



SUMITOMO MITSUI TRUST HOLDINGS

# INTERIM REPORT

Six months ended September 30, 2023

2023



Trust for a flourishing future

SUMITOMO MITSUI TRUST GROUP



# SuMi TRUST



## Symbol Mark

The symbol mark features “Future Bloom” representing the purpose of Sumitomo Mitsui Trust Group, which is “Trust for a flourishing future”.

The four clear petals show our “Mission” to each stakeholder of clients, society, shareholders and employees. The four colors of the 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 closeness and the future.

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## Financial Data:

# Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2023 and 2022

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2023
<b>Income:</b>			
Trust Fees	¥ 56,966	¥ 54,824	\$ 381
Interest Income:	473,384	259,960	3,166
Interest on Loans and Discounts	300,081	175,400	2,007
Interest and Dividends on Securities	89,213	54,623	597
Fees and Commissions	222,402	214,913	1,487
Trading Income	1,090	9,016	7
Other Ordinary Income	345,160	245,585	2,308
Other Income (Note 1)	96,761	40,830	647
<b>Total Income</b>	<b>¥ 1,195,767</b>	<b>¥ 825,131</b>	<b>\$ 7,997</b>
<b>Expenses:</b>			
Interest Expenses:	¥ 510,020	¥ 162,242	\$ 3,411
Interest on Deposits	162,147	50,394	1,084
Fees and Commissions Payments	63,020	61,094	421
Trading Expenses	9,725	40,752	65
Other Ordinary Expenses	124,117	146,251	830
General and Administrative Expenses (Note 2)	248,712	226,881	1,663
Other Expenses (Note 3)	185,533	43,426	1,241
<b>Total Expenses</b>	<b>¥ 1,141,130</b>	<b>¥ 680,648</b>	<b>\$ 7,631</b>
<b>Income before Income Taxes</b>	<b>¥ 54,637</b>	<b>¥ 144,483</b>	<b>\$ 365</b>
Income Taxes:	10,129	39,905	68
Current	6,370	20,588	43
Deferred	3,758	19,316	25
<b>Net Income</b>	<b>44,507</b>	<b>104,578</b>	<b>298</b>
Net Income Attributable to Non-Controlling Interests	444	546	3
<b>Net Income Attributable to Owners of the Parent</b>	<b>¥ 44,063</b>	<b>¥ 104,032</b>	<b>\$ 295</b>
	Yen		U.S. Dollars
<b>Net Income per Share of Common Stock</b>	<b>¥ 121.34</b>	<b>¥ 279.82</b>	<b>\$ 0.81</b>
<b>Diluted Net Income per Share of Common Stock</b>	<b>¥ 121.27</b>	<b>¥ 279.65</b>	<b>\$ 0.81</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, 2023 and 2022

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2023
<b>Net Income</b>	¥ 44,507	¥ 104,578	\$ 298
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	¥ 95,335	¥ (58,231)	\$ 638
Deferred Gains (Losses) on Hedges	40,260	7,995	269
Foreign Currency Translation Adjustments	9,639	10,913	64
Remeasurements of Defined Benefit Plans	1,669	1,325	11
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	2,036	4,222	14
<b>Total Other Comprehensive Income (Loss)</b>	¥ 148,942	¥ (33,773)	\$ 996
<b>Comprehensive Income:</b>	¥ 193,449	¥ 70,804	\$ 1,294
Comprehensive Income Attributable to Owners of the Parent	¥ 192,764	¥ 69,977	\$ 1,289
Comprehensive Income Attributable to Non-Controlling Interests	684	827	5

## 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, 2023 and 2022

For the Six Months Ended September 30, 2023

	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	¥ 546,146	¥ 1,803,002	¥ (22,933)	¥ 2,587,824
Changes during the Period					
Cash Dividends			(40,033)		(40,033)
Net Income Attributable to Owners of the Parent			44,063		44,063
Purchase of Treasury Stock				(1,061)	(1,061)
Disposal of Treasury Stock		7		510	518
Retirement of Treasury Stock		(19,823)		19,823	—
Purchase of Shares of Consolidated Subsidiaries					—
Net Changes of Items Other Than Shareholders' Equity					—
Total Changes during the Period	—	(19,816)	4,029	19,272	3,486
Balance at the End of the Period	¥ 261,608	¥ 526,330	¥ 1,807,031	¥ (3,660)	¥ 2,591,310

	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	¥ 258,240	¥ (48,470)	¥ (6,855)	¥ 24,531	¥ (23,187)	¥ 204,259	¥ 945	¥ 29,545	¥2,822,574
Changes during the Period									
Cash Dividends									(40,033)
Net Income Attributable to Owners of the Parent									44,063
Purchase of Treasury Stock									(1,061)
Disposal of Treasury Stock									518
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									—
Net Changes of Items Other Than Shareholders' Equity	92,656	41,160	—	13,208	1,676	148,701	(58)	251	148,895
Total Changes during the Period	92,656	41,160	—	13,208	1,676	148,701	(58)	251	152,381
Balance at the End of the Period	¥ 350,897	¥ (7,310)	¥ (6,855)	¥ 37,739	¥ (21,511)	¥ 352,961	¥ 886	¥ 29,797	¥2,974,955

See accompanying notes.

## 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
Retirement of Treasury Stock					—
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						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Accumulated Other Comprehensive Income								
	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
Retirement of Treasury Stock									—
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, 2023

	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	\$ 1,750	\$ 3,652	\$ 12,058	\$ (153)	\$ 17,306
Changes during the Period					
Cash Dividends			(268)		(268)
Net Income Attributable to Owners of the Parent			295		295
Purchase of Treasury Stock				(7)	(7)
Disposal of Treasury Stock		0		3	3
Retirement of Treasury Stock		(133)		133	—
Purchase of Shares of Consolidated Subsidiaries					—
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(133)	27	129	23
Balance at the End of the Period	\$ 1,750	\$ 3,520	\$ 12,085	\$ (24)	\$ 17,330

	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	\$ 1,727	\$ (324)	\$ (46)	\$ 164	\$ (155)	\$ 1,366	\$ 6	\$ 198	\$ 18,876
Changes during the Period									
Cash Dividends									(268)
Net Income Attributable to Owners of the Parent									295
Purchase of Treasury Stock									(7)
Disposal of Treasury Stock									3
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									—
Net Changes of Items Other Than Shareholders' Equity	620	275	—	88	11	994	(0)	2	996
Total Changes during the Period	620	275	—	88	11	994	(0)	2	1,019
Balance at the End of the Period	\$ 2,347	\$ (49)	\$ (46)	\$ 252	\$ (144)	\$ 2,360	\$ 6	\$ 199	\$ 19,895

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, 2023 and 2022

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2023
<b>Cash Flows from Operating Activities:</b>			
Income before Income Taxes	¥ 54,637	¥ 144,483	\$ 365
Depreciation and Amortization	18,031	16,060	121
Impairment Losses	1,425	377	10
Amortization of Goodwill	3,658	3,949	24
Equity in Losses (Earnings) of Affiliated Companies	(7,959)	(9,675)	(53)
Increase (Decrease) in Allowance for Loan Losses	(22,007)	(26,575)	(147)
Increase (Decrease) in Provision for Bonuses	(3,147)	(6,133)	(21)
Increase (Decrease) in Provision for Directors' Bonuses	(239)	(70)	(2)
Increase (Decrease) in Provision for Stocks Payment	212	163	1
Decrease (Increase) in Assets for Retirement Benefits	(5,833)	(3,804)	(39)
Increase (Decrease) in Liabilities for Retirement Benefits	81	176	1
Increase (Decrease) in Provision for Reward Points Program	631	593	4
Increase (Decrease) in Provision for Reimbursement of Deposits	(171)	(373)	(1)
Increase (Decrease) in Provision for Contingent Losses	158	(351)	1
Interest Income	(473,384)	(259,960)	(3,166)
Interest Expenses	510,020	162,242	3,411
Loss (Gain) Related to Securities	93,199	27,323	623
Loss (Gain) on Money Held in Trust	(1,625)	859	(11)
Foreign Exchange Losses (Gains)	(274,371)	(290,647)	(1,835)
Loss (Gain) on Disposal of Fixed Assets	200	258	1
Net Decrease (Increase) in Trading Assets	(695,367)	(824,727)	(4,650)
Net Increase (Decrease) in Trading Liabilities	617,163	833,526	4,127
Net Decrease (Increase) in Loans and Bills Discounted	(911,698)	(1,405,026)	(6,097)
Net Increase (Decrease) in Deposit	2,769,104	1,278,844	18,519
Net Increase (Decrease) in Negotiable Certificates of Deposit	(114,887)	1,176,391	(768)
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	522,128	(1,225,592)	3,492
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	144,921	(209,608)	969
Net Decrease (Increase) in Call Loans	61,905	266,635	414
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	(36,782)	143,192	(246)
Net Increase (Decrease) in Call Money	(1,477,941)	(59,086)	(9,884)
Net Decrease (Increase) in Foreign Exchange-Assets	6,243	(6,799)	42
Net Increase (Decrease) in Foreign Exchange-Liabilities	(517)	(526)	(3)
Net Decrease (Increase) in Lease Receivables and Investment Assets	(4,809)	9,523	(32)
Net Increase (Decrease) in Short-Term Bonds Payable	771,039	359,321	5,156
Increase (Decrease) in Straight Bonds-Issuance and Redemption	137,828	322,881	922
Net Increase (Decrease) in Borrowed Money from Trust Account	462,367	58,833	3,092
Interest Received	417,161	242,085	2,790
Interest Paid	(472,787)	(144,912)	(3,162)
Other, Net	(405,990)	(36,881)	(2,715)
Subtotal	¥ 1,682,596	¥ 536,971	\$ 11,253
Income Taxes (Paid) Refunded	(16,393)	(33,562)	(110)
<b>Net Cash Provided by (Used in) Operating Activities</b>	<b>¥ 1,666,203</b>	<b>¥ 503,409</b>	<b>\$ 11,143</b>

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2023
<b>Cash Flows from Investing Activities:</b>			
Purchase of Securities	¥ (3,655,753)	¥ (2,787,698)	\$ (24,448)
Proceeds from Sales of Securities	1,435,965	733,251	9,603
Proceeds from Redemption of Securities	1,377,740	2,870,321	9,214
Increase in Money Held in Trust	(2,500)	—	(17)
Decrease in Money Held in Trust	1,455	—	10
Purchase of Tangible Fixed Assets	(4,550)	(2,950)	(30)
Proceeds from Sales of Tangible Fixed Assets	388	19	3
Purchase of Intangible Fixed Assets	(25,678)	(25,216)	(172)
Purchase of Shares of Subsidiaries Resulting in Change in the Scope of Consolidation	(20,335)	—	(136)
Purchase of Shares of Affiliated Companies Accounted for Using the Equity Method	(1,330)	(1,176)	(9)
Proceeds from Sales of Shares of Affiliated Companies Accounted for Using the Equity Method	8,161	—	55
<b>Net Cash Provided by (Used in) Investing Activities</b>	<b>¥ (886,435)</b>	<b>¥ 786,550</b>	<b>\$ (5,928)</b>
<b>Cash Flows from Financing Activities:</b>			
Proceeds from Issuance of Subordinated Bonds and Bonds with Subscription Rights to Shares	¥ 40,781	¥ —	\$ 273
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	(30,000)	(76,100)	(201)
Cash Dividends Paid	(40,020)	(33,737)	(268)
Cash Dividends Paid to Non-Controlling Interests	(432)	(456)	(3)
Purchase of Treasury Stock	(1,061)	(30,012)	(7)
Proceeds from Sales of Treasury Stock	0	0	0
<b>Net Cash Provided by (Used in) Financing Activities</b>	<b>¥ (30,733)</b>	<b>¥ (140,306)</b>	<b>\$ (206)</b>
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ 50,457	¥ 95,227	\$ 337
<b>Net Increase (Decrease) in Cash and Cash Equivalents</b>	<b>¥ 799,491</b>	<b>¥ 1,244,880</b>	<b>\$ 5,347</b>
Cash and Cash Equivalents at the Beginning of the Period	¥ 19,172,638	¥ 15,733,650	\$ 128,219
<b>Cash and Cash Equivalents at the End of the Period (Note 1)</b>	<b>¥ 19,972,129</b>	<b>¥ 16,978,531</b>	<b>\$ 133,566</b>

See accompanying notes.

## Financial Data:

## Notes to 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 the 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 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 ¥149.53 to U.S. \$1, the approximate rate of exchange as of September 30, 2023. 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, 2023:

59 companies

Principal Companies:

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.

A change in the consolidated subsidiaries during the interim period ended September 30, 2023, is as follows:

A silent partnership, whose operator is Spade House, LLC. has been included in the scope of consolidation from the interim period ended September 30, 2023, due to the acquisition of equity interests.

**(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: 30 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, 2023, are as follows:

Board Advisors Japan, Inc. has been included in the scope of application of the equity method from the interim period ended September 30, 2023, due to the acquisition of shares. UBS SuMi TRUST Wealth Advisory, Ltd. has been excluded from the scope of application of the equity method from the interim period ended September 30, 2023, due to liquidation.

### (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:	7 companies
September 30:	44 companies

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

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

Material transactions arising between the interim consolidated balance sheet date, September 30, 2023, 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 March 31, 2023 and September 30, 2023.

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 of holding each security and classify such securities 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 that are 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, 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 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 ("bankrupt borrowers") and against borrowers that are in a substantially similar adverse condition ("virtually bankrupt borrowers"), 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 ("possibly bankrupt borrowers"), 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 possibly bankrupt borrowers, restructured loan borrowers, or close-observation borrowers, if future cash flows from 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 is calculated based on the average historical loan-loss ratios or bankruptcy ratios during a certain period on the basis of historical loan losses or bankruptcy losses over the past one or three years, with adjustments for 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 the 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, etc., 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 bankrupt borrowers or virtually bankrupt borrowers with collateral or guarantees, claims against borrowers in legal or virtually bankrupt borrowers, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the original amount of claims. The deducted amount was ¥19,925 million (U.S. \$133 million) for the six months ended September 30, 2023.

#### (Additional Information)

There is no significant change to the assumption for the adjustments made to loan losses based on future forecasts described in the "Significant Accounting Estimates" section of the Annual Report for the fiscal year ended March 31, 2023, during the six-month period ended September 30, 2023.

#### (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 at SuMi TRUST Holdings and some of the consolidated subsidiaries for the estimated stock-based payments to directors of SuMi TRUST Holdings and some of the consolidated subsidiaries and employees of SuMi TRUST Bank under a stock-based compensation system attributable to the current interim period.

