,757	
7	10.00 to < 100.00	8,189	—	—	5,955	18.41	0.0	25.71	2.2	7,658	128.58	282	
8	100.00 (Default)	71,965	—	—	74,987	100.00	0.0	32.09	1.0	30,832	41.11	21,599	
9	Sub-total	12,722,801	4,115,032	75.60	15,848,812	0.75	3.1	30.84	2.3	4,217,686	26.61	34,707	¥ 76,558
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	985,242	202,049	80.79	1,153,620	0.08	0.8	51.05	2.6	388,649	33.68	456	
2	0.15 to < 0.25	36,446	76,383	100.00	112,996	0.20	0.3	51.87	1.9	62,154	55.00	119	
3	0.25 to < 0.50	552,623	105,871	74.05	630,298	0.33	1.3	46.26	2.6	398,287	63.19	956	
4	0.50 to < 0.75	107,575	16,528	75.00	119,971	0.62	0.0	45.00	3.5	110,928	92.46	338	
5	0.75 to < 2.50	429,434	6,287	76.38	433,944	1.44	1.4	43.25	3.7	514,610	118.58	2,697	
6	2.50 to < 10.00	137,443	1,166	71.45	138,267	5.23	0.3	44.28	4.1	234,719	169.75	3,204	
7	10.00 to < 100.00	81,425	—	—	81,426	29.10	0.0	44.61	3.6	213,964	262.77	10,556	
8	100.00 (Default)	35,055	849	94.81	44,203	100.00	0.0	44.28	1.0	0	0.00	19,573	
9	Sub-total	2,365,246	409,135	82.33	2,714,728	3.14	4.4	47.81	2.9	1,923,315	70.84	37,903	22,274
SME exposures (AIRB)													
1	0.00 to < 0.15	101,127	142	75.00	95,270	0.12	0.0	31.13	1.8	17,396	18.26	37	
2	0.15 to < 0.25	104,543	—	—	86,543	0.20	0.0	30.09	3.1	25,305	29.23	53	
3	0.25 to < 0.50	89,699	7,496	92.33	91,123	0.40	0.0	24.60	2.7	27,319	29.98	88	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	116,761	17,219	76.75	126,920	1.60	0.1	21.77	2.7	58,442	46.04	427	
6	2.50 to < 10.00	6,194	109	77.22	6,279	7.25	0.0	21.25	1.4	3,706	59.03	99	
7	10.00 to < 100.00	322	—	—	322	18.41	0.0	12.76	1.5	166	51.60	7	
8	100.00 (Default)	1,829	—	—	1,857	100.00	0.0	24.39	1.0	568	30.58	407	
9	Sub-total	420,479	24,968	81.42	408,317	1.24	0.3	26.35	2.6	132,906	32.54	1,121	1,418
SME exposures (FIRB)													
1	0.00 to < 0.15	60	—	—	60	0.12	0.0	45.00	1.0	12	20.11	0	
2	0.15 to < 0.25	50	—	—	50	0.20	0.0	45.00	1.0	13	26.77	0	
3	0.25 to < 0.50	100,653	2,015	75.00	100,730	0.48	0.6	38.00	4.5	62,908	62.45	186	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	271,487	2,271	77.27	271,848	1.67	1.5	39.33	4.7	252,047	92.71	1,794	
6	2.50 to < 10.00	5,504	—	—	5,486	7.33	0.0	39.68	4.0	6,977	127.17	158	
7	10.00 to < 100.00	1,644	—	—	1,644	18.41	0.0	45.00	1.3	3,247	197.52	136	
8	100.00 (Default)	3,242	100	0.00	3,439	100.00	0.0	40.91	1.0	0	0.00	1,407	
9	Sub-total	382,643	4,386	74.46	383,261	2.39	2.2	39.03	4.6	325,207	84.85	3,682	415



CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 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
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,588,085	¥ 107,068	75.10%	¥ 1,668,501	0.08%	0.3	26.60%	4.1	¥ 375,342	22.49%	¥ 381	
2	0.15 to < 0.25	115,752	28,985	75.00	137,491	0.20	0.0	27.14	4.0	51,142	37.19	76	
3	0.25 to < 0.50	890,177	185,704	75.06	1,029,568	0.31	0.2	25.07	4.3	437,783	42.52	836	
4	0.50 to < 0.75	250,293	66,256	73.93	299,279	0.64	0.0	26.08	3.7	159,966	53.45	503	
5	0.75 to < 2.50	326,811	42,489	73.10	357,874	1.46	0.0	24.18	3.4	220,815	61.70	1,287	
6	2.50 to < 10.00	89,477	32,144	72.84	112,893	3.24	0.0	26.96	3.2	93,498	82.81	978	
7	10.00 to < 100.00	94,712	19,674	75.00	109,468	21.49	0.0	34.53	3.3	202,168	184.68	8,637	
8	100.00 (Default)	5,693	0	75.00	7,383	100.00	0.0	31.50	1.0	3,242	43.91	2,066	
9	Sub-total	3,361,004	482,322	74.59	3,722,461	1.25	0.8	26.18	4.0	1,543,960	41.47	14,769	¥ 6,276
Specialised lending (FIRB)													
1	0.00 to < 0.15	3,160	—	—	3,160	0.08	0.2	45.00	1.0	531	16.80	1	
2	0.15 to < 0.25	82	—	—	82	0.20	0.0	45.00	1.0	25	30.44	0	
3	0.25 to < 0.50	2,776	—	—	2,776	0.33	0.2	45.00	1.0	1,151	41.47	4	
4	0.50 to < 0.75	666	—	—	666	0.64	0.0	45.00	1.0	396	59.54	1	
5	0.75 to < 2.50	570	—	—	570	1.44	0.0	45.00	1.0	479	83.97	3	
6	2.50 to < 10.00	211	—	—	211	3.33	0.0	45.00	1.0	239	113.18	3	
7	10.00 to < 100.00	354	—	—	354	16.57	0.0	45.00	1.0	722	203.65	26	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	7,823	—	—	7,823	1.16	0.7	45.00	1.0	3,545	45.31	41	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,041,344	—	—	539,658	0.07	0.3	90.00	5.0	620,615	115.00	—	
2	0.15 to < 0.25	129,975	—	—	78,246	0.20	0.1	90.00	5.0	114,061	145.77	—	
3	0.25 to < 0.50	74,414	—	—	40,416	0.37	0.3	90.00	5.0	73,844	182.70	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	22,303	—	—	18,307	1.63	0.2	90.00	5.0	54,721	298.89	—	
6	2.50 to < 10.00	3,928	—	—	3,042	7.05	0.0	90.00	5.0	12,880	423.34	—	
7	10.00 to < 100.00	0	—	—	0	18.41	0.0	90.00	5.0	4	616.26	—	
8	100.00 (Default)	60	—	—	60	100.00	0.0	90.00	5.0	675	1,125.00	—	
9	Sub-total	1,272,027	—	—	679,732	0.19	1.1	90.00	5.0	876,802	128.99	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	12,009	—	—	12,009	0.10	0.0	32.10	3.4	3,355	27.94	4	
2	0.15 to < 0.25	7,000	—	—	7,000	0.20	0.0	32.10	4.5	3,181	45.45	4	
3	0.25 to < 0.50	18,360	570	75.00	18,787	0.38	0.0	32.10	3.1	9,093	48.40	22	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	57,997	—	—	57,997	1.51	0.0	31.84	3.8	49,742	85.76	279	
6	2.50 to < 10.00	606	—	—	606	5.13	0.0	32.10	2.2	642	105.94	10	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	4,912	—	—	4,912	100.00	0.0	32.10	1.0	2,020	41.12	1,415	
9	Sub-total	100,885	570	75.00	101,312	5.84	0.0	31.76	3.5	68,036	67.15	1,735	7

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 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	¥ 1,484	¥ —	—%	¥ 1,484	0.12%	0.0	100.00%	1.0	¥ 737	49.70%	¥ —	—
2	0.15 to < 0.25	2,280	570	75.00	2,707	0.22	0.0	100.00	1.0	1,937	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	3,764	570	75.00	4,191	0.18	0.0	100.00	1.0	2,674	63.81	—	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	274,941	3,185	100.00	278,126	0.06	0.2	45.00	1.0	41,447	14.90	87	—
2	0.15 to < 0.25	56,086	—	—	56,086	0.20	0.1	45.00	1.0	17,540	31.27	51	—
3	0.25 to < 0.50	104,251	—	—	104,251	0.36	1.0	45.00	1.1	45,796	43.92	170	—
4	0.50 to < 0.75	504	3,122	75.00	2,846	0.62	0.0	45.00	4.0	2,732	95.99	8	—
5	0.75 to < 2.50	51,147	—	—	51,147	1.58	3.0	45.00	1.2	43,463	84.97	364	—
6	2.50 to < 10.00	154	—	—	154	7.73	0.0	45.00	1.0	244	158.15	5	—
7	10.00 to < 100.00	0	—	—	0	18.41	0.0	45.00	1.0	1	218.32	0	—
8	100.00 (Default)	5,325	—	—	5,325	100.00	0.0	45.00	1.0	0	0.00	2,396	—
9	Sub-total	492,411	6,308	87.62	497,939	1.37	4.5	45.00	1.1	151,226	30.37	3,083	388
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	342,647	6,308	87.62	348,175	0.06	0.3	88.41	1.1	101,395	29.12	18	—
2	0.15 to < 0.25	36,873	—	—	36,873	0.21	0.1	98.90	1.0	26,044	70.63	0	—
3	0.25 to < 0.50	18,187	—	—	18,187	0.39	0.0	70.83	1.3	14,355	78.92	13	—
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—
5	0.75 to < 2.50	644	—	—	644	1.17	0.1	67.21	1.9	2,729	423.40	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	399,307	6,308	87.62	404,835	0.10	0.7	88.57	1.1	146,988	36.30	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	26,027	—	—	26,027	0.30	26.9	70.83	—	9,855	37.86	56	—
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	26,027	—	—	26,027	0.30	26.9	70.83	—	9,855	37.86	56	75