#### (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, 2023, 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 cost 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 "Trust Fees" and "Fees and Commissions" 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 transactions is generally received within approximately six months after satisfying performance obligations 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 and the like in accordance with the agreement on the entrustment of management of the shareholder registry and the like. 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 as of 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 ownerships to lessees are recognized as sales and costs of sales 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 derivatives 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 rate volatility factors for the hedged items and 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 derivatives 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 derivatives 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.

## Change in Accounting Estimates

With regard to the fair value adjustment method in the calculation of the fair values of derivative transactions, based on the fact that a certain period of time has passed since its introduction and the results of the verification of the reasonably calculated fair values, SuMi TRUST Holdings reviewed the previous inputs used for the adjustments of credit risks and changed the method to the one using inputs that are more appropriate for the substance of each of SuMi TRUST Holdings' portfolios from the six months ended September 30, 2023.

As a result of the change, compared with the previous method, Trading Assets increased by ¥1,929 million (U.S. \$13 million), Other Assets increased by ¥7,639 million (U.S. \$51 million), Trading Liabilities decreased by ¥749 million (U.S. \$5 million), and Other Liabilities increased by ¥469 million (U.S. \$3 million) as of September 30, 2023. Income before Income Taxes increased by ¥9,848 million (U.S. \$66 million) during the six months ended September 30, 2023.

## Additional Information

### Share Delivery Trust for the Directors

#### 1. Overview

A Performance-Based Stock Compensation System (the "System") was introduced that utilizes a trust, and applies 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, 2023, was ¥1,136 million (U.S. \$8 million) and 331 thousand shares. The shares are recorded as treasury stock in the net assets section of the interim consolidated balance sheets.

### RS Trust for Employee

#### 1. Overview

SuMi TRUST Holdings introduced RS Trust (a system to deliver Restricted Stocks ("RS") using the framework of a share delivery trust, the "System") as an incentive plan for the employees of SuMi TRUST Bank.

The purpose of the System is that SuMi TRUST Holdings boosts investment in human capital, which plays an essential role in creating social and economic value and enhances the corporate value of SuMi TRUST group through contribution to our clients and society and creation of new value.

SuMi TRUST Holdings contributes money to a trust set up under the System, and the trust acquires shares of SuMi TRUST Holdings. Employees are awarded points based on the Shares Delivery Rules established individually by SuMi TRUST Bank and the number of shares of SuMi TRUST Holdings corresponding to the points granted are issued to employees through the trust. However, such shares shall be subject to restrictions on transfers to each employee until their retirement

### 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, 2023, was ¥1,033 million (U.S. \$7 million) and 241 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 as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Stocks	¥ 208,879	\$ 1,397
Equity Investments	250,548	1,676

### 2. Securities with Free Disposal Rights to Sell or Repledge

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 repledge consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Securities that are Further Collateralized	109,655	733
Securities That Are Further Loaned	934,496	6,250
Securities Held without Selling or Repledging as of the End of the Current Period	—	—

### 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 sheets, 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, 2023	Sep. 30, 2023
Bankrupt and Practically Bankrupt Loans	¥ 11,315	\$ 76
Doubtful Loans	49,200	329
Loans Past Due Three Months or More	—	—
Restructured Loans	42,353	283
<b>Total</b>	<b>¥ 102,870</b>	<b>\$ 688</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 repledge such commercial bills. The total face value of such bills was as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Bills Discounted	¥ 523	\$ 4

#### 5. Assets Pledged as Collateral

Assets pledged as collateral as of September 30, 2023, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Assets Pledged as Collateral:		
Trading Assets	¥ 49,990	\$ 334
Securities	2,870,596	19,197
Loans and Bills Discounted	4,556,668	30,473
Lease Receivables and Investment Assets	42,994	288
Other Assets	133,602	893
<b>Total</b>	<b>¥ 7,653,851</b>	<b>\$ 51,186</b>
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 8,518	\$ 57
Payables under Repurchase Agreements	794,694	5,315
Borrowed Money	4,938,032	33,024

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, 2023	Sep. 30, 2023
Securities	¥ 456,146	\$ 3,051

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Initial Margins of Futures Markets	¥ 80,377	\$ 538
Security Deposits	24,328	163
Cash Collateral Pledged for Financial Instruments-Assets	1,435,503	9,600

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

Overdraft facility agreements and commitment 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 was as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Amount of Unused Credit under Agreements	¥ 13,478,722	\$ 90,141
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Cancelled at Any Time	8,720,950	58,322

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 the 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 Liabilities for Land Revaluation" in liabilities, and the amount net of such difference 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 was 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, 2023, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Accumulated Depreciation of Tangible Fixed Assets	¥ 193,595	\$ 1,295

## 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, 2023	Sep. 30, 2023
Subordinated Borrowings	¥ 15,000	\$ 100
Subordinated Borrowings with a Debt Relief Clause at the Contractual Point of Non-Viability	15,000	100

## 10. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Subordinated Bonds	¥ 673,997	\$ 4,507
Subordinated Bonds with a Debt Relief Clause at the Contractual Point of Non-Viability	601,000	4,019

## 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, 2023	Sep. 30, 2023
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 63,850	\$ 427

## 12. Principal of Guaranteed Trust Accounts

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Money Trusts	¥ 4,534,475	\$ 30,325

## Notes to the Interim Consolidated Statements of Income

### 1. Other Income

Other income for the six months ended September 30, 2023, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Gains on Sales of Stocks and Other Securities	¥ 74,402	\$ 498
Equity in Earnings of Affiliated Companies	7,959	53
Gains on Sales of Investments in Subsidiaries and Affiliated Companies	4,688	31

### 2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2023, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Salaries and Allowances	¥ 97,801	\$ 654

### 3. Other Expenses

Other expenses for the six months ended September 30, 2023, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Losses on Sales of Stocks and Other Securities	¥ 168,614	\$ 1,128
Losses on Investment in Partnerships	5,426	36

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

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

Classes and the number of issued shares of common stock and treasury stock for the six months ended September 30, 2023, consisted 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, 2023					
Number of Issued Shares:					
Common Share	850,000	368,172	—	4,146 <sup>(1)</sup>	364,025
Treasury Stock:					
Common Share		4,928	229 <sup>(2)</sup>	4,273 <sup>(3)</sup>	884 <sup>(4)</sup>

(Notes)

1) The number of shares of common stock decreased by 4,146 thousand shares due to the retirement.

2) The breakdown of the number of shares of common stock held as treasury stock increased by 229 thousand shares is as follows:

- Increased by 2 thousand shares due to the purchase of odd-lot or less than one hundred shares.
- Increased by 226 thousand shares due to the purchase of treasury stock which was resolved at the Board of Directors' Meeting held on February 27, 2023.
- 3) The number of shares of common stock held as treasury stock decreased by 4,273 thousand shares is as follows:
  - Decreased by 0 thousand shares due to purchase requests of odd-lot or less than one hundred shares.

- Decreased by 4 thousand shares due to the transfer of shares upon exercise of stock option rights.

- Decreased by 122 thousand shares due to the sales under the scheme of the share delivery trust for the Directors and RS trust for employees.

- Decreased by 4,146 thousand shares due to the retirement.

4) The number of shares of common stock held as treasury stock as of September 30, 2023 includes 573 thousand shares of SuMi TRUST Holdings held by share delivery trust for the Directors and RS trust for employees. The decrease in the number of shares of common stock with regard to share delivery trust for the Directors and RS trust for employees is 39 thousand and 82 thousand shares, respectively, as of September 30, 2023.

### 2. Subscription Rights to Shares

Subscription rights to shares for the six months ended September 30, 2023, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
SuMi TRUST Holdings		
Subscription Rights to Shares as Stock Options	¥ 886	\$ 6



### 3. Dividends

(1) Dividends paid for the six months ended September 30, 2023, consisted 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, 2023						
Ordinary General Meeting of Shareholders	Common Share	¥ 40,033 (\$268)	Retained Earnings	¥ 110.00 (\$0.74)	March 31, 2023	June 26, 2023

(Note)

Cash dividends declared at the Ordinary General Meeting of Shareholders held on June 23, 2023, include ¥76 million (U.S. \$0.5 million) of dividends for treasury stock held by the share delivery trust for the Directors and RS trust for employees.

(2) Dividends with a record date during the current interim period ended September 30, 2023, but whose effective date is after September 30, 2023, 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 14, 2023						
Board of Directors' Meeting	Common Share	¥ 40,008 (\$268)	Retained Earnings	¥ 110.00 (\$0.74)	September 30, 2023	December 4, 2023

(Note)

Cash dividends declared at the Board of Directors' Meeting held on November 14, 2023, include ¥63 million (U.S. \$0.4 million) of dividends for treasury stock held by the share delivery trust for the Directors and RS trust for employees.

### 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, 2023.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Cash and Due from Banks	¥ 22,257,043	\$ 148,847
Due from Banks Held by SuMi TRUST Bank (Excluding Due from the Bank of Japan)	(2,284,913)	(15,281)
<b>Cash and Cash Equivalents</b>	<b>¥ 19,972,129</b>	<b>\$ 133,566</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 branch buildings and office equipment

#### 2) Method for depreciating 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, 2023, were as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Due in One Year or Less	¥ 3,536	\$ 24
Due in More than One Year	15,089	101
<b>Total</b>	<b>¥ 18,625</b>	<b>\$ 125</b>

As a lessor:

Total future lease payments under non-cancelable operating leases as of September 30, 2023, were as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Due in One Year or Less	¥ 12,679	\$ 85
Due in More than One Year	76,556	512
<b>Total</b>	<b>¥ 89,235</b>	<b>\$ 597</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, 2023, 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 equity securities with no market prices, and investments in partnerships. (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, 2023				Sep. 30, 2023			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Monetary Claims Bought	¥ —	¥ 126,983	¥ —	¥ 126,983	\$ —	\$ 849	\$ —	\$ 849
Trading Assets								
Trading Securities	1,623	111,482	—	113,106	11	746	—	756
Money Held in Trust	1,206	17,536	—	18,743	8	117	—	125
Securities								
Available-for-Sale Securities	4,094,577	2,974,503	1,797	7,070,878	27,383	19,892	12	47,287
Stocks	1,182,678	—	—	1,182,678	7,909	—	—	7,909
Bonds	1,847,078	763,885	1,797	2,612,760	12,353	5,109	12	17,473
Government Bonds	1,847,078	—	—	1,847,078	12,353	—	—	12,353
Local Government Bonds	—	40,722	—	40,722	—	272	—	272
Short-Term Corporate Bonds	—	—	—	—	—	—	—	—
Corporate Bonds	—	723,163	1,797	724,960	—	4,836	12	4,848
Other Securities	1,064,821	2,210,617	—	3,275,439	7,121	14,784	—	21,905
Foreign Stocks	4,640	—	—	4,640	31	—	—	31
Foreign Bonds	1,037,285	1,483,358	—	2,520,644	6,937	9,920	—	16,857
Others	22,895	727,259	—	750,154	153	4,864	—	5,017
Total Assets	¥ 4,097,407	¥ 3,230,506	¥ 1,797	¥ 7,329,711	\$ 27,402	\$ 21,604	\$ 12	\$ 49,018
Derivative Transactions (*1)(*2)(*3)								
Interest Rate Related Transactions	¥ 1,470	¥ (117,718)	¥ 4,604	¥ (111,643)	\$ 10	\$ (787)	\$ 31	\$ (747)
Currency Related Transactions	—	(123,798)	—	(123,798)	—	(828)	—	(828)
Stock Related Transactions	322	113	—	436	2	1	—	3
Bond Related Transactions	1,077	(6)	—	1,070	7	(0)	—	7
Credit and								
Derivative Transactions	—	(727)	—	(727)	—	(5)	—	(5)
Total Derivative Transactions	¥ 2,871	¥ (242,138)	¥ 4,604	¥ (234,662)	\$ 19	\$ (1,619)	\$ 31	\$ (1,569)

(\*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, ¥(360,515) million (U.S. \$(2,411) million) is recorded on the interim consolidated balance sheets as of September 30, 2023.

(\*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, 2023											
	Level 1		Level 2		Level 3		Total		Interim consolidated balance sheet amount	Net unrealized gains (losses)		
Monetary Claims Bought (*)	¥	—	¥	37,145	¥	748,929	¥	786,074	¥	784,943	¥	1,131
Securities												
Held-to-Maturity Securities		125,080		161,486		—		286,566		278,603		7,962
Government Bonds		125,080		—		—		125,080		117,085		7,994
Local Government Bonds		—		—		—		—		—		—
Corporate Bonds		—		14,503		—		14,503		14,400		103
Other Securities		—		146,982		—		146,982		147,117		(135)
Foreign Bonds		—		146,982		—		146,982		147,117		(135)
Others		—		—		—		—		—		—
Loans and Bills Discounted										32,722,624		
Allowance for Loan Losses (*)										(93,542)		
		—		—		32,721,397		32,721,397		32,629,082		92,315
Lease Receivables and												
Investment Assets (*)		—		—		695,817		695,817		688,341		7,475
Total Assets	¥	125,080	¥	198,631	¥	34,166,144	¥	34,489,856	¥	34,380,970	¥	108,885
Deposits	¥	—	¥	38,175,017	¥	—	¥	38,175,017	¥	38,156,391	¥	18,625
Negotiable Certificates of Deposit		—		7,346,118		—		7,346,118		7,346,118		—
Borrowed Money		—		6,562,998		—		6,562,998		6,628,871		(65,872)
Bonds Payable		—		2,589,300		—		2,589,300		2,650,589		(61,289)
Total Liabilities	¥	—	¥	54,673,434	¥	—	¥	54,673,434	¥	54,781,970	¥	(108,536)

(\*) 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, 2023					
	Level 1	Level 2	Level 3	Total	Interim consolidated balance sheet amount	Net unrealized gains (losses)
Monetary Claims Bought (*)	\$ —	\$ 248	\$ 5,009	\$ 5,257	\$ 5,249	\$ 8
Securities						
Held-to-Maturity Securities	836	1,080	—	1,916	1,863	53
Government Bonds	836	—	—	836	783	53
Local Government Bonds	—	—	—	—	—	—
Corporate Bonds	—	97	—	97	96	1
Other Securities	—	983	—	983	984	(1)
Foreign Bonds	—	983	—	983	984	(1)
Others	—	—	—	—	—	—
Loans and Bills Discounted					218,837	
Allowance for Loan Losses (*)					(626)	
	—	—	218,828	218,828	218,211	617
Lease Receivables and Investment Assets (*)	—	—	4,653	4,653	4,603	50
Total Assets	\$ 836	\$ 1,328	\$ 228,490	\$ 230,655	\$ 229,927	\$ 728
Deposits	\$ —	\$ 255,300	\$ —	\$ 255,300	\$ 255,175	\$ 125
Negotiable Certificates of Deposit	—	49,128	—	49,128	49,128	—
Borrowed Money	—	43,891	—	43,891	44,331	(441)
Bonds Payable	—	17,316	—	17,316	17,726	(410)
Total Liabilities	\$ —	\$ 365,635	\$ —	\$ 365,635	\$ 366,361	\$ (726)

(\*) 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 values

### 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 discount rate which takes into account risk factors, including credit risks. If the discount 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 quoted market prices 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 discount 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 bankrupt borrowers, virtually bankrupt borrowers, and possibly bankrupt borrowers, 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 discount 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 the carrying amounts 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 used 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) 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, 2023, consisted of the following:

	Valuation technique	Significant unobservable inputs	Range
<b>Securities</b>			
Corporate Bonds	Discounted present value method	Discount rate	0.8% -1.4%
<b>Derivative Transactions</b>			
Interest Rate Related Transactions	Option valuation model	Correlation between interest rate and foreign exchange rate	(40.2)% - (2.3)%
		Correlation between interest rates	7.5%

(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, 2023, are as follows:

	Millions of Yen							
	Sep. 30, 2023							
	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	¥ 1,292	¥ —	¥ 6	¥ (50)	¥ 548	¥ —	¥ 1,797	¥ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	2,768	1,836	—	—	—	—	4,604	1,836

	Millions of U.S. Dollars							
	Sep. 30, 2023							
	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	\$ 9	\$ —	\$ 0	\$ (0)	\$ 4	\$ —	\$ 12	\$ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	19	12	—	—	—	—	31	12

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

(\*3) The amounts of transfer from or to Level 3 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**

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., were 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, 2023	Sep. 30, 2023
Equity Securities with No Market Prices, etc. (*1)(*3)	¥ 103,932	\$ 695
Investments in Partnership, etc. (*2)(*3)	277,485	1,856

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

(\*3) Impairment losses of ¥1,238 million (U.S. \$8 million) were recognized against unlisted stocks and other securities for the six months period ended September 30, 2023.