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 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	¥ 38,507	27.13%	¥ 10,447	0.09%	41.9	59.36%	—	¥ 370	3.54%	¥ 6	
2	0.15 to < 0.25	43,082	681,789	11.31	120,254	0.22	188.7	70.80	—	9,982	8.30	191	
3	0.25 to < 0.50	19,746	969,237	7.34	90,950	0.35	130.7	76.06	—	11,790	12.96	246	
4	0.50 to < 0.75	39,087	271,935	11.31	69,868	0.54	88.5	70.80	—	11,772	16.84	268	
5	0.75 to < 2.50	11,594	201,866	12.50	36,838	1.14	106.3	70.15	—	10,751	29.18	296	
6	2.50 to < 10.00	32,419	60,199	12.03	39,664	4.93	38.1	70.95	—	32,215	81.21	1,388	
7	10.00 to < 100.00	259	1,271	11.17	402	51.59	0.6	68.21	—	700	174.23	146	
8	100.00 (Default)	26	4,124	8.11	7,915	100.00	9.0	71.25	—	9,080	114.71	4,913	
9	Sub-total	146,217	2,228,930	9.98	376,341	3.05	604.2	71.71	—	86,664	23.02	7,457	9,327
Residential mortgage exposures													
1	0.00 to < 0.15	4,561,250	12,007	100.00	4,573,258	0.10	152.1	17.49	—	195,057	4.26	832	
2	0.15 to < 0.25	2,189,653	28	100.00	2,189,681	0.17	97.3	17.24	—	135,033	6.16	647	
3	0.25 to < 0.50	3,559,658	1,199	100.00	3,560,868	0.33	213.0	16.60	—	341,679	9.59	1,963	
4	0.50 to < 0.75	77,383	—	—	77,383	0.70	5.8	21.18	—	16,156	20.87	114	
5	0.75 to < 2.50	95,818	19	100.00	95,838	0.89	9.9	19.19	—	21,415	22.34	164	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	65,508	8	100.00	65,517	19.15	3.7	17.42	—	63,164	96.40	2,207	
8	100.00 (Default)	29,546	11	100.00	30,301	100.00	1.7	18.53	—	8,621	28.45	4,926	
9	Sub-total	10,578,819	13,275	100.00	10,592,848	0.60	483.7	17.18	—	781,127	7.37	10,857	25,463
Other retail exposures													
1	0.00 to < 0.15	0	20,954	21.85	4,578	0.09	18.7	18.21	—	205	4.49	0	
2	0.15 to < 0.25	170,570	—	—	170,570	0.24	51.6	68.72	—	54,431	31.91	287	
3	0.25 to < 0.50	182,735	—	—	182,735	0.37	66.2	38.51	—	43,890	24.01	276	
4	0.50 to < 0.75	366,711	462	100.00	367,472	0.54	83.9	33.60	—	94,811	25.80	696	
5	0.75 to < 2.50	178,982	134,675	31.23	221,050	1.17	250.9	60.20	—	141,871	64.18	1,613	
6	2.50 to < 10.00	40,248	15,315	36.50	45,839	6.44	37.4	34.30	—	24,251	52.90	1,050	
7	10.00 to < 100.00	3,176	790	91.05	3,930	39.07	0.7	32.85	—	2,971	75.60	611	
8	100.00 (Default)	8,486	1,778	30.64	18,323	100.00	10.1	48.57	—	9,021	49.23	8,179	
9	Sub-total	950,912	173,977	31.01	1,014,500	2.81	519.8	46.41	—	371,455	36.61	12,716	15,264
Lease transactions													
1	0.00 to < 0.15	207,105	—	—	207,105	0.07	0.4	45.00	2.6	51,560	24.89	74	
2	0.15 to < 0.25	123,494	—	—	123,494	0.20	0.1	45.00	3.6	68,407	55.39	113	
3	0.25 to < 0.50	53,689	—	—	53,689	0.43	0.3	45.00	2.6	35,618	66.34	104	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	42,779	—	—	42,779	1.79	0.3	45.00	2.6	44,671	104.42	344	
6	2.50 to < 10.00	3,277	—	—	3,277	5.61	0.0	45.00	2.3	4,827	147.30	82	
7	10.00 to < 100.00	15,019	—	—	15,019	18.41	0.0	45.00	4.1	36,176	240.85	1,244	
8	100.00 (Default)	—	—	—	273	100.00	0.0	45.00	1.0	0	0.00	122	
9	Sub-total	445,366	—	—	445,639	1.04	1.2	45.00	2.9	241,261	54.13	2,088	5,082
Total (all portfolios)		¥ 57,282,641	¥ 7,793,343	56.13%	¥ 61,105,253	0.64%	1,654.5	35.63%	2.0	¥ 11,278,327	18.45%	¥ 130,766	¥ 163,281

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											
Item No.	PD scale	September 30, 2021											
		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	¥ 2,617,510	¥ 33	75.00%	¥ 2,633,812	0.00%	0.0	32.09%	2.3	¥ 27,060	1.02%	¥ 15	
2	0.15 to < 0.25	2,318	1,300	75.00	38	0.20	0.0	28.12	1.6	8	23.32	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	2,619,828	1,333	75.00	2,633,851	0.00	0.0	32.09	2.3	27,069	1.02	15	¥ 50
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	19,477,969	85,576	75.52	19,569,202	0.00	0.0	44.99	1.1	70,216	0.35	86	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.51	0	
3	0.25 to < 0.50	27,461	0	75.00	18,561	0.28	0.0	45.00	3.5	13,247	71.37	24	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	7,736	—	—	36	8.63	0.0	45.00	1.0	60	165.28	1	
7	10.00 to < 100.00	10,138	—	—	138	13.42	0.0	45.00	1.1	319	229.86	8	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	19,523,305	85,576	75.52	19,587,939	0.00	0.1	44.99	1.1	83,843	0.42	120	151
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	478,232	8,500	100.00	503,412	0.05	0.0	31.25	3.1	109,214	21.69	83	
2	0.15 to < 0.25	39,500	9,000	75.00	46,250	0.20	0.0	32.10	1.1	10,666	23.06	30	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	10,800	7,575	86.79	17,375	0.50	0.0	32.10	1.0	6,499	37.40	28	
5	0.75 to < 2.50	6,801	2,862	86.35	9,272	1.45	0.0	31.78	1.0	5,517	59.50	42	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	535,333	27,937	86.96	576,310	0.10	0.0	31.35	2.8	131,898	22.88	185	320
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	114,090	104,224	75.00	192,445	0.06	0.0	48.47	1.5	51,865	26.95	60	
2	0.15 to < 0.25	1,578	—	—	1,578	0.20	0.0	73.50	3.8	1,486	94.11	2	
3	0.25 to < 0.50	15,651	—	—	15,651	0.29	0.0	64.16	2.1	12,323	78.73	29	
4	0.50 to < 0.75	7	—	—	7	0.50	0.0	45.00	1.0	3	52.44	0	
5	0.75 to < 2.50	2,574	—	—	2,574	1.69	0.0	45.00	4.9	3,615	140.43	19	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	133,903	104,224	75.00	212,258	0.10	0.0	49.77	1.6	69,294	32.64	112	47

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2021											
		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
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 7,125,645	¥ 2,849,481	76.05%	¥ 9,351,119	0.07%	0.6	31.39%	2.5	¥ 1,720,109	18.39%	¥ 2,247	
2	0.15 to < 0.25	1,834,896	466,345	75.99	2,159,580	0.20	0.3	30.85	2.1	648,364	30.02	1,365	
3	0.25 to < 0.50	1,270,397	261,373	73.01	1,455,831	0.30	0.4	30.96	2.2	563,037	38.67	1,392	
4	0.50 to < 0.75	1,051,124	196,375	73.08	1,202,632	0.50	0.6	29.36	2.1	527,818	43.88	1,783	
5	0.75 to < 2.50	942,029	186,548	72.27	1,029,608	1.44	0.7	28.16	2.2	658,252	63.93	4,166	
6	2.50 to < 10.00	74,627	10,458	80.52	84,451	7.05	0.0	25.25	1.6	74,674	88.42	1,489	
7	10.00 to < 100.00	82,138	903	75.00	82,348	18.67	0.0	31.63	2.9	138,575	168.28	4,865	
8	100.00 (Default)	23,048	—	—	29,151	100.00	0.0	32.06	1.0	11,976	41.08	8,390	
9	Sub-total	12,403,905	3,971,486	75.53	15,394,723	0.56	3.0	30.87	2.4	4,342,808	28.20	25,701	¥ 57,445
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	915,076	92,556	78.94	993,784	0.07	0.8	53.62	2.8	356,397	35.86	400	
2	0.15 to < 0.25	63,327	75,587	100.00	139,042	0.20	0.3	55.55	2.4	90,250	64.90	158	
3	0.25 to < 0.50	368,889	72,793	75.00	422,326	0.29	0.5	48.32	2.4	264,975	62.74	612	
4	0.50 to < 0.75	166,561	30,949	75.21	190,219	0.57	0.7	41.32	3.4	151,787	79.79	453	
5	0.75 to < 2.50	351,859	5,301	76.64	356,032	1.41	1.2	44.13	3.8	433,407	121.73	2,231	
6	2.50 to < 10.00	119,747	4,012	89.65	123,716	5.37	0.3	44.27	4.0	210,001	169.74	2,944	
7	10.00 to < 100.00	73,588	—	—	71,781	30.62	0.0	44.86	3.9	193,306	269.29	9,858	
8	100.00 (Default)	30,476	1,440	91.52	37,342	100.00	0.0	44.32	1.0	0	0.00	16,553	
9	Sub-total	2,089,527	282,641	83.32	2,334,245	3.18	4.3	49.41	3.0	1,700,127	72.83	33,213	19,290
SME exposures (AIRB)													
1	0.00 to < 0.15	69,910	3,823	75.00	70,733	0.12	0.0	30.99	2.9	17,271	24.41	27	
2	0.15 to < 0.25	102,511	—	—	96,463	0.20	0.0	31.85	3.0	30,390	31.50	62	
3	0.25 to < 0.50	27,680	6,028	92.57	33,111	0.30	0.0	29.35	2.8	10,426	31.48	30	
4	0.50 to < 0.75	91,136	2,996	75.00	91,613	0.50	0.0	25.89	2.4	31,677	34.57	119	
5	0.75 to < 2.50	117,784	8,131	79.98	122,367	1.56	0.2	20.78	2.8	53,211	43.48	389	
6	2.50 to < 10.00	6,067	237	76.39	6,248	7.62	0.0	21.58	1.8	3,979	63.67	103	
7	10.00 to < 100.00	2,063	—	—	1,379	18.67	0.0	22.06	2.9	1,368	99.15	56	
8	100.00 (Default)	1,412	—	—	1,441	100.00	0.0	22.73	1.0	409	28.37	295	
9	Sub-total	418,566	21,217	81.91	423,359	1.16	0.3	26.81	2.8	148,733	35.13	1,084	1,451
SME exposures (FIRB)													
1	0.00 to < 0.15	37	—	—	37	0.12	0.0	45.00	1.0	7	20.85	0	
2	0.15 to < 0.25	50	—	—	50	0.20	0.0	45.00	1.0	13	27.19	0	
3	0.25 to < 0.50	4,654	—	—	4,654	0.30	0.0	45.00	1.8	2,535	54.46	6	
4	0.50 to < 0.75	99,446	3,126	75.00	100,425	0.50	0.6	37.91	4.7	64,425	64.15	192	
5	0.75 to < 2.50	303,735	2,005	80.65	302,935	1.57	1.7	39.29	4.8	279,467	92.25	1,881	
6	2.50 to < 10.00	8,989	—	—	9,005	7.22	0.0	39.56	4.1	11,283	125.29	255	
7	10.00 to < 100.00	1,442	—	—	1,456	18.67	0.0	45.00	1.5	2,899	199.14	122	
8	100.00 (Default)	5,320	—	—	5,554	100.00	0.0	40.21	1.0	0	0.00	2,233	
9	Sub-total	423,676	5,132	77.21	424,119	2.77	2.5	39.06	4.6	360,633	85.03	4,691	525

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2021											
		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	¥ 1,238,143	¥ 82,381	75.31%	¥ 1,300,188	0.08%	0.3	26.34%	4.2	¥ 300,018	23.07%	¥ 304	
2	0.15 to < 0.25	71,287	1,388	75.00	72,329	0.20	0.0	28.51	3.7	27,169	37.56	42	
3	0.25 to < 0.50	670,274	106,548	74.93	750,121	0.30	0.1	23.36	4.3	284,426	37.91	524	
4	0.50 to < 0.75	303,927	42,438	74.62	335,598	0.56	0.0	23.64	4.2	166,821	49.70	445	
5	0.75 to < 2.50	349,719	47,459	72.29	384,028	1.51	0.0	24.40	3.4	243,588	63.42	1,425	
6	2.50 to < 10.00	87,884	39,961	75.00	117,855	4.03	0.0	24.80	3.6	98,691	83.73	1,110	
7	10.00 to < 100.00	78,826	11,870	75.00	87,729	22.78	0.0	37.62	4.0	180,175	205.37	7,953	
8	100.00 (Default)	15,857	2,028	75.00	17,383	100.00	0.0	26.38	1.0	5,543	31.89	4,143	
9	Sub-total	2,815,922	334,076	74.62	3,065,234	1.74	0.7	25.39	4.1	1,306,434	42.62	15,949	¥ 6,288
Specialised lending (FIRB)													
1	0.00 to < 0.15	997	—	—	997	0.09	0.2	45.00	1.0	172	17.32	0	
2	0.15 to < 0.25	51	—	—	51	0.20	0.0	45.00	1.0	15	30.51	0	
3	0.25 to < 0.50	1,033	—	—	1,033	0.30	0.1	45.00	1.0	403	39.02	1	
4	0.50 to < 0.75	295	—	—	295	0.54	0.0	45.00	1.0	160	54.46	0	
5	0.75 to < 2.50	447	—	—	447	1.47	0.0	45.00	1.0	379	84.74	2	
6	2.50 to < 10.00	63	—	—	63	3.68	0.0	45.00	1.0	74	116.74	1	
7	10.00 to < 100.00	201	—	—	201	17.57	0.0	45.00	1.0	414	205.17	15	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	3,090	—	—	3,090	1.63	0.6	45.00	1.0	1,620	52.43	22	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,256,572	—	—	503,746	0.07	0.3	90.00	5.0	578,455	114.83	—	
2	0.15 to < 0.25	127,450	—	—	55,996	0.20	0.1	90.00	5.0	82,944	148.12	—	
3	0.25 to < 0.50	73,115	—	—	30,776	0.30	0.2	90.00	5.0	53,143	172.67	—	
4	0.50 to < 0.75	41,603	—	—	21,864	0.50	0.2	90.00	5.0	44,030	201.38	—	
5	0.75 to < 2.50	26,337	—	—	17,914	1.50	0.2	90.00	5.0	54,063	301.79	—	
6	2.50 to < 10.00	3,716	—	—	2,328	6.68	0.0	90.00	5.0	9,863	423.63	—	
7	10.00 to < 100.00	8	—	—	2	18.67	0.0	90.00	5.0	20	731.60	—	
8	100.00 (Default)	213	—	—	116	100.00	0.0	90.00	5.0	1,315	1,125.00	—	
9	Sub-total	1,529,017	—	—	632,745	0.19	1.2	90.00	5.0	823,836	130.20	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	17,685	—	—	17,685	0.11	0.0	32.10	3.4	5,110	28.89	6	
2	0.15 to < 0.25	7,000	—	—	7,000	0.20	0.0	32.10	5.0	3,384	48.34	4	
3	0.25 to < 0.50	10,762	570	75.00	11,189	0.30	0.0	32.10	2.5	4,625	41.33	11	
4	0.50 to < 0.75	6,655	—	—	6,655	0.50	0.0	32.10	4.2	4,306	64.70	10	
5	0.75 to < 2.50	30,820	—	—	30,820	1.73	0.0	30.99	3.6	26,466	85.87	166	
6	2.50 to < 10.00	2,506	—	—	2,506	7.65	0.0	32.10	4.0	3,445	137.45	61	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	2,899	—	—	2,899	100.00	0.0	32.10	1.0	1,192	41.12	835	
9	Sub-total	78,328	570	75.00	78,756	4.73	0.0	31.66	3.5	48,530	61.62	1,096	11

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2021											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)													
1	0.00 to < 0.15	¥ 2,280	¥ 570	75.00%	¥ 2,707	0.13%	0.0	100.00%	1.0	¥ 1,414	52.25%	¥ —	—
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	—
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	—
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	2,280	570	75.00	2,707	0.13	0.0	100.00	1.0	1,414	52.25	—	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	247,421	22,230	100.00	269,652	0.05	0.2	45.00	1.1	35,491	13.16	67	—
2	0.15 to < 0.25	67,396	—	—	67,396	0.20	0.1	45.00	1.0	20,972	31.11	62	—
3	0.25 to < 0.50	56,509	2,891	75.00	58,678	0.30	0.1	45.00	1.1	24,801	42.26	81	—
4	0.50 to < 0.75	39,819	2,413	75.00	41,629	0.51	0.8	45.00	1.3	23,504	56.46	95	—
5	0.75 to < 2.50	40,359	—	—	40,359	1.43	3.3	45.00	1.2	32,934	81.60	261	—
6	2.50 to < 10.00	585	—	—	585	4.71	0.2	45.00	1.0	749	128.03	12	—
7	10.00 to < 100.00	157	—	—	157	35.80	0.0	45.00	4.9	416	263.92	25	—
8	100.00 (Default)	4,157	—	—	4,157	100.00	0.0	45.00	1.0	0	0.00	1,870	—
9	Sub-total	456,406	27,536	95.18	482,615	1.14	4.9	45.00	1.1	138,871	28.77	2,476	425
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	353,962	2,413	75.00	355,772	0.05	0.2	92.55	1.1	83,998	23.61	10	—
2	0.15 to < 0.25	53,448	—	—	53,448	0.20	0.1	92.53	1.0	28,276	52.90	6	—
3	0.25 to < 0.50	46,535	2,891	75.00	48,704	0.30	0.1	89.74	1.2	11,671	23.96	12	—
4	0.50 to < 0.75	4,049	—	—	4,049	0.50	0.0	45.00	4.6	3,865	95.44	9	—
5	0.75 to < 2.50	8,482	—	—	8,482	1.70	0.1	98.03	1.0	7,878	92.87	2	—
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	466,478	5,305	75.00	470,457	0.12	0.6	91.95	1.1	135,690	28.84	41	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	—
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—
3	0.25 to < 0.50	38,409	—	—	38,409	0.30	32.0	76.75	—	15,830	41.21	90	—
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	38,409	—	—	38,409	0.30	32.0	76.75	—	15,830	41.21	90	146

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2021											
		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	¥ 40,830	27.62%	¥ 11,281	0.10%	43.5	60.82%	—	¥ 427	3.79%	¥ 7	
2	0.15 to < 0.25	38,201	709,902	11.49	119,818	0.23	196.8	67.87	—	9,729	8.11	187	
3	0.25 to < 0.50	19,528	916,390	7.74	90,487	0.35	139.5	75.88	—	11,722	12.95	245	
4	0.50 to < 0.75	30,824	251,674	11.49	59,759	0.55	80.5	67.87	—	9,836	16.46	225	
5	0.75 to < 2.50	11,795	220,528	12.63	39,657	1.16	114.8	68.72	—	11,425	28.81	316	
6	2.50 to < 10.00	30,337	65,105	12.30	38,349	4.86	39.5	68.47	—	29,776	77.64	1,276	
7	10.00 to < 100.00	221	913	13.45	344	48.23	0.5	66.28	—	604	175.34	113	
8	100.00 (Default)	11	4,388	8.51	11,064	100.00	13.5	69.13	—	11,529	104.20	6,727	
9	Sub-total	130,921	2,209,734	10.37	370,764	3.91	629.0	69.80	—	85,052	22.93	9,097	¥ 12,568
Residential mortgage exposures													
1	0.00 to < 0.15	4,526,840	12,841	100.00	4,539,682	0.11	154.8	17.73	—	207,835	4.57	903	
2	0.15 to < 0.25	2,243,841	28	100.00	2,243,869	0.17	102.4	17.60	—	144,420	6.43	697	
3	0.25 to < 0.50	3,342,586	1,362	100.00	3,343,959	0.34	199.6	17.17	—	339,002	10.13	1,964	
4	0.50 to < 0.75	40,290	—	—	40,290	0.65	2.6	22.05	—	8,389	20.82	58	
5	0.75 to < 2.50	137,796	19	100.00	137,815	0.87	13.6	20.53	—	32,273	23.41	246	
6	2.50 to < 10.00	4,095	—	—	4,095	2.92	0.1	16.17	—	1,625	39.69	19	
7	10.00 to < 100.00	59,593	13	100.00	59,607	20.00	3.4	18.19	—	60,611	101.68	2,191	
8	100.00 (Default)	33,936	15	100.00	35,420	100.00	2.0	19.26	—	9,979	28.17	6,024	
9	Sub-total	10,388,980	14,282	100.00	10,404,741	0.66	478.9	17.58	—	804,138	7.72	12,106	26,059
Other retail exposures													
1	0.00 to < 0.15	0	22,020	22.09	4,866	0.10	19.8	21.15	—	263	5.41	1	
2	0.15 to < 0.25	157,765	—	—	157,765	0.24	47.1	74.10	—	54,304	34.42	287	
3	0.25 to < 0.50	194,671	—	—	194,671	0.38	68.0	38.62	—	47,460	24.38	301	
4	0.50 to < 0.75	347,924	432	100.00	348,652	0.56	86.7	35.34	—	96,314	27.62	718	
5	0.75 to < 2.50	174,275	140,687	31.56	218,691	1.20	263.1	61.33	—	144,631	66.13	1,680	
6	2.50 to < 10.00	36,591	15,844	36.45	42,368	6.83	40.0	33.76	—	22,330	52.70	1,011	
7	10.00 to < 100.00	2,647	994	95.38	3,646	31.48	0.6	30.37	—	2,487	68.22	457	
8	100.00 (Default)	9,654	1,760	32.25	20,875	100.00	11.0	47.41	—	6,087	29.15	9,410	
9	Sub-total	923,529	181,739	31.36	991,536	3.09	536.8	47.98	—	373,879	37.70	13,868	17,439
Lease transactions													
1	0.00 to < 0.15	219,071	—	—	219,071	0.07	0.3	45.00	2.6	54,458	24.85	77	
2	0.15 to < 0.25	131,716	—	—	131,716	0.20	0.1	45.00	4.0	77,350	58.72	121	
3	0.25 to < 0.50	18,910	—	—	18,910	0.30	0.1	45.00	2.3	10,341	54.68	26	
4	0.50 to < 0.75	36,043	—	—	36,043	0.50	0.2	45.00	2.8	26,444	73.36	81	
5	0.75 to < 2.50	49,128	—	—	49,128	1.67	0.3	45.00	3.1	54,155	110.23	369	
6	2.50 to < 10.00	2,681	—	—	2,681	6.25	0.0	45.00	2.5	4,214	157.13	75	
7	10.00 to < 100.00	4,097	—	—	4,097	18.67	0.0	45.00	4.4	10,243	250.00	344	
8	100.00 (Default)	—	—	—	326	100.00	0.0	45.00	1.0	0	0.00	147	
9	Sub-total	461,650	—	—	461,977	0.59	1.2	45.00	3.1	237,208	51.34	1,243	5,676
Total (all portfolios)		¥ 55,443,064	¥ 7,273,363	55.01%	¥ 58,589,845	0.61%	1,696.9	35.77%	2.0	¥ 10,836,915	18.49%	¥ 121,117	¥ 147,901

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

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



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

Item No.	Portfolio	Millions of Yen	
		September 30, 2022	
		a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 132,200	¥ 132,200
2	Sovereign Exposures – AIRB	25,998	25,998
3	Financial Institution Exposures – FIRB	108,283	108,283
4	Financial Institution Exposures – AIRB	126,924	126,924
5	Corporate exposures (excluding specialised lending) – FIRB	2,248,522	2,248,522
6	Corporate exposures (excluding specialised lending) – AIRB	4,352,799	4,352,799
7	Specialised lending – FIRB	462,987	462,987
8	Specialised lending – AIRB	1,543,960	1,543,960
9	Retail – Qualifying revolving retail exposures	86,664	86,664
10	Retail – Residential mortgage exposures	781,127	781,127
11	Retail – Other retail exposures	371,455	371,455
12	Equity Exposures – FIRB	1,244,352	1,244,352
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	308,070	308,070
15	Purchased receivables – AIRB	70,711	70,711
16	Total	¥ 11,864,059	¥ 11,864,059

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

Item No.	Portfolio	Millions of Yen	
		September 30, 2021	
		a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 83,843	¥ 83,843
2	Sovereign Exposures – AIRB	25,855	25,855
3	Financial Institution Exposures – FIRB	69,275	69,275
4	Financial Institution Exposures – AIRB	129,526	129,526
5	Corporate exposures (excluding specialised lending) – FIRB	2,060,780	2,060,780
6	Corporate exposures (excluding specialised lending) – AIRB	4,495,127	4,495,127
7	Specialised lending – FIRB	332,905	332,905
8	Specialised lending – AIRB	1,306,434	1,306,434
9	Retail – Qualifying revolving retail exposures	85,052	85,052
10	Retail – Residential mortgage exposures	804,138	804,138
11	Retail – Other retail exposures	373,879	373,879
12	Equity Exposures – FIRB	1,094,900	1,094,900
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	290,391	290,391
15	Purchased receivables – AIRB	49,945	49,945
16	Total	¥ 11,202,057	¥ 11,202,057

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

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

CR10		Millions of Yen, %									
September 30, 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	4,500	—	70%	4,500	—	—	—	4,500	3,150	18
	2.5 years≤	217	—	90%	—	217	—	—	217	196	1
Satisfactory		1,098	—	115%	—	—	—	2,525	2,525	2,904	70
Weak		—	—	250%	—	—	—	—	—	—	—
Default		—	—	—	—	—	—	—	—	—	—
Total		¥ 5,816	¥ —	—	¥ 4,500	¥ 217	¥ —	¥ 2,525	¥ 7,243	¥ 6,250	¥ 90
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	¥ 12,424	¥ 2,786	70%					¥ 14,514	¥ 10,160	¥ 58
	2.5 years≤	4,560	25,031	95%					23,333	22,166	93
Good	< 2.5 years	46,390	3,882	95%					49,301	46,836	197
	2.5 years≤	28,007	54,920	120%					69,198	83,037	276
Satisfactory		60,593	116,159	140%					147,712	206,797	4,135
Weak		14,861	25,087	250%					33,677	84,193	2,694
Default		—	—	—					—	—	—
Total		¥ 166,838	¥ 227,866	—					¥ 337,737	¥ 453,192	¥ 7,455
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		¥ 4,324	¥ 63,362	300%					¥ 67,326	¥ 201,978	
Simple risk weight method – Unlisted shares		37,183	4,639	400%					41,392	165,571	
Internal Models Approach		—	—	—					—	—	
Total		¥ 41,508	¥ 68,001	—					¥ 108,719	¥ 367,549	
Equity exposures subject to 100% risk weight											
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%					—	—	