## Securities

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."

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

Held-to-maturity securities with fair value as of September 30, 2023, consisted of the following:

September 30, 2023	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 117,085	¥ 125,080	¥ 7,994
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	14,400	14,503	103
Other Securities	99,575	100,095	520
Foreign Bonds	62,633	62,950	316
Others	36,942	37,145	203
Subtotal	231,061	239,679	8,617
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	84,484	84,032	(451)
Foreign Bonds	84,484	84,032	(451)
Others	—	—	—
Subtotal	84,484	84,032	(451)
<b>Total</b>	<b>¥ 315,545</b>	<b>¥ 323,711</b>	<b>¥ 8,166</b>

September 30, 2023	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 783	\$ 836	\$ 53
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	96	97	1
Other Securities	666	669	3
Foreign Bonds	419	421	2
Others	247	248	1
Subtotal	1,545	1,603	58
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	565	562	(3)
Foreign Bonds	565	562	(3)
Others	—	—	—
Subtotal	565	562	(3)
<b>Total</b>	<b>\$ 2,110</b>	<b>\$ 2,165</b>	<b>\$ 55</b>

## 2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2023, consisted of the following:

September 30, 2023	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 1,100,556	¥ 422,084	¥ 678,472
Bonds	900,752	898,163	2,588
Government Bonds	455,979	455,933	45
Local Government Bonds	907	904	3
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	443,865	441,325	2,540
Other Securities	735,801	681,380	54,421
Foreign Stocks	4,640	257	4,382
Foreign Bonds	237,957	235,902	2,055
Others	493,202	445,219	47,983
Subtotal	2,737,110	2,001,628	735,482
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 82,121	¥ 89,774	¥ (7,653)
Bonds	1,712,008	1,723,925	(11,916)
Government Bonds	1,391,099	1,398,911	(7,812)
Local Government Bonds	39,815	40,628	(812)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	281,094	284,386	(3,291)
Other Securities	2,666,621	2,879,743	(213,121)
Foreign Stocks	—	—	—
Foreign Bonds	2,282,686	2,360,460	(77,773)
Others	383,935	519,282	(135,347)
Subtotal	4,460,751	4,693,443	(232,691)
<b>Total</b>	<b>¥ 7,197,862</b>	<b>¥ 6,695,071</b>	<b>¥ 502,790</b>

September 30, 2023	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 7,360	\$ 2,823	\$ 4,537
Bonds	6,024	6,007	17
Government Bonds	3,049	3,049	0
Local Government Bonds	6	6	0
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	2,968	2,951	17
Other Securities	4,921	4,557	364
Foreign Stocks	31	2	29
Foreign Bonds	1,591	1,578	14
Others	3,298	2,977	321
Subtotal	18,305	13,386	4,919
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 549	\$ 600	\$ (51)
Bonds	11,449	11,529	(80)
Government Bonds	9,303	9,355	(52)
Local Government Bonds	266	272	(5)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	1,880	1,902	(22)
Other Securities	17,833	19,259	(1,425)
Foreign Stocks	—	—	—
Foreign Bonds	15,266	15,786	(520)
Others	2,568	3,473	(905)
Subtotal	29,832	31,388	(1,556)
<b>Total</b>	<b>\$ 48,137</b>	<b>\$ 44,774</b>	<b>\$ 3,362</b>

### 3. Impairment of Securities

Securities other than equity securities with no market prices, etc., and investments in partnerships, etc., 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 on Stocks recognized during the current interim period were ¥45 million (U.S. \$0.3 million).

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; 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. In addition, 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 was no held-to-maturity money held in trust as of September 30, 2023.

#### 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, 2023, consisted of the following:

September 30, 2023	Millions of Yen				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 100	¥ 100	¥ —	¥ —	¥ —

September 30, 2023	Millions of U.S. Dollars				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	\$ 1	\$ 1	\$ —	\$ —	\$ —

(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, 2023	Sep. 30, 2023
Valuation Differences		
Available-for-Sale Securities	¥ 517,753	\$ 3,463
Other Money Held in Trust	—	—
Total Valuation Differences	517,753	3,463
Amount Equivalent to Deferred Tax Assets (Liabilities)	(159,241)	(1,065)
Total (Before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	358,512	2,398
Non-Controlling Interests	(377)	(3)
Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies	(7,237)	(48)
Valuation Differences on Available-for-Sale Securities	¥ 350,897	\$ 2,347

(Notes)

- 1) Foreign currency translation adjustments on equity securities with no market prices, etc., denominated in foreign currencies are included in the “Available-for-Sale Securities” under “Valuation Differences.”
- 2) The valuation difference of ¥13,638 million (U.S. \$91 million) on available-for-sale securities composing assets held by associated companies is included in “Available-for-Sale Securities” under “Valuation Differences.”

## Derivatives

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

Derivatives transactions not qualifying for hedge accounting are grouped by type of underlying transactions. 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, 2023, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2023				Sep. 30, 2023			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
Total	Over One Year	Total			Over One Year			
Listed								
Interest Futures								
Sold	¥13,501,766	¥ 3,929,321	¥ 13,625	¥ 13,625	\$ 90,295	\$ 26,278	\$ 91	\$ 91
Purchased	12,265,217	3,868,808	(12,148)	(12,148)	82,025	25,873	(81)	(81)
Interest Options								
Sold	265,737	—	(44)	32	1,777	—	(0)	0
Purchased	130,496	—	37	(10)	873	—	0	(0)
OTC								
Forward Rate Agreements								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	53,796,194	43,077,717	(1,736,962)	(1,736,962)	359,769	288,087	(11,616)	(11,616)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	45,628,427	37,839,437	1,702,951	1,702,951	305,146	253,056	11,389	11,389
Floating Interest Rate Receivable/ Floating Interest Rate Payable	12,071,314	9,249,982	(2,885)	(2,885)	80,728	61,860	(19)	(19)
Interest Options								
Sold	9,777,655	9,716,934	(85,485)	(82,825)	65,389	64,983	(572)	(554)
Purchased	7,940,857	7,718,780	77,546	74,461	53,105	51,620	519	498
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (43,364)	¥ (43,760)			\$ (290)	\$ (293)

(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, 2023, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2023				Sep. 30, 2023			
	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	9,777,191	8,537,715	170,118	170,118	65,386	57,097	1,138	1,138
Forward Exchange Contracts								
Sold	22,683,065	2,022,828	(815,835)	(815,835)	151,696	13,528	(5,456)	(5,456)
Purchased	30,190,199	364,363	823,776	823,776	201,901	2,437	5,509	5,509
Currency Options								
Sold	1,935,716	1,000,218	(123,061)	(26,040)	12,945	6,689	(823)	(174)
Purchased	1,655,037	845,334	113,440	34,359	11,068	5,653	759	230
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ 168,438	¥ 186,378			\$ 1,126	\$ 1,246

(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, 2023, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2023				Sep. 30, 2023			
	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	¥ 20,673	¥ —	¥ 542	¥ 542	\$ 138	\$ —	\$ 4	\$ 4
Purchased	7,571	—	(201)	(201)	51	—	(1)	(1)
Stock Index Options								
Sold	3,482	—	(34)	(14)	23	—	(0)	(0)
Purchased	3,757	—	15	(7)	25	—	0	(0)
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	3,752	—	113	113	25	—	1	1
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 436	¥ 432			\$ 3	\$ 3

(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, 2023, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2023				Sep. 30, 2023			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 1,692,945	¥ —	¥ 12,636	¥ 12,636	\$ 11,322	\$ —	\$ 85	\$ 85
Purchased	1,514,832	—	(10,945)	(10,945)	10,131	—	(73)	(73)
Bond Future Options								
Sold	260,000	—	(1,194)	(173)	1,739	—	(8)	(1)
Purchased	206,469	—	581	105	1,381	—	4	1
OTC								
Bond Forward Contracts								
Sold	14,653	—	206	206	98	—	1	1
Purchased	14,728	—	(221)	(221)	99	—	(1)	(1)
Bond Options								
Sold	—	—	—	—	—	—	—	—
Purchased	994	994	8	(23)	7	7	0	(0)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ 1,070	¥ 1,584			\$ 7	\$ 11

(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 were no commodity-related transactions not qualifying for hedge accounting as of September 30, 2023.

## (6) Credit Derivatives Transactions

Credit derivatives transactions not qualifying for hedge accounting as of September 30, 2023, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2023				Sep. 30, 2023			
	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	¥ 21,600	¥ 20,600	¥ 531	¥ 531	\$ 144	\$ 138	\$ 4	\$ 4
Purchased	75,588	74,588	(1,259)	(1,259)	506	499	(8)	(8)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (727)	¥ (727)			\$ (5)	\$ (5)

(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. Derivatives Transactions Qualifying for Hedge Accounting

Derivatives transactions qualifying for hedge accounting are grouped by type of underlying transactions. 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, 2023, consisted of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2023			Sep. 30, 2023		
		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		¥ 1,671,893	¥ 1,286,068	¥ (101,686)	\$ 11,181	\$ 8,601	\$ (680)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	Financial Assets/ Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable	1,338,940	1,098,515	33,408	8,954	7,346	223
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		¥ (68,278)		\$ (457)			

(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, 2023, consisted of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2023			Sep. 30, 2023		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 4,689,026	¥ 2,362,408	¥ (304,951)	\$ 31,358	\$ 15,799	\$ (2,039)
Forward Exchange Contracts							
Sold	Loans and Bills Discounted and Securities Denominated in Foreign Currencies	21,784	—	(850)	146	—	(6)
Purchased		255,632	—	14,954	1,710	—	100
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		¥ 118,221	¥ —	¥ (1,390)	\$ 791	\$ —	\$ (9)
Purchased		—	—	—	—	—	—
Total		¥ (292,237)			\$ (1,954)		

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

## (3) Stock-Related Transactions

There were no stock-related transactions qualifying for hedge accounting as of September 30, 2023.

## (4) Bond-Related Transactions

There were no bond-related transactions qualifying for hedge accounting as of September 30, 2023.

## Information Related to Revenue Recognition

The information related to disaggregation of revenue from contracts with customers for the six months ended September 30, 2023, is as follows:

Six Months Ended September 30, 2023	Millions of Yen								Ordinary Income Other than Those Disaggregated Revenue	Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	Total		
Trust Fees	¥ 3,197	¥ 7,576	¥ 44,114	¥ 2,078	¥ —	¥ —	¥ —	¥ 56,966	¥ —	¥ 56,966
Fees and Commissions	44,227	34,138	24,568	26,114	230	74,789	(26,379)	177,690	44,712	222,402
Ordinary Income from Contracts with Customers	¥ 47,424	¥ 41,715	¥ 68,683	¥ 28,192	¥ 230	¥ 74,789	¥ (26,379)	¥ 234,656		

Six Months Ended September 30, 2023	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	Total		
Trust Fees	\$ 21	\$ 51	\$ 295	\$ 14	\$ —	\$ —	\$ —	\$ 381	\$ —	\$ 381
Fees and Commissions	296	228	164	175	2	500	(176)	1,188	299	1,487
Ordinary Income from Contracts with Customers	\$ 317	\$ 279	\$ 459	\$ 189	\$ 2	\$ 500	\$ (176)	\$ 1,569		

(Note) "Others" includes 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 of SuMi TRUST Holdings periodically receive reporting on the operating results and other relevant information 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

## 2. Method for Calculating Substantial Gross Business Profit and Substantial 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 the 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 "Gross

Profit" and "General and Administrative Expenses (excluding any non-recurring expenses)" of SuMi TRUST Holdings and its consolidated subsidiaries, reflecting profits or losses of equity-method affiliated companies (proportionate share of profits or losses, excluding any non-recurring items).