CR10		Millions of Yen, %									
September 30, 2021											
a	b	c	d	e	f	g	h	i	j	k	l
Specialised lending (supervisory slotting criteria approach)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					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	¥ 2,483	¥ 4,095	70%	¥ 5,555					¥ 3,888	¥ 22
	2.5 years≤	6,125	7,368	95%	11,651					11,068	46
Good	< 2.5 years	29,717	294	95%	29,937					28,441	119
	2.5 years≤	50,717	65,477	120%	99,825					119,790	399
Satisfactory		62,846	76,295	140%	120,068					168,095	3,361
Weak		—	—	250%	—					—	—
Default		—	—	—	—					—	—
Total		¥ 151,890	¥ 153,531	—	¥ 267,038					¥ 331,285	¥ 3,949
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		¥ 33,419	¥ 19,951	300%	¥ 53,370					¥ 160,112	
Simple risk weight method – Unlisted shares		24,145	4,790	400%	27,738					110,952	
Internal Models Approach		—	—	—	—					—	
Total		¥ 57,564	¥ 24,741	—	¥ 81,108					¥ 271,064	
Equity exposures subject to 100% risk weight											
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%	—					—	

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

CCR1		Millions of Yen					
		September 30, 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)	827,500	730,324			1,557,825	421,391
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					824,242	147,104
5	Exposure variation estimation model					—	—
6	Total						¥ 568,496

CCR1		Millions of Yen					
		September 30, 2021					
Item No.		a	b	c	d	e	f
		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ —	¥ —		1.4	¥ —	¥ —
	Current Exposure Method (CEM)	367,504	607,608			975,113	396,544
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					730,340	125,554
5	Exposure variation estimation model					—	—
6	Total						¥ 522,099

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

CCR2		Millions of Yen	
		September 30, 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	1,380,678	644,275
5	Total portfolios subject to the CVA capital charge	¥ 1,380,678	¥ 644,275

CCR2		Millions of Yen	
		September 30, 2021	
Item No.		a	b
		EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)		—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)		—
4	Total portfolios subject to the standardised risk measurement method	899,404	654,517
5	Total portfolios subject to the CVA capital charge	¥ 899,404	¥ 654,517

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

CCR3		Millions of Yen									
		September 30, 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		—	—	649,157	—	—	—	—	—	649,157
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	1,083	—	—	1,083
14	Total		¥ —	¥ —	¥ 649,157	¥ —	¥ —	¥ 1,083	¥ —	¥ —	¥ 650,241

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

CCR3		Millions of Yen									
		September 30, 2021									
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		—	—	501,483	—	—	—	—	—	501,483
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	2	—	—	2
14	Total		¥ —	¥ —	¥ 501,483	¥ —	¥ —	¥ 2	¥ —	¥ —	¥ 501,486

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								
			September 30, 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		¥	21,327	0.01%	0.0	20.72%	2.2	¥	1,792	8.40%
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			21,327	0.01	0.0	20.72	2.2		1,792	8.40
Financial Institution exposures											
1	0.00 to < 0.15			692,212	0.04	0.1	23.95	2.2		130,814	18.89
2	0.15 to < 0.25			37	0.20	0.0	89.35	4.2		35	93.96
3	0.25 to < 0.50			19,633	0.29	0.0	27.17	4.2		17,987	91.61
4	0.50 to < 0.75			—	—	—	—	—		—	—
5	0.75 to < 2.50			1,570	1.09	0.0	45.00	1.0		1,195	76.09
6	2.50 to < 10.00			—	—	—	—	—		—	—
7	10.00 to < 100.00			—	—	—	—	—		—	—
8	100.00 (Default)			—	—	—	—	—		—	—
9	Sub-total			713,454	0.05	0.1	24.06	2.2		150,032	21.02
Corporate exposures and SME exposures											
1	0.00 to < 0.15			603,350	0.04	0.3	21.27	1.6		103,789	17.20
2	0.15 to < 0.25			22,143	0.20	0.0	46.10	1.9		8,886	40.13
3	0.25 to < 0.50			31,622	0.35	0.1	45.00	1.8		16,319	51.60
4	0.50 to < 0.75			—	—	—	—	—		—	—
5	0.75 to < 2.50			5,087	1.61	0.0	45.00	2.2		5,232	102.85
6	2.50 to < 10.00			102	4.33	0.0	45.00	3.9		164	160.39
7	10.00 to < 100.00			—	35.80	0.0	45.00	0.4		—	—
8	100.00 (Default)			—	—	—	—	—		—	—
9	Sub-total			662,305	0.07	0.6	22.29	1.6		134,392	20.29
Specialised lending											
1	0.00 to < 0.15			37,049	0.11	0.1	45.00	4.1		16,576	44.74
2	0.15 to < 0.25			1,056	0.20	0.0	45.00	4.4		658	62.28
3	0.25 to < 0.50			16,525	0.30	0.0	45.00	4.9		13,188	79.80
4	0.50 to < 0.75			26,161	0.65	0.0	45.00	4.7		27,597	105.48
5	0.75 to < 2.50			37,631	1.23	0.0	45.00	4.7		47,302	125.69
6	2.50 to < 10.00			26,806	3.12	0.0	45.00	4.8		42,523	158.63
7	10.00 to < 100.00			75	15.89	0.0	45.00	3.1		175	232.26
8	100.00 (Default)			—	—	—	—	—		—	—
9	Sub-total			145,307	1.08	0.3	45.00	4.6		148,021	101.86
Total (all portfolios)			¥	1,542,396	0.16%	1.1	24.20%	2.2	¥	434,238	28.15%

Note: The 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							
Item No.	PD scale	September 30, 2021							
		a	b	c	d	e	f	g	
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density	
Sovereign exposures									
1	0.00 to < 0.15	¥ 19,460	0.02%	0.0	37.47%	2.1	¥ 2,222	11.42%	
2	0.15 to < 0.25	—	—	—	—	—	—	—	
3	0.25 to < 0.50	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	19,460	0.02	0.0	37.47	2.1	2,222	11.42	
Financial Institution exposures									
1	0.00 to < 0.15	487,925	0.05	0.1	18.36	2.6	100,761	20.65	
2	0.15 to < 0.25	292	0.20	0.0	45.00	3.2	138	47.41	
3	0.25 to < 0.50	39,597	0.28	0.0	20.37	3.9	31,985	80.77	
4	0.50 to < 0.75	780	0.50	0.0	45.00	1.0	409	52.35	
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	528,596	0.06	0.1	18.52	2.7	133,295	25.21	
Corporate exposures and SME exposures									
1	0.00 to < 0.15	326,943	0.05	0.3	10.87	1.8	68,843	21.05	
2	0.15 to < 0.25	16,678	0.20	0.0	45.00	3.2	8,292	49.72	
3	0.25 to < 0.50	13,609	0.29	0.0	45.66	3.2	8,609	63.26	
4	0.50 to < 0.75	4,802	0.50	0.0	45.00	3.5	3,875	80.68	
5	0.75 to < 2.50	5,042	1.50	0.1	45.00	3.6	6,132	121.61	
6	2.50 to < 10.00	853	3.72	0.0	45.00	4.8	1,404	164.50	
7	10.00 to < 100.00	519	35.66	0.0	45.00	1.4	1,359	261.57	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	368,450	0.15	0.6	11.84	2.0	98,518	26.73	
Specialised lending									
1	0.00 to < 0.15	71,008	0.09	0.1	45.00	4.7	30,783	43.35	
2	0.15 to < 0.25	773	0.20	0.0	45.00	4.0	457	59.16	
3	0.25 to < 0.50	33,238	0.29	0.0	45.00	4.9	26,560	79.90	
4	0.50 to < 0.75	23,598	0.63	0.0	45.00	4.8	24,495	103.80	
5	0.75 to < 2.50	36,388	1.41	0.0	45.00	4.7	47,524	130.60	
6	2.50 to < 10.00	35,284	3.14	0.0	45.00	4.8	56,072	158.91	
7	10.00 to < 100.00	2	35.80	0.0	45.00	1.0	4	234.20	
8	100.00 (Default)	110	100.00	0.0	45.00	1.0	0	0.00	
9	Sub-total	200,405	1.02	0.2	45.00	4.8	185,898	92.76	
Total (all portfolios)		¥ 1,116,912	0.26%	1.1	17.15%	2.8	¥ 419,935	37.59%	

Note: The 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					
		September 30, 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)	¥ —	¥ 261,402	¥ —	¥ 573,930	¥ —	¥ 509,341
2	Cash (other currency)	—	6,056	—	472,531	1,255,313	1,698
3	Domestic sovereign debt	9,872	21,537	15,434	37,609	377,839	240,457
4	Other sovereign debt	—	—	—	—	1,242,285	3,139,929
5	Government agency debt	—	—	—	—	147,287	47,922
6	Corporate bonds	—	—	—	—	133,874	15,233
7	Equity securities	—	—	—	6,724	1,067,145	741,245
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 9,872	¥ 288,996	¥ 15,434	¥ 1,090,796	¥ 4,223,743	¥ 4,695,827

CCR5		Millions of Yen					
		September 30, 2021					
		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)	¥ —	¥ 148,522	¥ —	¥ 299,261	¥ —	¥ 685,757
2	Cash (other currency)	—	1,184	—	267,601	803,350	1,033
3	Domestic sovereign debt	—	6,757	—	22,644	245,439	243,820
4	Other sovereign debt	—	—	—	—	947,006	2,015,065
5	Government agency debt	—	—	—	—	92,768	40,484
6	Corporate bonds	—	—	—	—	381,990	248,076
7	Equity securities	—	—	—	8,408	967,314	677,637
8	Other collateral	—	—	—	—	—	—
9	Total	¥ —	¥ 156,463	¥ —	¥ 597,914	¥ 3,437,869	¥ 3,911,875



## CCR6: Credit derivatives exposures

Item No.		Millions of Yen	
		September 30, 2022	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 29,100	¥ 29,100
2	Index credit default swaps	158,954	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 188,054	¥ 29,100
Fair values			
7	Positive fair value (asset)	3,759	423
8	Negative fair value (liability)	(395)	(66)

Item No.		Millions of Yen	
		September 30, 2021	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 37,031	¥ 37,934
2	Index credit default swaps	16,786	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 53,818	¥ 37,934
Fair values			
7	Positive fair value (asset)	19	846
8	Negative fair value (liability)	(2,405)	(19)

## CCR8: Exposures to central counterparties (CCP)

Item No.	CCR8	Millions of Yen	
		September 30, 2022	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 79,751
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 2,699,178	53,983
3	(i) OTC derivatives	2,302,698	46,053
4	(ii) Exchange-traded derivatives	354,101	7,082
5	(iii) Repo transactions	42,378	847
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	287,415	5,748
9	Pre-funded default fund contributions	34,599	20,019
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	¥ —	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	—
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

Item No.	CCR8	Millions of Yen	
		September 30, 2021	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 48,017
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 1,371,971	27,439
3	(i) OTC derivatives	1,163,836	23,276
4	(ii) Exchange-traded derivatives	137,432	2,748
5	(iii) Repo transactions	70,702	1,414
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	212,221	4,244
9	Pre-funded default fund contributions	30,366	16,333
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	¥ —	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	—
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

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

SEC1		Millions of Yen								
		September 30, 2022								
		a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
Item No.	Type of underlying asset	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 85,744	¥ —	¥ 85,744	¥ 297,168	¥ —	¥ 297,168	¥ 135,975	¥ —	¥ 135,975
2	Residential mortgage	85,744	—	85,744	57,614	—	57,614	102,281	—	102,281
3	Credit card	—	—	—	40,866	—	40,866	24,920	—	24,920
4	Other retail exposures	—	—	—	198,686	—	198,686	8,773	—	8,773
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	5,461	—	5,461	10,430	—	10,430	1,048,254	—	1,048,254
7	Loans to corporates	—	—	—	—	—	—	1,048,254	—	1,048,254
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	5,461	—	5,461	10,430	—	10,430	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		September 30, 2021								
		a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
Item No.	Type of underlying asset	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 86,101	¥ —	¥ 86,101	¥ 284,332	¥ —	¥ 284,332	¥ 109,824	¥ —	¥ 109,824
2	Residential mortgage	86,101	—	86,101	73,583	—	73,583	79,136	—	79,136
3	Credit card	—	—	—	31,411	—	31,411	29,331	—	29,331
4	Other retail exposures	—	—	—	179,336	—	179,336	1,356	—	1,356
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	3,816	—	3,816	20,287	—	20,287	638,013	—	638,013
7	Loans to corporates	—	—	—	—	—	—	638,013	—	638,013
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	3,816	—	3,816	20,287	—	20,287	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

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

As of September 30, 2022

Not applicable.

As of September 30, 2021

Not applicable.

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

SEC3		Millions of Yen														
		September 30, 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	¥235,374	¥235,374	¥235,374	¥224,944	¥10,430	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	90,107	90,107	90,107	90,107	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	63,583	63,583	63,583	63,583	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	9,719	9,719	9,719	4,258	5,461	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	19	19	19	19	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	398,470	398,470	398,470	382,578	15,891	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	314	314	314	314	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	19	19	19	19	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	148,026	148,026	148,026	119,729	28,297	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	99	99	99	99	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	247	247	247	247	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	11,842	11,842	11,842	9,578	2,263	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	7	7	7	7	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	19	19	19	19	—	—	—	—	—	—	—	—	—	—	—

SEC3		Millions of Yen														
		September 30, 2021														
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	¥236,918	¥236,918	¥236,918	¥216,631	¥20,287	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	103,979	103,979	103,979	103,979	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	44,433	44,433	44,433	44,433	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	9,168	9,168	9,168	5,352	3,816	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	36	36	36	36	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	393,932	393,932	393,932	369,828	24,103	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	568	568	568	568	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	36	36	36	36	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	137,741	137,741	137,741	108,419	29,321	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	99	99	99	99	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	458	458	458	458	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	11,019	11,019	11,019	8,673	2,345	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	7	7	7	7	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	36	36	36	36	—	—	—	—	—	—	—	—	—	—	—

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

SEC4		Millions of Yen														
		September 30, 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	¥1,048,956	¥1,048,956	¥1,048,956	¥111,486	¥937,469	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	41,222	41,222	41,222	1,696	39,525	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	62,427	62,427	62,427	14,291	48,136	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	31,623	31,623	31,623	8,501	23,122	—	—	—	—	—	—	—	—	—	—
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)	1,159,309	1,159,309	1,159,309	111,055	1,048,254	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	24,920	24,920	24,920	24,920	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 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)	251,921	251,921	251,921	25,004	226,916	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	15,804	15,804	15,804	15,804	—	—	—	—	—	—	—	—	—	—	—
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)	20,153	20,153	20,153	2,000	18,153	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,264	1,264	1,264	1,264	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

SEC4		Millions of Yen														
		September 30, 2021														
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	¥716,161	¥716,161	¥716,161	¥91,594	¥624,567	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	21,698	21,698	21,698	8,812	12,885	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	3,977	3,977	3,977	3,416	560	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	6,000	6,000	6,000	6,000	—	—	—	—	—	—	—	—	—	—	—
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)	717,777	717,777	717,777	79,764	638,013	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	30,060	30,060	30,060	30,060	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 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)	107,342	107,342	107,342	14,469	92,872	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	13,207	13,207	13,207	13,207	—	—	—	—	—	—	—	—	—	—	—
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)	8,587	8,587	8,587	1,157	7,429	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,056	1,056	1,056	1,056	—	—	—	—	—	—	—	—	—	—	—
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 Item No.	Millions of Yen	
	September 30, 2022	
	RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1 Interest rate risk (general and specific)	¥ 12,935	
2 Equity risk (general and specific)	—	
3 Foreign exchange risk	15,728	
4 Commodity risk	—	
Options transactions		
5 Simplified approach	—	
6 Delta-plus method	—	
7 Scenario approach	—	
8 Specific risk related to securitisation exposures	—	
9 Total	¥ 28,663	

MR1 Item No.	Millions of Yen	
	September 30, 2021	
	RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1 Interest rate risk (general and specific)	¥ 17,176	
2 Equity risk (general and specific)	—	
3 Foreign exchange risk	9,459	
4 Commodity risk	—	
Options transactions		
5 Simplified approach	—	
6 Delta-plus method	—	
7 Scenario approach	—	
8 Specific risk related to securitisation exposures	—	
9 Total	¥ 26,636	



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

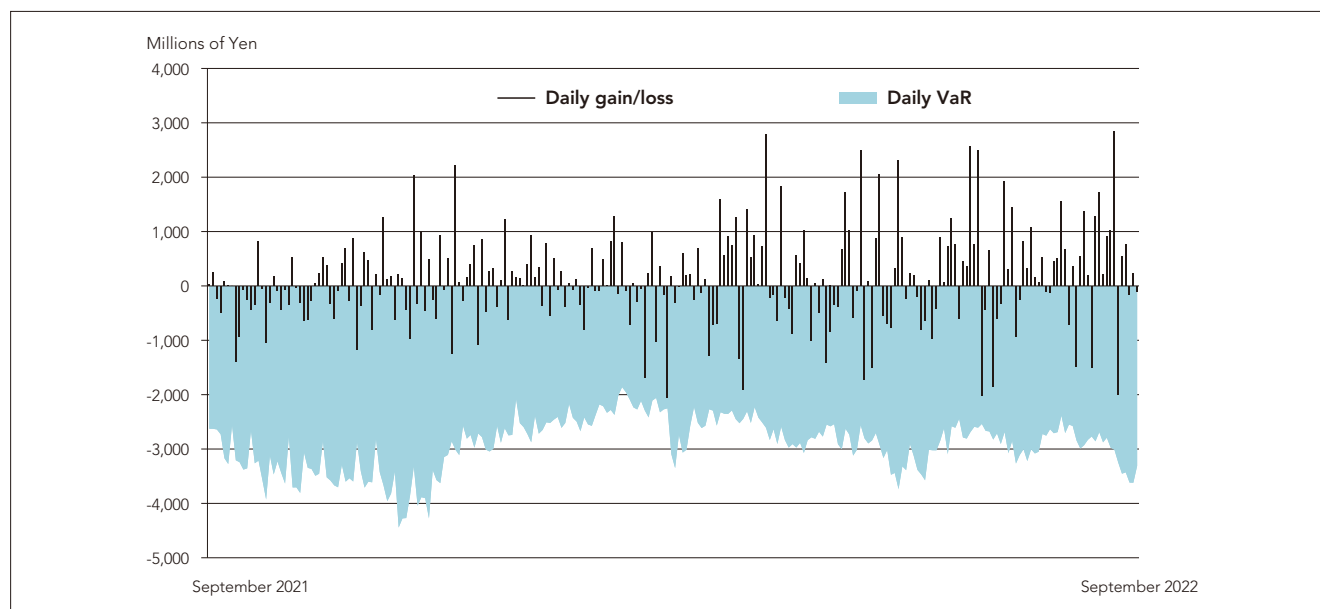
MR3 Item No.	Millions of Yen	
	September 30, 2022	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 13,103
2	Average value	8,951
3	Minimum value	7,159
4	Period end	13,103
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	34,057
6	Average value	25,783
7	Minimum value	18,089
8	Period end	33,642
Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (modified standardised measurement method)	—

MR3 Item No.	Millions of Yen	
	September 30, 2021	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 15,601
2	Average value	8,888
3	Minimum value	5,388
4	Period end	7,301
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	44,607
6	Average value	35,162
7	Minimum value	26,514
8	Period end	32,018
Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (modified standardised measurement method)	—

## MR4: Backtesting results by Internal Model Approaches (IMA)

MR4

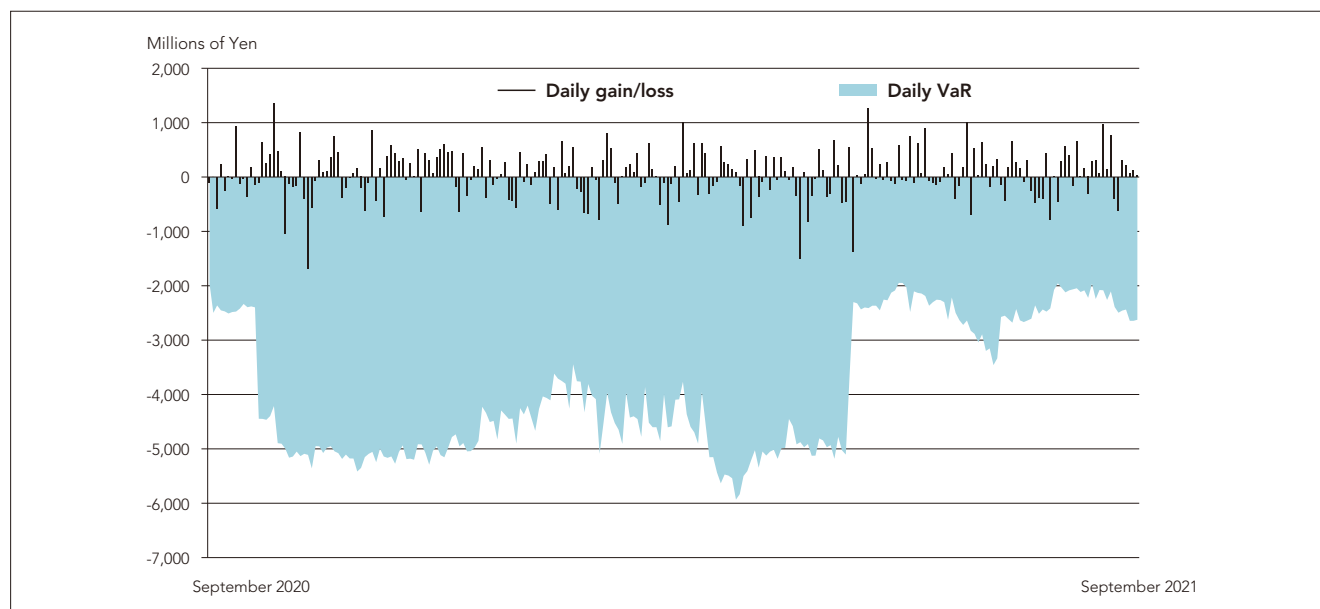
September 30, 2022



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

MR4

September 30, 2021



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

## IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021
Item No.					
1	Parallel up	¥ 76,943	¥ 80,212	¥ (88,228)	¥ (108,561)
2	Parallel down	2,991	30,467	84,166	104,640
3	Steepener	93,325	107,824		
4	Flattener	—	1,554		
5	Short rate up	2,630	—		
6	Short rate down	26,614	42,427		
7	Maximum	93,325	107,824	84,166	104,640
		e		f	
		September 30, 2022		September 30, 2021	
8	Tier 1 Capital	¥ 2,433,390		¥ 2,434,644	

## Composition of Basel III Leverage Ratio

Consolidated

As of September 30			Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2022	2021
<b>On-Balance Sheet Exposures</b>				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 45,705,978	¥ 42,816,673
1a	1	Total Assets Reported in the Consolidated Balance Sheet	52,280,028	46,563,998
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)	6,574,050	3,747,325
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	218,333	235,036
3		Total On-Balance Sheet Exposures (A)	45,487,644	42,581,637
<b>Exposures Related to Derivative Transactions</b>				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4 Replacement Cost Associated with Derivatives Transactions, etc.	1,393,333	548,097
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.	1,301,831	1,048,598
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	1,046,462	566,862
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)	85,754	166,684
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	29,100	37,934
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	29,100	36,000
11	4	Total Exposures Related to Derivative Transactions (B)	3,655,873	1,998,808
<b>Exposures Related to Repo Transactions</b>				
12		The Amount of Assets Related to Repo Transactions, etc.	509,341	840,833
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	293,293	308,332
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	802,635	1,149,166
<b>Exposures Related to Off-Balance Sheet Transactions</b>				
17		Notional Amount of Off-Balance Sheet Transactions	8,950,474	7,981,047
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	5,348,626	4,990,600
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,601,848	2,990,447
<b>Basel III Leverage Ratio on a Consolidated Basis</b>				
20		The Amount of Capital (Tier 1 Capital) (E)	2,433,390	2,434,644
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 53,548,001	¥ 48,720,059
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	4.54%	4.99%
<b>Basel III Leverage Ratio on a Consolidated Basis If Including Deposits Held with the Bank of Japan</b>				
		Total Exposure (F)	¥ 53,548,001	¥ 48,720,059
		Deposits Held with the Bank of Japan	16,279,147	16,503,707
		Total Exposure If Including Deposits Held with the Bank of Japan (F')	69,827,148	65,223,766
		Basel III Leverage Ratio on a Consolidated Basis If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	3.48%	3.73%