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. The assets owned by SuMi TRUST Bank are 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, 2023, are as follows:

	Millions of Yen							
Six Months Ended September 30, 2023	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	Total
Substantial Gross Business Profit	¥ 105,038	¥ 124,148	¥ 67,811	¥ 27,690	¥ 43,665	¥ 43,380	¥ 16,675	¥ 428,411
General and Administrative Expenses	(84,099)	(50,591)	(37,863)	(14,559)	(8,948)	(33,647)	(32,380)	(262,090)
Net Business Profit	¥ 20,939	¥ 73,557	¥ 29,948	¥ 13,131	¥ 34,716	¥ 9,733	¥ (15,705)	¥ 166,321
Fixed Assets	¥ 78,264	¥ 36,059	¥ 23,350	¥ 9,244	¥ 30,610	¥ —	¥ 182,988	¥ 360,517

	Millions of U.S. Dollars							
Six Months Ended September 30, 2023	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	Total
Substantial Gross Business Profit	\$ 702	\$ 830	\$ 453	\$ 185	\$ 292	\$ 290	\$ 112	\$ 2,865
General and Administrative Expenses	(562)	(338)	(253)	(97)	(60)	(225)	(217)	(1,753)
Net Business Profit	\$ 140	\$ 492	\$ 200	\$ 88	\$ 232	\$ 65	\$ (105)	\$ 1,112
Fixed Assets	\$ 523	\$ 241	\$ 156	\$ 62	\$ 205	\$ —	\$ 1,224	\$ 2,411

(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" within "Fixed Assets" include corporate 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 Income Before Income Taxes 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, 2023, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Net Business Profit	¥ 166,321	\$ 1,112
Other Income	91,999	615
Other Expenses	(183,833)	(1,229)
Other Adjustments	(22,912)	(153)
Income before Income Taxes	¥ 51,574	\$ 345

## Related Information

### 1. Information by Service

Disclosure of information by service 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, 2023, consisted of the following:

Six Months Ended September 30, 2023	Millions of Yen				
	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 783,935	¥ 188,824	¥ 128,945	¥ 94,061	¥ 1,195,767

Six Months Ended September 30, 2023	Millions of U.S. Dollars				
	Japan	Americas	Europe	Asia and Oceania	Total
	\$ 5,243	\$ 1,263	\$ 862	\$ 629	\$ 7,997

(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, 2023 were as follows:

Six Months Ended September 30, 2023	Millions of Yen							Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	
Losses on Impairment of Fixed Assets	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 1,425	¥ 1,425

Six Months Ended September 30, 2023	Millions of U.S. Dollars							Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Asset Management Business	Others	
Losses on Impairment of Fixed Assets	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 10	\$ 10

### 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 the reportable segments.

Amortization of goodwill recognized during the six months ended September 30, 2023, was ¥3,658 million (U.S. \$24 million). Unamortized balance of goodwill as of September 30, 2023, was ¥18,159 million (U.S. \$121 million).

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

There were no gains on negative goodwill by reportable segment during the six months ended September 30, 2023.

### 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, 2023, are as follows:

Six Months Ended September 30, 2023	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]
Net Assets as Reported	¥ 2,974,955		
Less:	30,683		
Subscription Rights to Shares	886		
Non-Controlling Interests	29,797		
Net Assets Attributable to Common Shareholders	¥ 2,944,271	363,141	¥ 8,107.79

Six Months Ended September 30, 2023	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]
Net Assets as Reported	\$ 19,895		
Less:	205		
Subscription Rights to Shares	6		
Non-Controlling Interests	199		
Net Assets Attributable to Common Shareholders	\$ 19,690	363,141	\$ 54.22

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

The details of net income per share of common stock and diluted net income per share of common stock and the basis for calculation for the six months ended September 30, 2023, are as follows:

	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]
Six Months Ended September 30, 2023			
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 44,063		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that Is Attributable to Owners of the Parent	¥ 44,063	363,112	¥ 121.34

	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]
Six Months Ended September 30, 2023			
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	\$ 295		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that Is Attributable to Owners of the Parent	\$ 295	363,112	\$ 0.81

	Adjustments to Net Income [Millions of Yen]	Effect of Dilutive Securities [Thousands of Shares]	Fully Diluted Amount per Share of Common Stock [Yen]
Six Months Ended September 30, 2023			
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		217	¥ 121.27

	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]
Six Months Ended September 30, 2023			
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		217	\$ 0.81

The potential shares that were excluded from the calculation of diluted net income per share of common stock because they have no dilutive effect were 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	467,000	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 and RS trust for employees, which have been recorded as treasury stock in Shareholders' 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, 2023. 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, 2023.

The average number of shares of treasury stock, which is excluded from the calculation of net income per share of common stock, is 607 thousand shares for the interim period ended September 30, 2023. The number of shares of treasury stock, which is also excluded from the calculation of net assets per share of common stock, is 573 thousand shares as of September 30, 2023.

### Significant Subsequent Event

There were no significant subsequent events that need to be disclosed for the interim period ended September 30, 2023.

## Financial Data:

## Non-Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.  
As of September 30, 2023 and March 31, 2023

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2023	As of Mar. 31, 2023	As of Sep. 30, 2023
<b>Assets:</b>			
Current Assets:			
Cash and Due from Banks	¥ 5,382	¥ 5,632	\$ 36
Securities	65,000	59,000	435
Prepaid Expenses	352	465	2
Income Tax Refunds Receivable	8,194	14,378	55
Other Current Assets	6,349	2,176	42
Total Current Assets	85,278	81,652	570
Non-Current Assets:			
Tangible Fixed Assets	0	0	0
Intangible Fixed Assets	5	5	0
Investments and Other Assets	2,057,937	2,046,981	13,763
Investment Securities	720	720	5
Investments in Subsidiaries and Affiliated Companies (Stocks)	1,440,883	1,440,888	9,636
Long-Term Loans Receivable from Subsidiaries and Affiliated Companies	616,000	605,000	4,120
Deferred Tax Assets	237	277	2
Other Investments	94	94	1
Total Non-Current Assets	2,057,942	2,046,987	13,763
<b>Total Assets</b>	<b>¥ 2,143,220</b>	<b>¥ 2,128,640</b>	<b>\$ 14,333</b>
<b>Liabilities:</b>			
Current Liabilities:			
Accrued Expenses	¥ 2,008	¥ 1,980	\$ 13
Income Taxes Payable	32	71	0
Provision for Bonuses	297	317	2
Provision for Directors' Bonuses	—	88	—
Other Current Liabilities	4,307	265	29
Total Current Liabilities	6,645	2,723	44
Non-Current Liabilities:			
Bonds Payable	601,000	590,000	4,019
Long-Term Loans Payable	15,000	15,000	100
Provision for Stocks Payment	226	227	2
Other Non-Current Liabilities	296	223	2
Total Non-Current Liabilities	616,522	605,450	4,123
<b>Total Liabilities</b>	<b>¥ 623,168</b>	<b>¥ 608,173</b>	<b>\$ 4,168</b>
<b>Net Assets:</b>			
Total Shareholders' Equity:	¥ 1,519,165	¥ 1,519,521	\$ 10,160
Capital Stock	261,608	261,608	1,750
Capital Surplus:	927,272	947,088	6,201
Legal Capital Surplus	702,933	702,933	4,701
Other Capital Surplus	224,338	244,154	1,500
Retained Earnings:	333,944	333,757	2,233
Other Retained Earnings:			
Retained Earnings Brought Forward	333,944	333,757	2,233
Treasury Stock-At Cost	(3,660)	(22,933)	(24)
Subscription Rights to Shares	886	945	6
Total Net Assets	¥ 1,520,052	¥ 1,520,466	\$ 10,166
<b>Total Liabilities and Net Assets</b>	<b>¥ 2,143,220</b>	<b>¥ 2,128,640</b>	<b>\$ 14,333</b>

Financial Data:

# Non-Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.  
For the Six Months Ended September 30, 2023 and 2022

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2023
<b>Operating Income:</b>			
Dividends Received from Subsidiaries	¥ 40,200	¥ 33,966	\$ 269
Fees and Commissions Received from Subsidiaries	4,020	3,253	27
<b>Total Operating Income</b>	<b>44,221</b>	<b>37,220</b>	<b>296</b>
<b>Operating Expenses:</b>			
General and Administrative Expenses	3,549	3,081	24
<b>Total Operating Expenses</b>	<b>3,549</b>	<b>3,081</b>	<b>24</b>
<b>Operating Profit</b>	<b>40,671</b>	<b>34,138</b>	<b>272</b>
<b>Non-Operating Income</b>	<b>3,342</b>	<b>3,360</b>	<b>22</b>
<b>Non-Operating Expenses</b>	<b>3,670</b>	<b>3,455</b>	<b>25</b>
<b>Other income</b>	<b>19</b>	<b>—</b>	<b>0</b>
<b>Income before Income Taxes</b>	<b>40,364</b>	<b>34,043</b>	<b>270</b>
<b>Income Taxes:</b>			
Current	103	125	1
Deferred	39	7	0
<b>Net Income</b>	<b>¥ 40,220</b>	<b>¥ 33,911</b>	<b>\$ 269</b>
	Yen		U.S. Dollars
<b>Net Income per Share of Common Stock</b>	<b>¥ 110.76</b>	<b>¥ 91.21</b>	<b>\$ 0.74</b>

## Financial Data:

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

Sumitomo Mitsui Trust Holdings, Inc.

For the Six Months Ended September 30, 2023 and 2022

For the Six Months Ended September 30, 2023

	Millions of Yen					
	Shareholders' Equity					
	Capital Surplus				Retained Earnings	
	Capital Stock	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	¥ 244,154	¥ 947,088	¥ 333,757	¥ 333,757
Changes during the Period						
Cash Dividends					(40,033)	(40,033)
Net Income					40,220	40,220
Purchase of Treasury Stock						
Disposal of Treasury Stock			7	7		
Retirement of Treasury Stock			(19,823)	(19,823)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(19,816)	(19,816)	187	187
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 224,338	¥ 927,272	¥ 333,944	¥ 333,944

	Millions of Yen			
	Shareholders' Equity			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Subscription Rights to Shares	
Balance at the Beginning of the Period	¥ (22,933)	¥ 1,519,521	¥ 945	¥ 1,520,466
Changes during the Period				
Cash Dividends		(40,033)		(40,033)
Net Income		40,220		40,220
Purchase of Treasury Stock	(1,061)	(1,061)		(1,061)
Disposal of Treasury Stock	510	518		518
Retirement of Treasury Stock	19,823	—		—
Net Changes of Items Other Than Shareholders' Equity			(58)	(58)
Total Changes during the Period	19,272	(355)	(58)	(414)
Balance at the End of the Period	¥ (3,660)	¥ 1,519,165	¥ 886	¥ 1,520,052

For the Six Months Ended September 30, 2022

	Millions of Yen					
	Shareholders' Equity					
	Capital Surplus				Retained Earnings	
	Capital Stock	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		
Retirement of Treasury Stock						
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
Retirement of Treasury Stock		—		—
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, 2023

	Millions of U.S. Dollars					
	Shareholders' Equity					
	Capital Surplus				Retained Earnings	
	Capital Stock	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	\$ 1,750	\$ 4,701	\$ 1,633	\$ 6,334	\$ 2,232	\$ 2,232
Changes during the Period						
Cash Dividends					(268)	(268)
Net Income					269	269
Purchase of Treasury Stock						
Disposal of Treasury Stock			0	0		
Retirement of Treasury Stock			(133)	(133)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(133)	(133)	1	1
Balance at the End of the Period	\$ 1,750	\$ 4,701	\$ 1,500	\$ 6,201	\$ 2,233	\$ 2,233

	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	\$ (153)	\$ 10,162	\$ 6	\$ 10,168
Changes during the Period				
Cash Dividends		(268)		(268)
Net Income		269		269
Purchase of Treasury Stock	(7)	(7)		(7)
Disposal of Treasury Stock	3	3		3
Retirement of Treasury Stock	133	—		—
Net Changes of Items Other Than Shareholders' Equity			(0)	(0)
Total Changes during the Period	129	(2)	(0)	(3)
Balance at the End of the Period	\$ (24)	\$ 10,160	\$ 6	\$ 10,166



## Financial Data:

# Statements of Trust Account (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.  
As of September 30, 2023 and March 31, 2023

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2023	As of Mar. 31, 2023	As of Sep. 30, 2023
<b>Assets:</b>			
Loans and Bills Discounted (Note 2)	¥ 2,414,934	¥ 2,154,605	\$ 16,150
Securities	837,943	846,569	5,604
Beneficiary Rights	188,038,792	188,494,811	1,257,532
Securities Held in Custody Accounts	20,675	20,674	138
Monetary Claims	23,208,097	26,147,491	155,207
Tangible Fixed Assets	24,808,042	23,154,632	165,907
Intangible Fixed Assets	235,141	229,624	1,573
Other Claims	10,909,430	9,856,778	72,958
Loans to Banking Account	4,794,839	4,332,472	32,066
Cash and Due from Banks	930,812	988,055	6,225
<b>Total Assets</b>	<b>¥ 256,198,710</b>	<b>¥ 256,225,715</b>	<b>\$ 1,713,360</b>
<b>Liabilities:</b>			
Money Trusts (Note 3)	¥ 38,813,661	¥ 38,420,310	\$ 259,571
Pension Trusts	13,953,959	14,043,977	93,319
Property Formation Benefit Trusts	18,043	18,439	121
Securities Investment Trusts	80,862,012	80,945,517	540,775
Money in Trust Other Than Money Trusts	40,434,314	40,257,727	270,409
Securities in Trust	23,789,549	23,513,485	159,095
Money Claims in Trust	23,396,867	26,400,850	156,469
Real Estate in Trust	836	825	6
Composite Trusts	34,929,465	32,624,581	233,595
<b>Total Liabilities</b>	<b>¥ 256,198,710</b>	<b>¥ 256,225,715</b>	<b>\$ 1,713,360</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, 2023, was ¥ 4,534,475 million (U.S. \$30,325 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 ¥149.53 to U.S. \$1, the approximate rate of exchange as of September 30, 2023. 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. The amounts presented in the statements of trust account as of September 30, 2023 are for trust accounts in SuMi TRUST Bank.

## 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, 2023, included the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Doubtful Loans	¥ 53	\$ 0
Restructured Loans	9	0
<b>Total</b>	<b>¥ 63</b>	<b>\$ 0</b>

## 3. Balance of Money Trusts

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
<b>Assets:</b>		
Loans and Bills Discounted	¥ 9,555	\$ 64
Other	4,525,237	30,263
<b>Total</b>	<b>¥ 4,534,792</b>	<b>\$ 30,327</b>
<b>Liabilities:</b>		
Principal	¥ 4,534,475	\$ 30,325
Allowance for Impairment of Guaranteed Trust Principal	9	0
Other	307	2
<b>Total</b>	<b>¥ 4,534,792</b>	<b>\$ 30,327</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:

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

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## Financial Data:

## Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries  
As of September 30, 2023 and March 31, 2023

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2023	As of Mar. 31, 2023	As of Sep. 30, 2023
<b>Assets:</b>			
Cash and Due from Banks	¥ 22,176,859	¥ 21,522,753	\$ 148,310
Call Loans and Bills Bought	20,000	24,006	134
Receivables under Resale Agreements	110,028	110,003	736
Receivables under Securities Borrowing Transactions	472,875	436,093	3,162
Monetary Claims Bought	912,156	970,058	6,100
Trading Assets (Notes 2 and 5)	2,209,971	1,514,603	14,779
Money Held in Trust	100	1,442	1
Securities (Notes 1, 2, 3, 5 and 11)	8,056,287	6,804,176	53,877
Loans and Bills Discounted (Notes 3, 4, 5, and 6)	32,722,624	31,810,926	218,837
Foreign Exchanges (Note 3)	41,202	47,445	276
Lease Receivables and Investment Assets (Note 5)	693,742	688,933	4,639
Other Assets (Note 3 and 5)	4,340,945	3,781,008	29,031
Tangible Fixed Assets (Notes 7 and 8)	229,190	230,096	1,533
Intangible Fixed Assets	117,692	108,362	787
Assets for Retirement Benefits	240,806	232,599	1,610
Deferred Tax Assets	22,798	22,951	152
Customers' Liabilities for Acceptances and Guarantees (Note 3)	607,793	562,523	4,065
Allowance for Loan Losses	(107,990)	(129,998)	(722)
<b>Total Assets</b>	<b>¥ 72,867,085</b>	<b>¥ 68,737,987</b>	<b>\$ 487,307</b>
<b>Liabilities:</b>			
Deposits (Note 5)	¥ 38,189,055	¥ 35,417,923	\$ 255,394
Negotiable Certificates of Deposit	7,411,118	7,520,005	49,563
Call Money and Bills Sold	87,498	1,912,878	585
Payables under Repurchase Agreements (Note 5)	1,378,219	1,030,780	9,217
Trading Liabilities	2,089,800	1,472,636	13,976
Borrowed Money (Notes 5 and 9)	7,229,871	6,629,543	48,351
Foreign Exchanges	330	847	2
Short-Term Bonds Payable	3,103,416	2,332,377	20,754
Bonds Payable (Note 10)	2,049,589	1,911,760	13,707
Borrowed Money from Trust Account	4,794,839	4,332,472	32,066
Other Liabilities	3,120,680	3,019,064	20,870
Provision for Bonuses	12,695	12,902	85
Provision for Directors' Bonuses	—	95	—
Provision for Stocks Payment	1,015	810	7
Liabilities for Retirement Benefits	11,462	11,442	77
Provision for Reward Points Program	21,914	21,282	147
Provision for Reimbursement of Deposits	2,856	3,028	19
Provision for Contingent Losses	1,502	1,344	10
Deferred Tax Liabilities	137,365	73,663	919
Deferred Tax Liabilities for Land Revaluation (Note 7)	2,381	2,381	16
Acceptances and Guarantees	607,793	562,523	4,065
<b>Total Liabilities</b>	<b>¥ 70,253,407</b>	<b>¥ 66,269,765</b>	<b>\$ 469,828</b>
<b>Net Assets:</b>			
Total Shareholders' Equity:	¥ 2,234,756	¥ 2,232,088	\$ 14,945
Capital Stock	342,037	342,037	2,287
Capital Surplus	342,889	342,889	2,293
Retained Earnings	1,549,830	1,547,162	10,365
Total Accumulated Other Comprehensive Income:	349,152	206,616	2,335
Valuation Differences on Available-for-Sale Securities	361,152	269,861	2,415
Deferred Gains (Losses) on Hedges	(6,044)	(47,792)	(40)
Revaluation Reserve for Land (Note 7)	(4,724)	(4,479)	(32)
Foreign Currency Translation Adjustments	20,270	12,202	136
Remeasurements of Defined Benefit Plans	(21,502)	(23,175)	(144)
Non-Controlling Interests	29,767	29,517	199
<b>Total Net Assets</b>	<b>¥ 2,613,677</b>	<b>¥ 2,468,222</b>	<b>\$ 17,479</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 72,867,085</b>	<b>¥ 68,737,987</b>	<b>\$ 487,307</b>
	Yen		U.S. Dollars
<b>Net Assets per Share of Common Stock</b>	<b>¥ 1,543.05</b>	<b>¥ 1,456.34</b>	<b>\$ 10.32</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 ¥149.53 to U.S. \$1.00, the exchange rate as of September 30, 2023.

Financial Data:

# Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries  
For the Six Months Ended September 30, 2023 and 2022

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2023
<b>Income:</b>			
Trust Fees	¥ 56,966	¥ 54,824	\$ 381
Interest Income:	472,164	259,341	3,158
Interest on Loans and Discounts	300,081	175,400	2,007
Interest and Dividends on Securities	88,855	54,186	594
Fees and Commissions	161,520	154,670	1,080
Trading Income	1,090	9,016	7
Other Ordinary Income	347,925	243,854	2,327
Other Income (Note 1)	88,634	34,832	593
<b>Total Income</b>	<b>¥ 1,128,302</b>	<b>¥ 756,541</b>	<b>\$ 7,546</b>
<b>Expenses:</b>			
Interest Expenses:	¥ 509,768	¥ 162,242	\$ 3,409
Interest on Deposits	162,147	50,394	1,084
Fees and Commissions Payments	47,330	45,675	317
Trading Expenses	9,725	40,752	65
Other Ordinary Expenses	123,997	146,194	829
General and Administrative Expenses (Note 2)	210,972	190,587	1,411
Other Expenses (Note 3)	185,502	41,440	1,241
<b>Total Expenses</b>	<b>¥ 1,087,297</b>	<b>¥ 626,893</b>	<b>\$ 7,271</b>
<b>Income before Income Taxes</b>	<b>¥ 41,004</b>	<b>¥ 129,648</b>	<b>\$ 274</b>
Income Taxes:	6,807	35,059	46
Current	3,340	14,981	22
Deferred	3,467	20,077	23
<b>Net Income</b>	<b>34,196</b>	<b>94,589</b>	<b>229</b>
Net Income Attributable to Non-Controlling Interests	443	546	3
<b>Net Income Attributable to Owners of the Parent</b>	<b>¥ 33,753</b>	<b>¥ 94,042</b>	<b>\$ 226</b>
	Yen		U.S. Dollars
<b>Net Income per Share of Common Stock</b>	<b>¥ 20.15</b>	<b>¥ 56.16</b>	<b>\$ 0.13</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, 2023 and 2022

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2023
<b>Net Income</b>	¥ 34,196	¥ 94,589	\$ 229
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	¥ 93,961	¥ (59,082)	\$ 628
Deferred Gains (Losses) on Hedges	40,849	8,494	273
Foreign Currency Translation Adjustments	5,035	6,552	34
Remeasurements of Defined Benefit Plans	1,672	1,325	11
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	1,502	2,899	10
<b>Total Other Comprehensive Income (Loss)</b>	¥ 143,021	¥ (39,809)	\$ 956
<b>Comprehensive Income:</b>	¥ 177,218	¥ 54,779	\$ 1,185
Comprehensive Income Attributable to Owners of the Parent	¥ 176,534	¥ 53,951	\$ 1,181
Comprehensive Income Attributable to Non-Controlling Interests	683	827	5

## 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, 2023 and 2022

For the Six Months Ended September 30, 2023

	Millions of Yen			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 342,889	¥ 1,547,162	¥ 2,232,088
Changes during the Period				
Cash Dividends			(31,330)	(31,330)
Net Income Attributable to Owners of the Parent			33,753	33,753
Purchase of Shares of Consolidated Subsidiaries				—
Reversal of Revaluation Reserve for Land			244	244
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	—	2,667	2,667
Balance at the End of the Period	¥ 342,037	¥ 342,889	¥ 1,549,830	¥ 2,234,756

	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	¥ 269,861	¥ (47,792)	¥ (4,479)	¥ 12,202	¥ (23,175)	¥ 206,616	¥ 29,517	¥ 2,468,222
Changes during the Period								
Cash Dividends								(31,330)
Net Income Attributable to Owners of the Parent								33,753
Purchase of Shares of Consolidated Subsidiaries								—
Reversal of Revaluation Reserve for Land								244
Net Changes of Items Other Than Shareholders' Equity	91,290	41,748	(244)	8,068	1,673	142,536	250	142,787
Total Changes during the Period	91,290	41,748	(244)	8,068	1,673	142,536	250	145,455
Balance at the End of the Period	¥ 361,152	¥ (6,044)	¥ (4,724)	¥ 20,270	¥ (21,502)	¥ 349,152	¥ 29,767	¥ 2,613,677

See accompanying notes.

## 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, 2023

	Millions of U.S. Dollars			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	\$ 2,287	\$ 2,293	\$ 10,347	\$ 14,927
Changes during the Period				
Cash Dividends			(210)	(210)
Net Income Attributable to Owners of the Parent			226	226
Purchase of Shares of Consolidated Subsidiaries				—
Reversal of Revaluation Reserve for Land			2	2
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	—	18	18
Balance at the End of the Period	\$ 2,287	\$ 2,293	\$ 10,365	\$ 14,945

	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	\$ 1,805	\$ (320)	\$ (30)	\$ 82	\$ (155)	\$ 1,382	\$ 197	\$ 16,507
Changes during the Period								
Cash Dividends								(210)
Net Income Attributable to Owners of the Parent								226
Purchase of Shares of Consolidated Subsidiaries								—
Reversal of Revaluation Reserve for Land								2
Net Changes of Items Other Than Shareholders' Equity	611	279	(2)	54	11	953	2	955
Total Changes during the Period	611	279	(2)	54	11	953	2	973
Balance at the End of the Period	\$ 2,415	\$ (40)	\$ (32)	\$ 136	\$ (144)	\$ 2,335	\$ 199	\$ 17,479

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, 2023 and 2022

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2023
<b>Cash Flows from Operating Activities:</b>			
Income before Income Taxes	¥ 41,004	¥ 129,648	\$ 274
Depreciation and Amortization	16,689	14,635	112
Impairment Losses	1,425	377	10
Amortization of Goodwill	1,903	2,199	13
Equity in Losses (Earnings) of Affiliated Companies	(6,160)	(7,567)	(41)
Increase (Decrease) in Allowance for Loan Losses	(22,007)	(26,575)	(147)
Increase (Decrease) in Provision for Bonuses	(206)	(1,770)	(1)
Increase (Decrease) in Provision for Directors' Bonuses	(95)	(98)	(1)
Increase (Decrease) in Provision for Stocks Payment	205	115	1
Decrease (Increase) in Assets for Retirement Benefits	(5,837)	(3,796)	(39)
Increase (Decrease) in Liabilities for Retirement Benefits	20	75	0
Increase (Decrease) in Provision for Reward Points Program	631	593	4
Increase (Decrease) in Provision for Reimbursement of Deposits	(171)	(373)	(1)
Increase (Decrease) in Provision for Contingent Losses	158	(351)	1
Interest Income	(472,164)	(259,341)	(3,158)
Interest Expenses	509,768	162,242	3,409
Loss (Gain) Related to Securities	98,112	26,385	656
Loss (Gain) on Money Held in Trust	(36)	(45)	(0)
Foreign Exchange Losses (Gains)	(273,744)	(289,224)	(1,831)
Loss (Gain) on Disposal of Fixed Assets	199	246	1
Net Decrease (Increase) in Trading Assets	(695,367)	(824,727)	(4,650)
Net Increase (Decrease) in Trading Liabilities	617,163	833,526	4,127
Net Decrease (Increase) in Loans and Bills Discounted	(911,698)	(1,405,026)	(6,097)
Net Increase (Decrease) in Deposit	2,771,132	1,263,946	18,532
Net Increase (Decrease) in Negotiable Certificates of Deposit	(108,887)	1,161,391	(728)
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	522,128	(1,225,592)	3,492
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	144,921	(209,608)	969
Net Decrease (Increase) in Call Loans	61,905	266,635	414
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	(36,782)	143,192	(246)
Net Increase (Decrease) in Call Money	(1,477,941)	(59,086)	(9,884)
Net Decrease (Increase) in Foreign Exchange-Assets	6,243	(6,799)	42
Net Increase (Decrease) in Foreign Exchange-Liabilities	(517)	(526)	(3)
Net Decrease (Increase) in Lease Receivables and Investment Assets	(4,809)	9,523	(32)
Net Increase (Decrease) in Short-Term Bonds Payable	771,039	359,321	5,156
Increase (Decrease) in Straight Bonds-Issuance and Redemption	137,828	322,881	922
Net Increase (Decrease) in Borrowed Money from Trust Account	462,367	58,833	3,092
Interest Received	416,098	241,455	2,783
Interest Paid	(472,535)	(144,913)	(3,160)
Other, Net	(416,168)	(36,939)	(2,783)
Subtotal	¥ 1,675,811	¥ 494,863	\$ 11,207
Income Taxes (Paid) Refunded	(21,214)	(28,357)	(142)
<b>Net Cash Provided by (Used in) Operating Activities</b>	<b>¥ 1,654,597</b>	<b>¥ 466,506</b>	<b>\$ 11,065</b>

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2023
<b>Cash Flows from Investing Activities:</b>			
Purchase of Securities	¥ (3,648,196)	¥ (2,782,679)	\$ (24,398)
Proceeds from Sales of Securities	1,430,655	726,294	9,568
Proceeds from Redemption of Securities	1,377,737	2,870,188	9,214
Decrease in Money Held in Trust	1,455	—	10
Purchase of Tangible Fixed Assets	(4,410)	(2,776)	(29)
Proceeds from Sales of Tangible Fixed Assets	388	18	3
Purchase of Intangible Fixed Assets	(24,297)	(23,811)	(162)
Purchase of Shares of Subsidiaries Resulting in Change in the Scope of Consolidation	(20,335)	—	(136)
Purchase of Shares of Affiliated Companies Accounted for using the Equity Method	(1,289)	(1,167)	(9)
Proceeds from Sales of Shares of Affiliated Companies Accounted for Using the Equity Method	3,549	—	24
<b>Net Cash Provided by (Used in) Investing Activities</b>	<b>¥ (884,741)</b>	<b>¥ 786,067</b>	<b>\$ (5,917)</b>
<b>Cash Flows from Financing Activities:</b>			
Proceeds from Subordinated Borrowings	¥ 41,000	¥ —	\$ 274
Repayments of Subordinated Borrowings	(30,000)	(20,000)	(201)
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	—	(56,100)	—
Cash Dividends Paid	(31,330)	(23,594)	(210)
Cash Dividends Paid to Non-Controlling Interests	(432)	(456)	(3)
<b>Net Cash Provided by (Used in) Financing Activities</b>	<b>¥ (20,763)</b>	<b>¥ (100,151)</b>	<b>\$ (139)</b>
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ 49,934	¥ 94,881	\$ 334
<b>Net Increase (Decrease) in Cash and Cash Equivalents</b>	<b>¥ 799,027</b>	<b>¥ 1,247,303</b>	<b>\$ 5,344</b>
Cash and Cash Equivalents at the Beginning of the Period	¥ 19,092,918	¥ 15,653,061	\$ 127,686
<b>Cash and Cash Equivalents at the End of the Period (Note 1)</b>	<b>¥ 19,891,946</b>	<b>¥ 16,900,365</b>	<b>\$ 133,030</b>

See accompanying notes.