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 2nd Quarter		Fiscal Year 2022 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 19,092,731		¥ 18,252,532	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,123,412	¥ 918,595	¥ 19,038,291	¥ 898,598
3	of which: Stable deposits	1,807,223	54,216	1,781,123	53,433
4	of which: Less stable deposits	8,640,725	864,378	8,448,177	845,164
5	Cash outflows related to unsecured wholesale funding	14,725,218	11,487,331	14,337,837	11,095,816
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,045,668	7,807,780	11,099,201	7,857,180
8	of which: Debt securities	3,679,550	3,679,550	3,238,635	3,238,635
9	Cash outflows related to secured funding, etc.	15,361		9,209	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	7,135,435	2,406,008	6,740,218	2,162,599
11	of which: Cash outflows related to derivative transactions, etc.	1,064,895	1,064,895	947,818	947,818
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	6,070,540	1,341,113	5,792,400	1,214,780
14	Cash outflows related to contractual funding obligations, etc.	214,862	158,152	373,622	316,645
15	Cash outflows related to contingencies	657,359	17,623	645,330	17,386
16	Total cash outflows	15,003,072		14,500,254	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 282,589	¥ —	¥ 223,239	¥ —
18	Cash inflows related to collection of loans, etc.	2,593,151	1,719,007	2,227,657	1,478,284
19	Other cash inflows	745,888	452,116	818,440	454,677
20	Total cash inflows	3,621,629	2,171,124	3,269,337	1,932,962
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 19,092,731		¥ 18,252,532	
22	Net cash outflows	12,831,948		12,567,292	
23	Consolidated liquidity coverage ratio (LCR)	148.7%		145.2%	
24	The number of data used to calculate the average value	62		61	

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

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

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

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

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

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

The majority of our eligible high-quality liquid assets are reserve deposit held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality 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 2nd 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	¥ 2,622,118	¥ —	¥ —	¥ 285,000	¥ 2,907,118	
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	2,622,118	—	—	235,579	2,857,698	
3	of which: Other capital instruments that are not included in the above category	—	—	—	49,420	49,420	
4	Funding from retail and small business customers	13,108,247	—	—	5,766,789	17,564,212	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	13,108,247	—	—	5,766,789	17,564,212	
7	Wholesale funding	4,728,801	22,591,159	2,982,663	9,613,143	15,637,442	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	4,728,801	22,591,159	2,982,663	9,613,143	15,637,442	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	272,169	1,352,594	30,000	—	30,200	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	272,169	1,352,594	30,000	—	30,200	
14	Total available stable funding	—	—	—	—	¥ 36,138,973	
Required stable funding (RSF) items (2)							
15	HQLA	—	—	—	—	¥ 1,133,653	
16	Deposits held at financial institutions for operational purposes	—	—	—	50,382	50,382	
17	Loans, repo transactions-related assets, securities and other similar assets	165,294	5,772,804	2,589,874	27,728,765	26,428,137	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	493,278	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	61,151	1,059,763	558,637	2,338,525	2,816,831	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,681,040	1,578,431	11,741,898	12,579,212	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	778,290	49,702	197,687	542,493	
22	of which: Residential mortgages	—	418,665	346,477	11,019,009	8,594,494	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	331,937	248,516	6,440,855	4,596,599	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	104,143	120,057	106,328	2,629,332	2,437,599	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,025,390	476,874	5,141	2,603,117	3,501,897	
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)	—	—	—	357,192	303,613	
29	of which: Derivative assets	—	—	—	285,990	285,990	
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	69,741	69,741	
31	of which: All other assets not included in the above categories	1,025,390	476,874	5,141	1,890,192	2,842,551	
32	Off-balance sheet items	—	—	—	6,956,034	638,214	
33	Total required stable funding	—	—	—	—	¥ 31,752,283	
34	Consolidated net stable funding ratio (NSFR)	—	—	—	—	113.8%	

Item No.		Millions of Yen, %					
		Fiscal Year 2022 1st 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	¥ 2,674,081	¥ —	¥ —	¥ 285,000	¥ 2,959,081	
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	2,674,081	—	—	243,136	2,917,217	
3	of which: Other capital instruments that are not included in the above category	—	—	—	41,863	41,863	
4	Funding from retail and small business customers	12,832,625	—	—	6,087,743	17,637,106	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	12,832,625	—	—	6,087,743	17,637,106	
7	Wholesale funding	4,769,444	23,174,810	2,303,305	9,562,672	15,152,985	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	4,769,444	23,174,810	2,303,305	9,562,672	15,152,985	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	258,629	1,179,330	30,000	—	29,689	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	258,629	1,179,330	30,000	—	29,689	
14	Total available stable funding					¥ 35,778,862	
Required stable funding (RSF) items (2)							
15	HQLA					¥ 1,085,044	
16	Deposits held at financial institutions for operational purposes	—	—	—	58,084	58,084	
17	Loans, repo transactions-related assets, securities and other similar assets	187,893	6,261,117	1,942,314	27,031,812	25,652,182	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	512,445	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	72,447	1,308,694	395,433	2,115,213	2,554,190	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,884,837	1,134,525	11,401,865	12,185,052	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	788,931	26,638	123,074	487,782	
22	of which: Residential mortgages	—	407,991	349,916	11,022,547	8,591,400	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	321,661	253,666	6,454,060	4,601,733	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	115,446	147,147	62,438	2,492,186	2,321,539	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	931,315	453,181	5,302	2,601,716	3,469,814	
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)					421,221	358,037
29	of which: Derivative assets					337,920	337,920
30	of which: Derivative liabilities (before deduction of variation margin posted)					51,071	51,071
31	of which: All other assets not included in the above categories	931,315	453,181	5,302	1,791,502	2,722,783	
32	Off-balance sheet items					6,648,288	480,974
33	Total required stable funding					¥ 30,746,100	
34	Consolidated net stable funding ratio (NSFR)					116.3%	

### 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
		September 30, 2022	June 30, 2022	March 31, 2022	December 31, 2021	September 30, 2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,842,395	¥ 1,881,161	¥ 1,852,771	¥ 1,891,736	¥ 1,891,607
2	Tier 1	2,112,385	2,151,151	2,122,761	2,161,726	2,161,597
3	Total capital	2,425,728	2,499,854	2,486,809	2,592,234	2,574,977
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	20,859,113	19,292,037	18,815,901	18,666,117	18,484,376
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	8.83%	9.75%	9.84%	10.13%	10.23%
6	Tier 1 ratio	10.12%	11.15%	11.28%	11.58%	11.69%
7	Total capital ratio	11.62%	12.95%	13.21%	13.88%	13.93%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	51,550,175	50,667,876	49,725,068	47,457,727	46,865,337
14	Basel III leverage ratio	4.09%	4.24%	4.26%	4.55%	4.61%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2022 2nd Quarter	Fiscal Year 2022 1st Quarter	Fiscal Year 2021 4th Quarter	Fiscal Year 2021 3rd Quarter	Fiscal Year 2021 2nd Quarter
Non-consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 18,813,231	¥ 18,013,261	¥ 17,487,539	¥ 17,911,071	¥ 17,850,810
16	Net cash outflows	12,236,688	12,089,252	10,583,950	8,216,422	9,310,339
17	Non-consolidated LCR	153.7%	149.0%	165.2%	217.9%	191.7%
Non-consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	35,339,762	34,933,245	34,769,782	34,606,743	34,937,986
19	Total required stable funding	29,509,927	28,584,166	28,267,940	27,545,952	27,602,145
20	Non-consolidated NSFR	119.7%	122.2%	123.0%	125.6%	126.5%

Note: For periods prior to 3QFY 2021, some items of the revised LCRs that should be calculated using daily data are calculated using month-end data instead in the above figures.

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

Non-consolidated

## CC1: Composition of Capital

CC1 As of September 30	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2022	2021	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	¥ 1,829,085	¥ 1,781,122	
1a		of Which: Capital Stock and Capital Surplus	685,103	685,103	
2		of Which: Retained Earnings	1,180,771	1,126,026	
1c		of Which: Treasury Stock (Deduction)	—	—	
26		of Which: Earnings to be Distributed (Deduction)	36,789	30,007	
		of Which: Others	—	—	
1b		Subscription Rights to Common Shares	—	—	
3		Valuation and Translation Adjustments	188,263	291,818	(a)
6		Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,017,348	2,072,940	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9		Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	62,568	47,002	
8		of Which: Goodwill (Including Those Equivalent)	—	—	
9		of Which: Other Intangible Assets	62,568	47,002	
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	(77,672)	(40,057)	
12		Shortfall of Eligible Provisions to Expected Losses	—	—	
13		Securitisation Gain on Sale	901	1,091	
14		Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	11,133	3,010	
15		Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	178,021	170,286	
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)	174,953	181,333	
Common Equity Tier 1 Capital (CET1)					
29		Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,842,395	¥ 1,891,607	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2022	2021	Reference Numbers to Reconciliation with the Balance Sheet
<b>Additional Tier 1 Capital: Instruments</b>				
30	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	31a			
	31b	—	—	
	32	¥ 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	
<b>Additional Tier 1 Capital: Regulatory Adjustments</b>				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	—	—	
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	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	
<b>Additional Tier 1 Capital (AT1)</b>				
44	Additional Tier 1 Capital (F) = (D) – (E)	269,990	269,990	
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>				
45	Tier 1 Capital (G) = (C) + (F)	2,112,385	2,161,597	
<b>Tier 2 Capital: Instruments and Provisions</b>				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	305,579	326,134	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	—	85,790	
50	Provisions Allowed in Group Tier 2	9,303	2,994	
50a	of Which: General Allowance for Credit Losses	—	—	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	9,303	2,994	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 314,883	¥ 414,919	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2022	2021	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)	313,343	413,379	
Total Capital (TC = T1 + T2)				
59	Total Capital (K) = (G) + (J)	2,425,728	2,574,977	
Total Risk Weighted Assets				
60	Total Risk Weighted Assets (L)	20,859,113	18,484,376	
Capital Ratios (Non-consolidated)				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	8.83%	10.23%	
62	Tier 1 Capital Ratio (G)/(L)	10.12%	11.69%	
63	Total Capital Ratio (K)/(L)	11.62%	13.93%	
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)	128,245	105,579	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	66,955	66,149	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	41,526	—	
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	4,502	2,263	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	9,303	2,994	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	107,259	92,014	
Capital Instruments Subject to Phase out Arrangements				
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	—	38,900	
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	—	85,790	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	¥ 54,116	

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

As of September 30, 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	¥	19,407,325		
Call Loans		—		
Receivables under Resale Agreements		—		
Receivables under Securities Borrowing Transactions		509,341		
Monetary Claims Bought		122,283		
Trading Assets		1,862,889		
Money Held in Trust		99		
Securities		7,271,933		6-a
Loans and Bills Discounted		32,188,798		6-b
Foreign Exchanges		36,294		
Other Assets		4,361,468		6-c
Tangible Fixed Assets		182,445		
Intangible Fixed Assets		90,182		2
Prepaid Pension Expenses		256,589		3
Customers' Liabilities for Acceptances and Guarantees		482,280		
Allowance for Loan Losses		(110,226)		
Total Assets	¥	66,661,705		

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥ 34,129,134			
Negotiable Certificates of Deposit	7,964,036			
Call Money	1,128,789			
Payables under Repurchase Agreements	1,254,473			
Trading Liabilities	1,740,213			
Borrowed Money	6,108,230			7
Foreign Exchanges	9,391			
Short-term Bonds Payable	2,141,602			
Bonds Payable	1,638,386			
Borrowed Money from Trust Account	4,357,661			
Other Liabilities	3,574,787			6-d
Provision for Bonuses	7,726			
Provision for Directors' Bonuses	—			
Provision for Stocks Payment	685			
Provision for Retirement Benefits	965			
Provision for Reimbursement of Deposits	3,253			
Provision for Contingent Losses	1,292			
Deferred Tax Liabilities	62,266			4-a
Deferred Tax Liabilities for Land Revaluation	2,388			4-b
Acceptances and Guarantees	482,280			
Total Liabilities	64,607,567			
(Net Assets)				
Capital Stock	342,037			1-a
Capital Surplus	343,066			1-b
Retained Earnings	1,180,771			1-c
Total Shareholders' Equity	1,865,874			
Valuation Differences on Available-for-Sale Securities	232,906			
Deferred Gains (Losses) on Hedges	(40,179)			5
Revaluation Reserve for Land	(4,463)			
Foreign Currency Translation Adjustments	—			
Total Valuation and Translation Adjustments	188,263		(a)	
Total Net Assets	2,054,138			
Total Liabilities and Net Assets	¥ 66,661,705			

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	1,180,771		1-c
Total Shareholders' Equity	¥ 1,865,874		

## (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	¥ 1,865,874	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	1,180,771		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	¥ 90,182		2
Associated Deferred Tax Liabilities	27,613		

## (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)	62,568	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	¥ 256,589		3
Associated Deferred Tax Liabilities	78,567		

**(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)	¥ 178,021		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	¥ 62,266		4-a
Deferred Tax Liabilities for Land Revaluation	2,388		4-b
Associated Intangible Fixed Assets	27,613		
Associated Prepaid Pension Expenses	78,567		

**(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)	41,526	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)	41,526		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	¥ (40,179)		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	¥ (77,672)	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	¥ 7,271,933		6-a
Loans and Bills Discounted	32,188,798	Including Subordinated Debts	6-b
Other Assets	4,361,468	Including derivatives	6-c
Other Liabilities	¥ 3,574,787	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	128,245		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before risk weighting)	128,245		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	68,505		
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)	66,955		73

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

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,108,230		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	305,579		46

## As of September 30, 2021

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
(Assets)					
	Cash and Due from Banks	¥ 18,606,959	¥ 18,606,960		
	Call Loans	6,000	6,000		
	Receivables under Resale Agreements	156,180	156,180		
	Receivables under Securities Borrowing Transactions	684,652	684,652		
	Monetary Claims Bought	115,601	115,601		
	Trading Assets	934,909	934,909		
	Money Held in Trust	99	99		
	Securities	7,143,008	7,143,007		6-a
	Loans and Bills Discounted	30,612,030	30,612,030		6-b
	Foreign Exchanges	32,246	32,246		
	Other Assets	2,164,611	2,164,611		6-c
	Tangible Fixed Assets	184,322	184,322		
	Intangible Fixed Assets	67,746	67,746		2
	Prepaid Pension Expenses	245,440	245,440		3
	Customers' Liabilities for Acceptances and Guarantees	391,024	391,024		
	Allowance for Loan Losses	(88,813)	(88,813)		
	Total Assets	¥ 61,256,020	¥ 61,256,020		

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
<b>(Liabilities)</b>				
Deposits	¥ 32,762,164	¥ 32,762,164		
Negotiable Certificates of Deposit	8,378,600	8,378,600		
Call Money	178,523	178,523		
Payables under Repurchase Agreements	1,520,979	1,520,979		
Trading Liabilities	762,783	762,783		
Borrowed Money	6,202,767	6,202,767		7
Foreign Exchanges	11,779	11,779		
Short-term Bonds Payable	1,938,689	1,938,689		
Bonds Payable	1,182,748	1,182,748		
Borrowed Money from Trust Account	4,173,870	4,173,870		
Other Liabilities	1,534,203	1,534,203		6-d
Provision for Bonuses	7,504	7,504		
Provision for Directors' Bonuses	—	—		
Provision for Stocks Payment	457	457		
Provision for Retirement Benefits	874	874		
Provision for Reimbursement of Deposits	3,825	3,825		
Provision for Contingent Loss	1,597	1,597		
Deferred Tax Liabilities	98,288	98,288		4-a
Deferred Tax Liabilities for Land Revaluation	2,388	2,388		4-b
Acceptances and Guarantees	391,024	391,024		
Total Liabilities	59,153,071	59,153,071		
<b>(Net Assets)</b>				
Capital Stock	342,037	342,037		1-a
Capital Surplus	343,066	343,066		1-b
Retained Earnings	1,126,026	1,126,026		1-c
Total Shareholders' Equity	1,811,129	1,811,129		
Valuation Difference on Available-for-Sale Securities	337,070	337,070		
Deferred Gains or Losses on Hedges	(40,895)	(40,895)		5
Revaluation Reserve for Land	(4,356)	(4,356)		
Foreign Currency Translation Adjustments	—	(0)		
Total Valuation and Translation Adjustments	291,818	291,818	(a)	
Total Net Assets	2,102,948	2,102,948		
Total Liabilities and Net Assets	¥ 61,256,020	¥ 61,256,020		

## (Appendix)

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

## 1. Shareholders' equity

## (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	343,066		1-b
Retained Earnings	1,126,026		1-c
Total Shareholders' Equity	¥ 1,811,129		

## (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	¥ 1,811,129	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	1,126,026		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	¥ 67,746		2
Associated Deferred Tax Liabilities	20,743		

## (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)	47,002	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	¥ 245,440		3
Associated Deferred Tax Liabilities	75,153		

**(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)	¥ 170,286		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	¥ 98,288		4-a
Deferred Tax Liabilities for Land Revaluation	2,388		4-b
Associated Intangible Fixed Assets	20,743		
Associated Prepaid Pension Expenses	75,153		

**(2) Composition of capital**

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

**5. Deferred gains or losses on hedges****(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (40,895)		5

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (40,057)	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

## 6. Investments in the capital of financial entities

### (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 7,143,008		6-a
Loans and Bills Discounted	30,612,030	Including subordinated loans	6-b
Other Assets	2,164,611	Including derivatives	6-c
Other Liabilities	¥ 1,534,203	Including derivatives	6-d

### (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	105,579		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before risk weighting)	105,579		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	67,699		
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)	66,149		73

## 7. Other Capital Instruments

### (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,202,767		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	326,134		46

## Disclosure Data Designated as Per the Appended Forms

Non-consolidated

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

OV1 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021
1	Credit risk (excluding counterparty credit risk)	¥ 12,823,173	¥ 11,966,409	¥ 1,076,829	¥ 1,005,667
2	of Which: Standardised Approach (SA)	922	1,087	73	86
3	of Which: Internal Ratings-Based (IRB) Approach	10,620,008	10,073,848	900,576	854,262
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	—	—	—	—
	Other assets	2,202,241	1,891,473	176,179	151,317
4	Counterparty credit risk (CCR)	1,157,022	1,121,645	94,645	91,746
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	416,803	394,546	35,344	33,457
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	643,194	653,823	51,455	52,305
	of Which: Central Counterparty (CCP)	79,751	48,017	6,380	3,841
	Others	17,273	25,257	1,464	2,141
7	Equity positions in banking book under market-based approach	348,378	257,965	29,542	21,875
8	Equity investment in funds (Look-Through Approach (LTA))	1,273,213	831,720	101,857	66,537
9	Equity investment in funds (Mandate-Based Approach (MBA))	2,036,840	1,023,589	162,947	81,887
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	1,762	1,118	140	89
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	347,861	195,920	27,828	15,673
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	331,957	182,613	26,556	14,609
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,904	13,307	1,272	1,064
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	0	0	0	0
16	Market risk	1,270,454	1,635,685	101,636	130,854
17	of Which: Standardised Approach (SA)	13,894	17,176	1,111	1,374
18	of Which: Internal Model Approaches (IMA)	1,256,559	1,618,508	100,524	129,480
19	Operational risk	628,846	629,938	50,307	50,395
20	of Which: Basic Indicator Approach (BIA)	—	—	—	—
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	628,846	629,938	50,307	50,395
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	271,143	165,364	22,992	14,022
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 20,859,113	¥ 18,484,376	¥ 1,668,729	¥ 1,478,750

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



## IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021
Item No.					
1	Parallel up	¥ 56,294	¥ 60,013	¥ (91,238)	¥ (110,191)
2	Parallel down	13,068	50,666	87,176	106,270
3	Steepener	85,811	100,621		
4	Flattener	—	1,551		
5	Short rate up	2,630	—		
6	Short rate down	33,756	49,519		
7	Maximum	85,811	100,621	87,176	106,270
		e		f	
		September 30, 2022		September 30, 2021	
8	Tier 1 Capital	¥ 2,112,385		¥ 2,161,597	

## Composition of Basel III Leverage Ratio

Non-consolidated

As of September 30			Millions of Yen, %	
Basel III Template No. (Table2)	Basel III Template No. (Table1)	Items	2022	2021
<b>On-Balance Sheet Exposures</b>				
1		On-balance Sheet Exposures before Deducting Adjustment Items	¥ 43,925,104	¥ 41,129,471
1a	1	Total Assets Reported in the Non-consolidated Balance Sheet	50,382,558	44,752,312
1b	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Non-consolidated Balance Sheet (except adjustment items) (Deduction)	6,457,453	3,622,840
2	7	The Amount of Adjustment Items Pertaining to Tier1 Capital (Deduction)	240,600	217,299
3		Total On-Balance Sheet Exposures (A)	43,684,504	40,912,172
<b>Exposures Related to Derivative Transactions</b>				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4		
		Replacement Cost Associated with Derivatives Transactions, etc.	1,385,787	545,728
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.	1,298,751	1,046,743
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	1,046,462	566,862
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)	85,754	166,684
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	29,100	37,934
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	29,100	36,000
11	4	Total Exposures Related to Derivative Transactions (B)	3,645,247	1,994,584
<b>Exposures Related to Repo Transactions</b>				
12		The Amount of Assets Related to Repo Transactions, etc.	509,341	840,833
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	292,836	299,056
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	802,177	1,139,890
<b>Exposures Related to Off-Balance Sheet Transactions</b>				
17		Notional Amount of Off-Balance Sheet Transactions	6,493,947	5,511,437
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	3,075,701	2,692,747
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,418,245	2,818,689
<b>Basel III Leverage ratio on a Non-consolidated Basis</b>				
20		The Amount of Capital (Tier 1 Capital) (E)	2,112,385	2,161,597
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 51,550,175	¥ 46,865,337
22		Basel III Leverage Ratio on a Non-consolidated Basis (G) = (E)/(F)	4.09%	4.61%
<b>Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan</b>				
		Total Exposures (F)	¥ 51,550,175	¥ 46,865,337
		Deposits held with the Bank of Japan	16,279,147	16,503,707
		Total exposure if including deposits held with the Bank of Japan (F')	67,829,322	63,369,045
		Basel III Leverage Ratio on a Non-consolidated Basis If Including Deposits Held with the Bank of Japan (H) = (E)/(F')	3.11%	3.41%

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.

### The key drivers of material changes observed from the end of the previous interim reporting period to the end of the current interim reporting period

The decrease in leverage ratio is mainly due to the increase in total exposures resulting from increase in loans and other assets.