## Financial Data:

## Notes to 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 the 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 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 ¥149.53 to U.S. \$1, the approximate rate of exchange as of September 30, 2023. 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, 2023:

39 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 Bank (U.S.A.) Limited

A change in the consolidated subsidiaries during the interim period ended September 30, 2023, is as follows:

A silent partnership whose operator is Spade House, LLC. has been included in the scope of consolidation from the interim period ended September 30, 2023, due to the acquisition of equity interests.

**(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:

20 companies

Principal Companies:

SBI Sumishin Net Bank, Ltd.

A change in the affiliated companies accounted for by the equity method during the interim period ended September 30, 2023, is as follows:

Board Advisors Japan, Inc. has been included in the scope of application of the equity method from the interim period ended September 30, 2023, due to the acquisition of shares.

### (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) 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:	5 companies
September 30:	26 companies

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

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

Material transactions arising between the interim consolidated balance sheet date, September 30, 2023, 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 March 31, 2023 and September 30, 2023.

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 of holding each security and classify such securities 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 that are 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, 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 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 ("bankrupt borrowers") and against borrowers that are in a substantially similar adverse condition ("virtually bankrupt borrowers"), 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 ("possibly bankrupt borrowers"), 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 possibly bankrupt borrowers, restructured loan borrowers, or close-observation borrowers, if future cash flows from 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 is calculated based on the average historical loan-loss ratios or bankruptcy ratios during a certain period on the basis of historical loan losses or bankruptcy losses over the past one or three years, with adjustments for 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 the operating sections, monitors the results of such assessments.

As for the consolidated subsidiaries, the allowance for loan losses for general claims is provided based on the historical loan-loss ratios, etc., 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 bankrupt borrowers or virtually bankrupt borrowers with collateral or guarantees, claims against borrowers in legal or virtually bankrupt borrowers, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the original amount of claims. The deducted amount was ¥19,925 million (U.S. \$133 million) for the six months ended September 30, 2023.

#### (Additional Information)

There is no significant change to the assumption for the adjustments made to loan losses based on future forecasts described in the "Significant Accounting Estimates" section of the Annual Report for the fiscal year ended March 31, 2023, during the six-month period ended September 30, 2023.

#### (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 at SuMi TRUST Bank for the estimated stock-based payments to directors and employees under a stock-based compensation system attributable to the current interim period.

#### (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, 2023, 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 cost 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 "Trust Fees" and "Fees and Commissions" 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 transactions is generally received within approximately six months after satisfying performance obligations 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 administrative 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 and the like, in accordance with the agreement on the entrustment of management of the shareholder registry and the like. 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 as of 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 ownerships to lessees are recognized as sales and costs of sales 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 derivatives 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 rate volatility factors for the hedged items and 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 derivatives 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 derivatives 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

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 Group Tax Sharing System

SuMi TRUST Bank adopts the group tax sharing system.

### Change in Accounting Estimates

With regard to the fair value adjustment method in the calculation of the fair values of derivative transactions, based on the fact that a certain period of time has passed since its introduction and the results of the verification of the reasonably calculated fair values, SuMi TRUST Bank reviewed the previous inputs used for the adjustments of credit risks and changed the method to the one using inputs that are more appropriate for the substance of each of SuMi TRUST Bank's portfolios from the six months ended September 30, 2023.

As a result of the change, compared with the previous method, Trading Assets increased by ¥1,929 million (U.S. \$13 million), Other Assets increased by ¥7,639 million (U.S. \$51 million), Trading Liabilities decreased by ¥749 million (U.S. \$5 million), and Other Liabilities increased by ¥469 million (U.S. \$3 million) as of September 30, 2023. Income before Income Taxes increased by ¥9,848 million (U.S. \$66 million) during the six months ended September 30, 2023.

## Notes to the Interim Consolidated Balance Sheets

### 1. Securities

"Securities" include stocks and equity investments in unconsolidated subsidiaries and affiliated companies as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Stocks	¥ 121,513	\$ 813
Equity Investments	250,548	1,676

### 2. Securities with Free Disposal Rights to Sell or Repledge

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 repledge, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Securities that are Further Collateralized	¥ 109,655	\$ 733
Securities that are Further Loaned	934,496	6,250
Securities Held without Selling or Repledging as of the End of the Current Period	—	—

### 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 sheets, 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, 2023	Sep. 30, 2023
Bankrupt and Practically Bankrupt Loans	¥ 11,315	\$ 76
Doubtful Loans	49,200	329
Loans Past Due Three Months or More	—	—
Restructured Loans	42,353	283
<b>Total</b>	<b>¥ 102,870</b>	<b>\$ 688</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 repledge such commercial bills. The total face value of such bills was as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Bills Discounted	¥ 523	\$ 4

#### 5. Assets Pledged as Collateral

Assets pledged as collateral as of September 30, 2023, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Assets Pledged as Collateral:		
Trading Assets	¥ 49,990	\$ 334
Securities	2,870,596	19,197
Loans and Bills Discounted	4,556,668	30,473
Lease Receivables and Investment Assets	42,994	288
Other Assets	133,602	893
<b>Total</b>	<b>¥ 7,653,851</b>	<b>\$ 51,186</b>
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 8,518	\$ 57
Payables under Repurchase Agreements	794,694	5,315
Borrowed Money	4,938,032	33,024

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, 2023	Sep. 30, 2023
Securities	¥ 456,146	\$ 3,051

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Initial Margins of Futures Markets	¥ 76,135	\$ 509
Security Deposits	24,078	161
Cash Collateral Pledged for Financial Instruments-Assets	1,435,503	9,600

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

Overdraft facility agreements and commitment 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 was as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Amount of Unused Credit under Agreements	¥ 13,483,722	\$ 90,174
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Canceled at Any Time	8,720,950	58,322

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 the 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 Liabilities for Land Revaluation” in liabilities, and the amount net of such difference 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 was 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); 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, 2023, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Accumulated Depreciation of Tangible Fixed Assets	¥ 189,122	\$ 1,265

## 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, 2023	Sep. 30, 2023
Subordinated Borrowings	¥ 616,000	\$ 4,120
Subordinated Borrowings with a Debt Relief Clause at the Contractual Point of Non-Viability	616,000	4,120

## 10. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Subordinated Bonds	¥ 72,997	\$ 488

## 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, 2023	Sep. 30, 2023
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 63,850	\$ 427

## 12. Principal of Guaranteed Trust Accounts

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

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Money Trusts	¥ 4,534,475	\$ 30,325

## Notes to the Interim Consolidated Statement of Income

### 1. Other Income

Other income for the six months ended September 30, 2023, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Gains on Sales of Stocks and Other Securities	¥ 73,950	\$ 495
Equity in Earnings of Affiliated Companies	6,160	41
Gains on Stock-Related Derivatives	3,083	21
Gains on Sales of Investments in Subsidiaries and Affiliated Companies	592	4

### 2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2023, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Salaries and Allowances	¥ 81,812	\$ 547

### 3. Other Expenses

Other expenses for the six months ended September 30, 2023, consisted of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Losses on Sales of Stocks and Other Securities	¥ 168,596	\$ 1,128
Losses on Investment in Partnerships	¥ 5,426	\$ 36

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

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

Classes and the number of issued shares of common stock for the six months ended September 30, 2023, consisted 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, 2023					
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, 2023.

### 3. Dividends

(1) Dividends paid for the six months ended September 30, 2023, consisted 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, 2023						
Ordinary General Meeting of Shareholders	Common Share	¥ 31,330 (\$210)	Retained Earnings	¥ 18.71 (\$0.13)	March 31, 2023	June 26, 2023

(2) Dividends with a record date during the current interim period ended September 30, 2023, but whose effective date is after September 30, 2023, 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 14, 2023						
Board of Directors' Meeting	Common Share	¥ 38,196 (\$255)	Retained Earnings	¥ 22.81 (\$0.15)	September 30, 2023	December 1, 2023

## 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, 2023.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Cash and Due from Banks	¥ 22,176,859	\$ 148,310
Due from Banks (Excluding Due from the Bank of Japan)	(2,284,913)	(15,281)
Cash and Cash Equivalents	¥ 19,891,946	\$ 133,030



## 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 branch buildings and office equipment

#### 2) Method for depreciating 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, 2023, were as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Due in One Year or Less	¥ 2,020	\$ 14
Due in More than One Year	10,562	71
<b>Total</b>	<b>¥ 12,582</b>	<b>\$ 84</b>

As a lessor:

Total future lease payments under non-cancelable operating leases as of September 30, 2023, were as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2023	Sep. 30, 2023
Due in One Year or Less	¥ 12,679	\$ 85
Due in More than One Year	76,556	512
<b>Total</b>	<b>¥ 89,235</b>	<b>\$ 597</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, 2023, 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 equity securities with no market prices and investments in partnerships (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, 2023				Sep. 30, 2023			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Monetary Claims Bought	¥ —	¥ 126,983	¥ —	¥ 126,983	\$ —	\$ 849	\$ —	\$ 849
Trading Assets								
Trading Securities	1,623	111,482	—	113,106	11	746	—	756
Money Held in Trust	—	—	—	—	—	—	—	—
Securities								
Available-for-Sale Securities	4,087,756	2,947,818	1,797	7,037,372	27,337	19,714	12	47,063
Stocks	1,182,678	—	—	1,182,678	7,909	—	—	7,909
Bonds	1,847,078	763,885	1,797	2,612,760	12,353	5,109	12	17,473
Government Bonds	1,847,078	—	—	1,847,078	12,353	—	—	12,353
Local Government Bonds	—	40,722	—	40,722	—	272	—	272
Short-Term Corporate Bonds	—	—	—	—	—	—	—	—
Corporate Bonds	—	723,163	1,797	724,960	—	4,836	12	4,848
Other Securities	1,058,000	2,183,933	—	3,241,933	7,076	14,605	—	21,681
Foreign Stocks	4,640	—	—	4,640	31	—	—	31
Foreign Bonds	1,037,285	1,483,358	—	2,520,644	6,937	9,920	—	16,857
Others	16,074	700,574	—	716,648	107	4,685	—	4,793
Total Assets	¥4,089,379	¥3,186,285	¥ 1,797	¥7,277,462	\$ 27,348	\$ 21,309	\$ 12	\$ 48,669
Derivative Transactions (*1)(*2)(*3)								
Interest Rate Related Transactions	¥ 1,470	¥ (117,718)	¥ 4,604	¥ (111,643)	\$ 10	\$ (787)	\$ 31	\$ (747)
Currency Related Transactions	—	(122,979)	—	(122,979)	—	(822)	—	(822)
Stock Related Transactions	(146)	—	—	(146)	(1)	—	—	(1)
Bond Related Transactions	1,077	(6)	—	1,070	7	(0)	—	7
Credit and Derivative Transactions	—	(727)	—	(727)	—	(5)	—	(5)
Total Derivative Transactions	¥ 2,402	¥ (241,432)	¥ 4,604	¥ (234,425)	\$ 16	\$ (1,615)	\$ 31	\$ (1,568)

(\*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, ¥ (359,696) million (U.S. \$(2,406) million) is recorded on the interim consolidated balance sheets as of September 30, 2023.

(\*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, 2023											
	Level 1		Level 2		Level 3		Total	Interim consolidated balance sheet amount	Net unrealized gains (losses)			
Monetary Claims Bought (*)	¥	—	¥	37,145	¥	748,929	¥	786,074	¥	784,943	¥	1,131
Securities												
Held-to-Maturity Securities		125,080		161,486		—		286,566		278,603		7,962
Government Bonds		125,080		—		—		125,080		117,085		7,994
Local Government Bonds		—		—		—		—		—		—
Corporate Bonds		—		14,503		—		14,503		14,400		103
Other Securities		—		146,982		—		146,982		147,117		(135)
Foreign Bonds		—		146,982		—		146,982		147,117		(135)
Others		—		—		—		—		—		—
Loans and Bills Discounted										32,722,624		
Allowance for Loan Losses (*)										(93,542)		
		—		—		32,721,397		32,721,397		32,629,082		92,315
Lease Receivables and Investment Assets (*)		—		—		695,817		695,817		688,341		7,475
Total Assets	¥	125,080	¥	198,631	¥	34,166,144	¥	34,489,856	¥	34,380,970	¥	108,885
Deposits	¥	—	¥	38,207,681	¥	—	¥	38,207,681	¥	38,189,055	¥	18,625
Negotiable Certificates of Deposit		—		7,411,118		—		7,411,118		7,411,118		—
Borrowed Money		—		7,157,124		—		7,157,124		7,229,871		(72,746)
Bonds Payable		—		1,994,960		—		1,994,960		2,049,589		(54,629)
Total Liabilities	¥	—	¥	54,770,884	¥	—	¥	54,770,884	¥	54,879,634	¥	(108,750)

(\*) 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, 2023					
	Level 1	Level 2	Level 3	Total	Interim consolidated balance sheet amount	Net unrealized gains (losses)
Monetary Claims Bought (*)	\$ —	\$ 248	\$ 5,009	\$ 5,257	\$ 5,249	\$ 8
Securities						
Held-to-Maturity Securities	836	1,080	—	1,916	1,863	53
Government Bonds	836	—	—	836	783	53
Local Government Bonds	—	—	—	—	—	—
Corporate Bonds	—	97	—	97	96	1
Other Securities	—	983	—	983	984	(1)
Foreign Bonds	—	983	—	983	984	(1)
Others	—	—	—	—	—	—
Loans and Bills Discounted				219,155	218,837	
Allowance for Loan Losses (*)				(335)	(626)	
	—	—	218,828	218,828	218,211	617
Lease Receivables and Investment Assets (*)	—	—	4,653	4,653	4,603	50
Total Assets	\$ 836	\$ 1,328	\$ 228,490	\$ 230,655	\$ 229,927	\$ 728
Deposits	\$ —	\$ 255,519	\$ —	\$ 255,519	\$ 255,394	\$ 125
Negotiable Certificates of Deposit	—	49,563	—	49,563	49,563	—
Borrowed Money	—	47,864	—	47,864	48,351	(487)
Bonds Payable	—	13,342	—	13,342	13,707	(365)
Total Liabilities	\$ —	\$ 366,287	\$ —	\$ 366,287	\$ 367,014	\$ (727)

(\*) 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 values

### 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 depending on the level of the components.

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 discount rate which takes into account risk factors, including credit risks. If the discount 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 quoted market prices 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 discount 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 bankrupt borrowers, virtually bankrupt borrowers, and possibly bankrupt borrowers, 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 discount 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 the carrying amounts 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 used 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) 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, 2023, consisted of the following:

	Valuation technique	Significant unobservable inputs	Range
Securities			
Corporate Bonds	Discounted present value method	Discount Rate	0.8% -1.4%
Derivative Transactions			
Interest Rate Related Transactions	Option valuation model	Correlation between interest rate and foreign exchange rate	(40.2)% - (2.3)%
		Correlation between interest rates	7.5%

(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, 2023, 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, 2023							
	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	¥ 1,292	¥ —	¥ 6	¥ (50)	¥ 548	¥ —	¥ 1,797	¥ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	2,768	1,836	—	—	—	—	4,604	1,836

	Millions of U.S. Dollars							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, 2023							
	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	\$ 9	\$ —	\$ 0	\$ (0)	\$ 4	\$ —	\$ 12	\$ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	19	12	—	—	—	—	31	12

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

(\*3) The amounts of transfer from or to Level 3 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., were 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, 2023	Sep. 30, 2023
Equity Securities with No Market Prices, etc. (*1)(*3)	¥ 91,700	\$ 613
Investments in Partnership, etc. (*2)(*3)	276,647	1,850

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

(\*3) Impairment losses of ¥1,238 million (U.S. \$8 million) were recognized against unlisted stocks and others for the six-month period ended September 30, 2023.