## 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 2nd Quarter		Fiscal Year 2022 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 18,813,231		¥ 18,013,261	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,123,412	¥ 918,595	¥ 19,038,295	¥ 898,598
3	of which: Stable deposits	1,807,223	54,216	1,781,123	53,433
4	of which: Less stable deposits	8,640,725	864,378	8,448,181	845,165
5	Cash outflows related to unsecured wholesale funding	14,254,678	11,056,562	13,884,583	10,675,152
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,697,025	7,498,908	10,766,991	7,557,561
8	of which: Debt securities	3,557,653	3,557,653	3,117,591	3,117,591
9	Cash outflows related to secured funding, etc.	15,361		9,209	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	6,167,856	2,329,295	5,830,028	2,125,028
11	of which: Cash outflows related to derivative transactions, etc.	980,549	980,549	887,265	887,265
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,187,306	1,348,745	4,942,762	1,237,763
14	Cash outflows related to contractual funding obligations, etc.	220,911	164,200	379,755	323,140
15	Cash outflows related to contingencies	665,372	17,993	652,765	17,745
16	Total cash outflows	14,502,008		14,048,875	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 282,589	¥ —	¥ 223,239	¥ —
18	Cash inflows related to collection of loans, etc.	2,676,100	1,850,676	2,207,401	1,508,044
19	Other cash inflows	708,242	414,644	813,027	451,577
20	Total cash inflows	3,666,932	2,265,320	3,243,668	1,959,622
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 18,813,231		¥ 18,013,261	
22	Net cash outflows	12,236,688		12,089,252	
23	Non-consolidated liquidity coverage ratio (LCR)	153.7%		149.0%	
24	The number of data used to calculate the average value	62		61	

## 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, %					
		Fiscal Year 2022 2nd 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	¥ 2,296,652	¥ —	¥ —	¥ 285,000	¥ 2,581,652	
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	2,296,652	—	—	235,579	2,532,231	
3	of which: Other capital instruments that are not included in the above category	—	—	—	49,420	49,420	
4	Funding from retail and small business customers	13,109,993	—	—	5,766,789	17,565,783	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	13,109,993	—	—	5,766,789	17,565,783	
7	Wholesale funding	4,825,084	22,030,101	3,137,932	9,247,958	15,177,326	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	4,825,084	22,030,101	3,137,932	9,247,958	15,177,326	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	368,536	437,367	30,000	—	15,000	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	368,536	437,367	30,000	—	15,000	
14	Total available stable funding	—	—	—	—	¥ 35,339,762	
Required stable funding (RSF) items (2)							
15	HQLA	—	—	—	—	¥ 1,133,653	
16	Deposits held at financial institutions for operational purposes	—	135,759	22,981	95,110	174,480	
17	Loans, repo transactions-related assets, securities and other similar assets	167,725	6,480,240	2,476,322	26,691,871	25,554,934	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	493,278	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	63,582	1,897,183	573,753	2,434,232	3,046,074	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,681,040	1,578,431	11,741,898	12,579,212	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	778,290	49,702	197,687	542,493	
22	of which: Residential mortgages	—	218,084	217,808	9,886,408	7,456,750	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	138,026	137,605	6,405,518	4,409,475	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	104,143	190,653	106,328	2,629,332	2,472,897	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,316,571	476,874	5,141	857,881	2,047,841	
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)	—	—	—	357,192	303,613	
29	of which: Derivative assets	—	—	—	285,990	285,990	
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	69,741	69,741	
31	of which: All other assets not included in the above categories	1,316,571	476,874	5,141	144,956	1,388,495	
32	Off-balance sheet items	—	—	—	6,180,492	599,017	
33	Total required stable funding	—	—	—	—	¥ 29,509,927	
34	Non-consolidated net stable funding ratio (NSFR)	—	—	—	—	119.7%	

Item No.		Millions of Yen, %					
		Fiscal Year 2022 1st 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	¥ 2,367,524	¥ —	¥ —	¥ 285,000	¥ 2,652,524	
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	2,367,524	—	—	243,136	2,610,661	
3	of which: Other capital instruments that are not included in the above category	—	—	—	41,863	41,863	
4	Funding from retail and small business customers	12,837,068	—	—	6,087,743	17,641,105	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	12,837,068	—	—	6,087,743	17,641,105	
7	Wholesale funding	4,864,120	22,747,946	2,287,251	9,214,148	14,624,615	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	4,864,120	22,747,946	2,287,251	9,214,148	14,624,615	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	355,451	320,740	30,000	—	15,000	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	355,451	320,740	30,000	—	15,000	
14	Total available stable funding					¥ 34,933,245	
Required stable funding (RSF) items (2)							
15	HQLA					¥ 1,085,044	
16	Deposits held at financial institutions for operational purposes	—	123,877	5,289	94,031	158,615	
17	Loans, repo transactions-related assets, securities and other similar assets	194,526	6,909,148	1,824,204	25,978,776	24,754,345	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	512,445	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	79,079	2,085,150	410,289	2,200,964	2,764,832	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,884,837	1,134,525	11,401,865	12,185,052	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	788,931	26,638	123,074	487,782	
22	of which: Residential mortgages	—	216,971	216,950	9,883,760	7,451,623	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	137,276	136,904	6,417,785	4,416,035	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	115,446	209,742	62,438	2,492,186	2,352,837	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,230,209	453,181	5,302	978,862	2,145,854	
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)					421,221	358,037
29	of which: Derivative assets					337,920	337,920
30	of which: Derivative liabilities (before deduction of variation margin posted)					51,071	51,071
31	of which: All other assets not included in the above categories	1,230,209	453,181	5,302	168,648	1,398,824	
32	Off-balance sheet items					5,843,343	440,306
33	Total required stable funding					¥ 28,584,166	
34	Non-consolidated net stable funding ratio (NSFR)					122.2%	

### 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.”

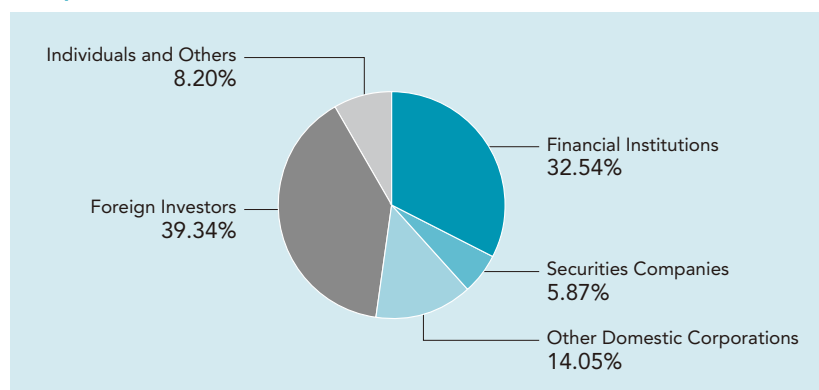
# Stock Information (as of September 30, 2022)

## Major Shareholders (Common Shares)

Shareholder Name	Number of Shares Held (Shares)	Shareholding Ratio (%)
1 The Master Trust Bank of Japan, Ltd. (Trust Account)	65,198,200	17.72
2 Custody Bank of Japan, Ltd. (Trust Account)	24,982,440	6.79
3 Northern Trust Co. (AVFC) Re Silchester International Investors International Value Equity Trust	6,794,900	1.84
4 State Street Bank West Client - Treaty 505234	5,940,435	1.61
5 JPMorgan Securities Japan, Co, Ltd.	5,919,783	1.60
6 State Street Bank and Trust Company 505001	5,858,901	1.59
7 The Bank of New York Mellon 140051	5,823,800	1.58
8 Northern Trust Co. (AVFC) Re U.S. Tax Exempted Pension Funds	5,328,903	1.44
9 SSBTC Client Omnibus Account	5,191,343	1.41
10 JP Morgan Chase Bank 385781	4,860,260	1.32

(Note) The shareholding ratio is calculated by excluding the treasury stock and rounded down to second decimal places.

## Composition of Shareholders (Common Shares)



(Note) The shareholding ratio is calculated by dividing the number of shares held by each shareholder by the total number of shares (in units). The shareholder ratio is rounded off to two decimal places.

## ADR (American Depositary Receipt) Information

ADR:	Underlying Share Ratio 1:1
Exchange:	OTC (Over-the-Counter)
Symbol:	SUTNY
CUSIP:	86562X106
Level of Program:	Level I
Depository:	The Bank of New York Mellon Depository Receipts Division 240 Greenwich Street, New York, NY 10286, U.S.A. Telephone: 1 (201) 680-6825 U.S. toll free: 888-269-2377 (888-BNY-ADRS) <a href="http://www.adrbnymellon.com">http://www.adrbnymellon.com</a>

## Other Data

Authorized Shares:	
Common Shares:	850,000,000 Shares
Preferred Shares:	40,000,000 Shares
Number of Shares issued:	
Common Shares:	375,291,440 Shares
Preferred Shares:	0 Shares
Number of Shareholders: (*)	
Common Shares:	47,607
Preferred Shares:	0

(\*) Excluding shareholders who hold shares constituting less than one unit (1,124,940)

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# Disclosure Policy

SuMi TRUST Holdings is fully aware of the importance of its social responsibility and public mission, and constantly seeks to secure unwavering trust from society through sound management based on rigorous self-discipline. For this purpose, we endeavor to ensure appropriate disclosure of corporate information to assure the transparency of our corporate management.

## Attitude toward Disclosure

We not only comply strictly with various laws and rules, such as the Companies Act, the Banking Law and the Financial Instruments and Exchange Act (including the rules for timely disclosure of corporate information, etc., defined by securities exchanges on which our shares are listed), but also endeavor to disclose corporate information that helps our clients, shareholders, and investors better understand the SuMi TRUST Group, under the basic conditions of appropriate timing, accuracy and fairness, and realize highly transparent management.

We do not release personal information, client data or any information, the disclosure of which violates the rights of the parties concerned by such action.

## Disclosure Methods

When disclosing information, we make active use of the Internet, various publications and other media tools to reach the broadest possible number of interested parties, whether clients, shareholders or investors, in or outside Japan, in a timely, accurate and fair manner.

In the disclosure of various materials, we strive to provide easy-to-understand explanations of the main points of SuMi TRUST Group's management policies, business results, finance situation, etc. We explain these main points at our information meetings, etc.

## Establishment of Disclosure System

We maintain and promote the appropriate disclosure system by such means as the establishment of an Information Disclosure Committee to ensure disclosure of SuMi TRUST Group's information in accordance with the above disclosure policy.



# Corporate Information (as of December 31, 2022)

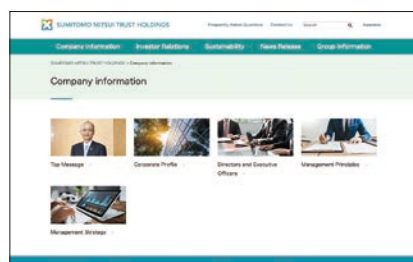
<b>Registered Trade Name:</b>	Sumitomo Mitsui Trust Holdings, Inc.
<b>Headquarters Location:</b>	1-4-1 Marunouchi, Chiyoda-ku, Tokyo 100-8233, Japan
<b>Date of Establishment:</b>	February 1, 2002 (Change of trade name: April 1, 2011)
<b>Main Business:</b>	With trust banking at its core, Sumitomo Mitsui Trust Holdings, Inc. will focus on the management of business operations, as the holding company of the Sumitomo Mitsui Trust Group, and sets the following (1) - (8) as its key functions: <ul style="list-style-type: none"> <li>(1) Supervising management strategies</li> <li>(2) Supervising financial management</li> <li>(3) Supervising human resource management</li> <li>(4) Supervising corporate administrative management</li> <li>(5) Supervising operational process management</li> <li>(6) Supervising risk management</li> <li>(7) Supervising compliance management</li> <li>(8) Managing internal auditing</li> </ul>
<b>Capital:</b>	261,608,725,000 Yen
<b>Stock Exchange Listings:</b>	Tokyo, Nagoya Stock Exchanges Tokyo (Prime Market), Nagoya (Premier Market)
<b>Securities Code:</b>	8309

## Rating Information (as of December 31, 2022)

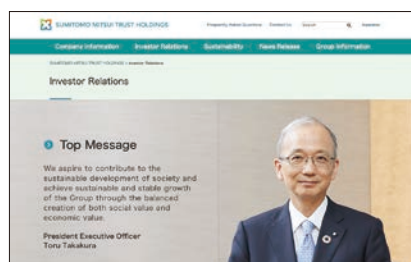
		Long-term	Short-term
Sumitomo Mitsui Trust Holdings	JCR	AA-	—
	R&I	A+	—
	S&P	A	A-1
	Moody's	A1	P-1
Sumitomo Mitsui Trust Bank	Fitch	A-	F1
	JCR	AA-	—
	R&I	AA-	a-1+

## Website

For more detailed information, please refer to our website.



**Company Information**  
[https://www.smth.jp/english/about\\_us](https://www.smth.jp/english/about_us)



**Investor Relations**  
<https://www.smth.jp/english/investors>



**Sustainability**  
<https://www.smth.jp/english/sustainability>

**Contact:**  
**IR Department**  
 Telephone: +81 (3) 3286-8354  
 e-mail: [ir@smth.jp](mailto:ir@smth.jp)  
 URL: <https://www.smth.jp/en/ir/index.html>



**SUMITOMO MITSUI TRUST HOLDINGS**