## Securities

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."

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

Held-to-maturity securities with fair value as of September 30, 2023, consisted of the following:

September 30, 2023	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 117,085	¥ 125,080	¥ 7,994
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	14,400	14,503	103
Other Securities	99,575	100,095	520
Foreign Bonds	62,633	62,950	316
Others	36,942	37,145	203
Subtotal	231,061	239,679	8,617
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	84,484	84,032	(451)
Foreign Bonds	84,484	84,032	(451)
Others	—	—	—
Subtotal	84,484	84,032	(451)
<b>Total</b>	<b>¥ 315,545</b>	<b>¥ 323,711</b>	<b>¥ 8,166</b>

September 30, 2023	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 783	\$ 836	\$ 53
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	96	97	1
Other Securities	666	669	3
Foreign Bonds	419	421	2
Others	247	248	1
Subtotal	1,545	1,603	58
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	565	562	(3)
Foreign Bonds	565	562	(3)
Others	—	—	—
Subtotal	565	562	(3)
<b>Total</b>	<b>\$ 2,110</b>	<b>\$ 2,165</b>	<b>\$ 55</b>

## 2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2023, consisted of the following:

September 30, 2023	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 1,111,795	¥ 411,752	¥ 700,042
Bonds	900,752	898,163	2,588
Government Bonds	455,979	455,933	45
Local Government Bonds	907	904	3
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	443,865	441,325	2,540
Other Securities	705,370	658,161	47,208
Foreign Stocks	4,640	257	4,382
Foreign Bonds	237,957	235,902	2,055
Others	462,772	422,001	40,771
Subtotal	2,717,917	1,968,077	749,840
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 70,882	¥ 76,805	¥ (5,922)
Bonds	1,712,008	1,723,925	(11,916)
Government Bonds	1,391,099	1,398,911	(7,812)
Local Government Bonds	39,815	40,628	(812)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	281,094	284,386	(3,291)
Other Securities	2,663,547	2,877,039	(213,492)
Foreign Stocks	—	—	—
Foreign Bonds	2,282,686	2,360,460	(77,773)
Others	380,860	516,579	(135,718)
Subtotal	4,446,438	4,677,770	(231,331)
<b>Total</b>	<b>¥ 7,164,356</b>	<b>¥ 6,645,847</b>	<b>¥ 518,509</b>

September 30, 2023	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 7,435	\$ 2,754	\$ 4,682
Bonds	6,024	6,007	17
Government Bonds	3,049	3,049	0
Local Government Bonds	6	6	0
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	2,968	2,951	17
Other Securities	4,717	4,402	316
Foreign Stocks	31	2	29
Foreign Bonds	1,591	1,578	14
Others	3,095	2,822	273
Subtotal	18,176	13,162	5,015
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 474	\$ 514	\$ (40)
Bonds	11,449	11,529	(80)
Government Bonds	9,303	9,355	(52)
Local Government Bonds	266	272	(5)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	1,880	1,902	(22)
Other Securities	17,813	19,241	(1,428)
Foreign Stocks	—	—	—
Foreign Bonds	15,266	15,786	(520)
Others	2,547	3,455	(908)
Subtotal	29,736	31,283	(1,547)
<b>Total</b>	<b>\$ 47,913</b>	<b>\$ 44,445</b>	<b>\$ 3,468</b>

### 3. Impairment of Securities

Securities other than equity securities with no market prices, etc., and investments in partnerships, etc., 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 on Stocks recognized during the current interim period was ¥45 million (U.S. \$0.3 million).

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; 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. In addition, 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 was no held-to-maturity money held in trust as of September 30, 2023.

#### 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, 2023, consisted of the following:

	Millions of Yen				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
September 30, 2023					
Other Money Held in Trust	¥ 100	¥ 100	¥ —	¥ —	¥ —

	Millions of U.S. Dollars				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
September 30, 2023					
Other Money Held in Trust	\$ 1	\$ 1	\$ —	\$ —	\$ —

(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, 2023	Sep. 30, 2023
Valuation Differences		
Available-for-Sale Securities	¥ 532,700	\$ 3,563
Other Money Held in Trust	—	—
Total Valuation Differences	532,700	3,563
Amount Equivalent to Deferred Tax Assets (Liabilities)	(164,055)	(1,097)
Total (Before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	368,644	2,465
Non-Controlling Interests	(377)	(3)
Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies	(7,114)	(48)
Valuation Differences on Available-for-Sale Securities	¥ 361,152	\$ 2,415

(Notes)

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

2) The valuation difference of ¥13,638 million (U.S. \$91 million) on available-for-sale securities composing assets held by associated companies is included in "Available-for-Sale Securities" under "Valuation Differences."

## Derivatives

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

Derivatives transactions not qualifying for hedge accounting are grouped by type of underlying transactions. 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, 2023, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2023				Sep. 30, 2023			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
Total	Over One Year	Total			Over One Year			
Listed								
Interest Futures								
Sold	¥13,501,766	¥ 3,929,321	¥ 13,625	¥ 13,625	\$ 90,295	\$ 26,278	\$ 91	\$ 91
Purchased	12,265,217	3,868,808	(12,148)	(12,148)	82,025	25,873	(81)	(81)
Interest Options								
Sold	265,737	—	(44)	32	1,777	—	(0)	0
Purchased	130,496	—	37	(10)	873	—	0	(0)
OTC								
Forward Rate Agreements								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	53,796,194	43,077,717	(1,736,962)	(1,736,962)	359,769	288,087	(11,616)	(11,616)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	45,628,427	37,839,437	1,702,951	1,702,951	305,146	253,056	11,389	11,389
Floating Interest Rate Receivable/ Floating Interest Rate Payable	12,071,314	9,249,982	(2,885)	(2,885)	80,728	61,860	(19)	(19)
Interest Options								
Sold	9,777,655	9,716,934	(85,485)	(82,825)	65,389	64,983	(572)	(554)
Purchased	7,940,857	7,718,780	77,546	74,461	53,105	51,620	519	498
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (43,364)	¥ (43,760)			\$ (290)	\$ (293)

(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, 2023, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2023				Sep. 30, 2023			
	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	9,777,191	8,537,715	170,118	170,118	65,386	57,097	1,138	1,138
Forward Exchange Contracts								
Sold	22,683,065	2,022,828	(815,835)	(815,835)	151,696	13,528	(5,456)	(5,456)
Purchased	30,190,199	364,363	823,776	823,776	201,901	2,437	5,509	5,509
Currency Options								
Sold	1,935,716	1,000,218	(123,061)	(26,040)	12,945	6,689	(823)	(174)
Purchased	1,655,037	845,334	113,440	34,359	11,068	5,653	759	230
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ 168,438	¥ 186,378			\$ 1,126	\$ 1,246

(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, 2023, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2023				Sep. 30, 2023			
	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	¥ 2,892	¥ —	¥ 73	¥ 73	\$ 19	\$ —	\$ 0	\$ 0
Purchased	7,571	—	(201)	(201)	51	—	(1)	(1)
Stock Index Options								
Sold	3,482	—	(34)	(14)	23	—	(0)	(0)
Purchased	3,757	—	15	(7)	25	—	0	(0)
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>			¥ (146)	¥ (150)			\$ (1)	\$ (1)

(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, 2023, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2023				Sep. 30, 2023			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥1,692,945	¥ —	¥ 12,636	¥ 12,636	\$ 11,322	\$ —	\$ 85	\$ 85
Purchased	1,514,832	—	(10,945)	(10,945)	10,131	—	(73)	(73)
Bond Future Options								
Sold	260,000	—	(1,194)	(173)	1,739	—	(8)	(1)
Purchased	206,469	—	581	105	1,381	—	4	1
OTC								
Bond Forward Contracts								
Sold	14,653	—	206	206	98	—	1	1
Purchased	14,728	—	(221)	(221)	99	—	(1)	(1)
Bond Options								
Sold	—	—	—	—	—	—	—	—
Purchased	994	994	8	(23)	7	7	0	(0)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ 1,070	¥ 1,584			\$ 7	\$ 11

(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 were no commodity-related transactions not qualifying for hedge accounting as of September 30, 2023.



## (6) Credit Derivatives Transactions

Credit derivatives transactions not qualifying for hedge accounting as of September 30, 2023, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2023				Sep. 30, 2023			
	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	¥ 21,600	¥ 20,600	¥ 531	¥ 531	\$ 144	\$ 138	\$ 4	\$ 4
Purchased	75,588	74,588	(1,259)	(1,259)	506	499	(8)	(8)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
<b>Total</b>			¥ (727)	¥ (727)			\$ (5)	\$ (5)

## (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. Derivatives Transactions Qualifying for Hedge Accounting

Derivatives transactions qualifying for hedge accounting are grouped by type of underlying transactions. 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, 2023, consisted of the following:

		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2023			Sep. 30, 2023		
		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		¥ 1,671,893	¥ 1,286,068	¥ (101,686)	\$ 11,181	\$ 8,601	\$ (680)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	Financial Assets/ Liabilities such as Loans and Bills Discounted,	1,338,940	1,098,515	33,408	8,954	7,346	223
Interest Futures	Available-for-Sale Securities (Bonds),	—	—	—	—	—	—
Sold	Deposits, and	—	—	—	—	—	—
Purchased	Bonds Payable	—	—	—	—	—	—
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		¥ (68,278)		\$ (457)			

(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, 2023, consisted of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2023			Sep. 30, 2023		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 4,689,026	¥ 2,362,408	¥ (304,951)	\$ 31,358	\$ 15,799	\$ (2,039)
Forward Exchange Contracts							
Sold	Loans and Bills Discounted and Securities Denominated in Foreign Currencies	2,056	—	39	14	—	0
Purchased		254,665	—	14,924	1,703	—	100
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		¥ 113,710	¥ —	¥ (1,431)	\$ 760	\$ —	\$ (10)
Purchased		—	—	—	—	—	—
Total		¥ (291,418)			\$ (1,949)		

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

## (3) Stock-Related Transactions

There were no stock-related transactions qualifying for hedge accounting as of September 30, 2023.

## (4) Bond-Related Transactions

There were no bond-related transactions qualifying for hedge accounting as of September 30, 2023.

## Stock Option Plans

There are no corresponding items as of September 30, 2023.

## Information Related to Revenue Recognition

The information related to disaggregation of revenue from contracts with customers for the six months ended September 30, 2023, is as follows:

Six Months Ended September 30, 2023	Millions of Yen									
	SuMi Trust Bank						Subsidiaries	Total	Other Ordinary Income	Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Others				
Trust Fees	¥ 3,197	¥ 7,576	¥ 44,114	¥ 2,078	¥ —	¥ —	¥ —	¥ 56,966	¥ —	¥ 56,966
Fees and Commissions	30,479	23,927	7,936	12,323	230	—	41,910	116,808	44,712	161,520
Ordinary Income from Contracts with Customers	¥ 33,676	¥ 31,503	¥ 52,051	¥ 14,401	¥ 230	¥ —	¥ 41,910	¥ 173,774		

Six Months Ended September 30, 2023	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	\$ 21	\$ 51	\$ 295	\$ 14	\$ —	\$ —	\$ —	\$ 381	\$ —	\$ 381
Fees and Commissions	204	160	53	82	2	—	280	781	299	1,080
Ordinary Income from Contracts with Customers	\$ 225	\$ 211	\$ 348	\$ 96	\$ 2	\$ —	\$ 280	\$ 1,162		

(Note) "Subsidiaries" includes 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 of SuMi TRUST Bank periodically receive reporting on the operating results and other relevant information 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 are determined based on services offered by SuMi TRUST Bank.

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

### 2. Method for Calculating Gross Business Profit and Substantial 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 the internal management.

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. The assets owned by SuMi TRUST Bank are 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, 2023, are as follows:

Six Months Ended September 30, 2023	Millions of Yen						
	SuMi TRUST Bank						
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Others	Total
Gross Business Profit	¥ 69,261	¥ 83,107	¥ 37,839	¥ 14,453	¥ 43,665	¥ 45,980	¥ 294,307
General and Administrative Expenses	(58,583)	(24,572)	(18,189)	(5,514)	(8,948)	(26,322)	(142,131)
Net Business Profit	¥ 10,677	¥ 58,535	¥ 19,649	¥ 8,939	¥ 34,716	¥ 19,657	¥ 152,176
Fixed Assets	¥ 78,264	¥ 36,059	¥ 23,350	¥ 9,244	¥ 30,610	¥ 169,353	¥ 346,882

Six Months Ended September 30, 2023	Millions of U.S. Dollars						
	SuMi TRUST Bank						
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Others	Total
Gross Business Profit	\$ 463	\$ 556	\$ 253	\$ 97	\$ 292	\$ 307	\$ 1,968
General and Administrative Expenses	(392)	(164)	(122)	(37)	(60)	(176)	(951)
Net Business Profit	\$ 71	\$ 391	\$ 131	\$ 60	\$ 232	\$ 131	\$ 1,018
Fixed Assets	\$ 523	\$ 241	\$ 156	\$ 62	\$ 205	\$ 1,133	\$ 2,320

(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" within "Fixed Assets" include corporate 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 the Carrying Amounts in the Interim Consolidated Financial Statements

##### (1) Total Profit or Loss for Reportable Segments and Income before Income Taxes 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, 2023, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2023	2023
Total Profit or Loss for Reportable Segments	¥ 152,176	\$ 1,018
Net Business Profit of Consolidated Subsidiaries that are Excluded from the Reportable Segments (Note)	100	1
Other Income	87,968	588
Other Expenses	(183,804)	(1,229)
Other Adjustments	(14,404)	(96)
Income before Income Taxes	¥ 42,035	\$ 281

(Note) The amounts include elimination of internal transactions.

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

The details of fixed assets for reportable segments and fixed assets in the consolidated balance sheets as of September 30, 2023, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2023	2023
Total Fixed Assets for Reportable Segments	¥ 281,782	\$ 1,884
Fixed Assets of Consolidated Subsidiaries that are Excluded from the Reportable Segments	64,206	429
Consolidated Adjustments	893	6
Fixed Assets	¥ 346,882	\$ 2,320

## Related Information

### 1. Information by Service

Disclosure of information by service 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, 2023, consisted of the following:

Six Months Ended September 30, 2023	Millions of Yen				
	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 726,618	¥ 187,934	¥ 124,021	¥ 89,727	¥ 1,128,302

Six Months Ended September 30, 2023	Millions of U.S. Dollars				
	Japan	Americas	Europe	Asia and Oceania	Total
	\$ 4,859	\$ 1,257	\$ 829	\$ 600	\$ 7,546

#### (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 sheet 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, 2023, were as follows:

	Millions of Yen						
	SuMi TRUST Bank						Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Others	
Six Months Ended September 30, 2023							
Losses on Impairment of Fixed Assets	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 1,425	¥ 1,425

	Millions of U.S. Dollars						
	SuMi TRUST Bank						Total
	Retail	Wholesale	Investor Services	Real Estate	Global Markets	Others	
Six Months Ended September 30, 2023							
Losses on Impairment of Fixed Assets	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 10	\$ 10

### 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 the reportable segments.

Amortization of goodwill recognized during the six months ended September 30, 2023, was ¥1,903 million (U.S. \$13 million). Unamortized balance of goodwill as of September 30, 2023, was ¥6,176 million (U.S. \$41 million).

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

There were no gains on negative goodwill by reportable segment during the six months ended September 30, 2023.

### 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, 2023, 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, 2023			
Net Assets as Reported	¥ 2,613,677		
Less:	29,767		
Non-Controlling Interests	29,767		
Net Assets Attributable to Common Shareholders	¥ 2,583,909	1,674,537	¥ 1,543.05

	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, 2023			
Net Assets as Reported	\$ 17,479		
Less:	199		
Non-Controlling Interests	199		
Net Assets Attributable to Common Shareholders	\$ 17,280	1,674,537	\$ 10.32



## 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, 2023, are as follows:

Six Months Ended September 30, 2023	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	¥ 33,753		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	¥ 33,753	1,674,537	¥ 20.15

Six Months Ended September 30, 2023	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	\$ 226		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	\$ 226	1,674,537	\$ 0.13

(Note) Fully diluted net income per share of common stock is not presented because there were no potential shares.

## Significant Subsequent Event

There were no significant subsequent events that need to be disclosed for the interim period ended September 30, 2023.

## Financial Data:

## Non-Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited  
As of September 30, 2023 and March 31, 2023

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2023	As of Mar. 31, 2023	As of Sep. 30, 2023
<b>Assets:</b>			
Cash and Due from Banks	¥ 22,110,254	¥ 21,364,216	\$ 147,865
Call Loans	20,000	24,006	134
Receivables under Resale Agreements	110,028	110,003	736
Receivables under Securities Borrowing Transactions	472,875	436,093	3,162
Monetary Claims Bought	123,403	124,649	825
Trading Assets	2,293,765	1,609,798	15,340
Money Held in Trust	99	99	1
Securities	8,233,681	6,999,285	55,064
Loans and Bills Discounted	32,819,420	31,947,351	219,484
Foreign Exchanges	41,202	47,445	276
Other Assets:	3,639,073	3,271,413	24,337
Other Assets	3,639,073	3,271,413	24,337
Tangible Fixed Assets	182,261	182,820	1,219
Intangible Fixed Assets	99,521	89,534	666
Prepaid Pension Expenses	270,791	265,005	1,811
Customers' Liabilities for Acceptances and Guarantees	508,006	458,822	3,397
Allowance for Loan Losses	(84,105)	(105,798)	(562)
<b>Total Assets</b>	<b>¥ 70,840,280</b>	<b>¥ 66,824,746</b>	<b>\$ 473,753</b>
<b>Liabilities:</b>			
Deposits	¥ 37,861,930	¥ 35,041,223	\$ 253,206
Negotiable Certificates of Deposit	7,468,618	7,617,705	49,947
Call Money	239,711	2,086,480	1,603
Payables under Repurchase Agreements	1,378,219	1,030,780	9,217
Trading Liabilities	2,089,800	1,472,636	13,976
Borrowed Money	6,730,871	6,185,153	45,014
Foreign Exchanges	29,729	8,568	199
Short-Term Bonds Payable	2,389,178	1,697,150	15,978
Bonds Payable	1,985,389	1,847,560	13,278
Borrowed Money from Trust Account	4,794,839	4,332,472	32,066
Other Liabilities:	2,931,935	2,823,095	19,608
Income Taxes Payable	1,275	5,426	9
Lease Obligations	5,419	5,483	36
Asset Retirement Obligations	2,878	3,023	19
Other	2,922,362	2,809,162	19,544
Provision for Bonuses	9,298	9,602	62
Provision for Directors' Bonuses	—	95	—
Provision for Stocks Payment	1,015	810	7
Provision for Retirement Benefits	1,025	1,018	7
Provision for Reimbursement of Deposits	2,856	3,028	19
Provision for Contingent Losses	1,492	1,344	10
Deferred Tax Liabilities	138,414	76,900	926
Deferred Tax Liabilities for Land Revaluation	2,381	2,381	16
Acceptances and Guarantees	508,006	458,822	3,397
<b>Total Liabilities</b>	<b>¥ 68,564,714</b>	<b>¥ 64,696,830</b>	<b>\$ 458,535</b>
<b>Net Assets:</b>			
Total Shareholders' Equity:	¥ 1,933,645	¥ 1,915,815	\$ 12,931
Capital Stock	342,037	342,037	2,287
Capital Surplus:	343,066	343,066	2,294
Legal Capital Surplus	273,016	273,016	1,826
Other Capital Surplus	70,049	70,049	468
Retained Earnings:	1,248,542	1,230,712	8,350
Legal Retained Earnings	69,020	69,020	462
Other Retained Earnings:	1,179,521	1,161,691	7,888
Other Voluntary Reserves	371,870	371,870	2,487
Retained Earnings Brought Forward	807,651	789,821	5,401
Total Valuation and Translation Adjustments:	341,919	212,099	2,287
Valuation Differences on Available-for-Sale Securities	366,552	272,426	2,451
Deferred Gains (Losses) on Hedges	(19,908)	(55,847)	(133)
Revaluation Reserve for Land	(4,724)	(4,479)	(32)
<b>Total Net Assets</b>	<b>¥ 2,275,565</b>	<b>¥ 2,127,915</b>	<b>\$ 15,218</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 70,840,280</b>	<b>¥ 66,824,746</b>	<b>\$ 473,753</b>

Financial Data:

# Non-Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.  
For the Six Months Ended September 30, 2023 and 2022

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2023	Six Months Ended Sep. 30, 2022	Six Months Ended Sep. 30, 2023
<b>Income:</b>			
Trust Fees	¥ 56,966	¥ 54,824	\$ 381
Interest Income:	499,106	262,348	3,338
Interest on Loans and Discounts	286,602	164,495	1,917
Interest and Dividends on Securities	129,702	67,993	867
Fees and Commissions	105,221	99,534	704
Trading Income	1,090	9,016	7
Other Ordinary Income	213,828	112,416	1,430
Other Income	84,475	26,156	565
<b>Total Income</b>	<b>¥ 960,688</b>	<b>¥ 564,296</b>	<b>\$ 6,425</b>
<b>Expenses:</b>			
Interest Expenses:	¥ 510,256	¥ 162,163	\$ 3,412
Interest on Deposits	158,047	50,167	1,057
Fees and Commissions Payments	56,988	53,485	381
Trading Expenses	9,725	40,752	65
Other Ordinary Expenses	4,935	26,823	33
General and Administrative Expenses	144,558	130,757	967
Other Expenses	186,138	40,981	1,245
<b>Total Expenses</b>	<b>¥ 912,602</b>	<b>¥ 454,964</b>	<b>\$ 6,103</b>
<b>Income before Income Taxes</b>	<b>¥ 48,085</b>	<b>¥ 109,331</b>	<b>\$ 322</b>
Income Taxes:	(829)	26,911	(6)
Current	(4,942)	7,561	(33)
Deferred	4,112	19,350	28
<b>Net Income</b>	<b>¥ 48,915</b>	<b>¥ 82,420</b>	<b>\$ 327</b>
	Yen		U.S. Dollars
<b>Net Income per Share of Common Stock</b>	<b>¥ 29.21</b>	<b>¥ 49.21</b>	<b>\$ 0.20</b>

## Financial Data:

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

Sumitomo Mitsui Trust Bank, Limited  
For the Six Months Ended September 30, 2023 and 2022

For the Six Months Ended September 30, 2023

	Millions of Yen							
	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	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥1,161,691	¥1,230,712	¥1,915,815
Changes during the Period								
Cash Dividends						(31,330)	(31,330)	(31,330)
Net Income						48,915	48,915	48,915
Reversal of Revaluation Reserve for Land						244	244	244
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	17,829	17,829	17,829
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥1,179,521	¥1,248,542	¥1,933,645

	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	¥ 272,426	¥ (55,847)	¥ (4,479)	¥ 212,099	¥ 2,127,915
Changes during the Period					
Cash Dividends					(31,330)
Net Income					48,915
Reversal of Revaluation Reserve for Land					244
Net Changes of Items Other Than Shareholders' Equity	94,125	35,939	(244)	129,819	129,819
Total Changes during the Period	94,125	35,939	(244)	129,819	147,649
Balance at the End of the Period	¥ 366,552	¥ (19,908)	¥ (4,724)	¥ 341,919	¥ 2,275,565

For the Six Months Ended September 30, 2022

	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	¥ 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, 2023

	Millions of U.S. Dollars							
	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	\$ 2,287	\$ 1,826	\$ 468	\$ 2,294	\$ 462	\$ 7,769	\$ 8,231	\$ 12,812
Changes during the Period								
Cash Dividends						(210)	(210)	(210)
Net Income						327	327	327
Reversal of Revaluation Reserve for Land						2	2	2
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	119	119	119
Balance at the End of the Period	\$ 2,287	\$ 1,826	\$ 468	\$ 2,294	\$ 462	\$ 7,888	\$ 8,350	\$ 12,931

	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	\$ 1,822	\$ (373)	\$ (30)	\$ 1,418	\$ 14,231
Changes during the Period					
Cash Dividends					(210)
Net Income					327
Reversal of Revaluation Reserve for Land					2
Net Changes of Items Other Than Shareholders' Equity	629	240	(2)	868	868
Total Changes during the Period	629	240	(2)	868	987
Balance at the End of the Period	\$ 2,451	\$ (133)	\$ (32)	\$ 2,287	\$ 15,218

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

### [Quantitative Disclosure Data: SuMi TRUST 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, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,609,926	¥ 2,599,990	¥ 2,509,770	¥ 2,488,849	¥ 2,478,725
2	Tier 1	2,894,472	2,884,662	2,793,511	2,770,846	2,760,252
3	Total capital	3,166,851	3,122,867	3,081,287	3,070,609	3,091,460
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	24,308,911	23,761,343	23,256,895	22,684,414	22,293,002
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	10.73%	10.94%	10.79%	10.97%	11.11%
6	Tier 1 ratio	11.90%	12.14%	12.01%	12.21%	12.38%
7	Total capital ratio	13.02%	13.14%	13.24%	13.53%	13.86%
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	0.06%	0.05%	0.03%	0.02%	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	3.06%	3.05%	3.03%	3.02%	3.00%
12	CET1 available after meeting the bank's minimum capital requirements	5.02%	5.14%	5.24%	5.53%	5.86%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	55,466,415	54,396,509	52,117,307	52,208,484	53,780,647
14	Basel III leverage ratio	5.21%	5.30%	5.36%	5.30%	5.13%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2023 2nd Quarter	Fiscal Year 2023 1st Quarter	Fiscal Year 2022 4th Quarter	Fiscal Year 2022 3rd Quarter	Fiscal Year 2022 2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 20,631,012	¥ 20,202,105	¥ 19,451,554	¥ 19,347,711	¥ 19,092,731
16	Net cash outflows	13,603,072	14,636,278	14,058,935	13,043,191	12,770,595
17	Consolidated LCR	151.6%	138.0%	138.3%	148.3%	149.5%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	37,549,953	36,908,173	36,384,855	36,047,995	36,508,303
19	Total required stable funding	33,180,280	32,771,449	31,662,323	31,526,581	32,024,750
20	Consolidated NSFR	113.1%	112.6%	114.9%	114.3%	114.0%



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

## Scope of Consolidation

Consolidated

(1) There is no difference between companies belonging to the group of companies subject to the consolidated BIS capital adequacy ratio as prescribed by the FSA 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 59. 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	Items	Millions of Yen, %		
		a	b	c
Basel III Template No.		2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,551,302	¥ 2,521,184	
1a	of Which: Capital Stock and Capital Surplus	787,939	837,760	
2	of Which: Retained Earnings	1,807,031	1,752,804	
1c	of Which: Treasury Stock (Deduction)	3,660	32,593	
26	of Which: Earnings to be Distributed (Deduction)	40,008	36,785	
	of Which: Others	—	—	
1b	Subscription Rights to Common Shares	886	952	
3	Accumulated Other Comprehensive Income	352,961	163,973	(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)	2,905,149	2,686,110	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	125,692	127,787	
8	of Which: Goodwill (Including Those Equivalent)	41,462	51,051	
9	of Which: Other Intangible Assets	84,229	76,735	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	413	631	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(12,807)	(70,737)	
12	Shortfall of Eligible Provisions to Expected Losses	7,300	—	
13	Securitisation Gain on Sale	832	1,235	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	6,711	11,133	
15	Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	167,071	137,300	
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	10	35	
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)	295,223	207,385	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	2,609,926	2,478,725	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2023	2022	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)	14,546	11,537	
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)	284,546	281,537	
<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	
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	
<b>Additional Tier 1 Capital (AT1)</b>				
44	Additional Tier 1 Capital (F) = (D) – (E)	284,546	281,527	
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>				
45	Tier 1 Capital (G) = (C) + (F)	2,894,472	2,760,252	
<b>Tier 2 Capital: Instruments and Provisions</b>				
	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	—	—	
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which: Classified as Liabilities under Applicable Accounting Standards	265,417	305,579	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
48–49	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,248	2,297	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	—	—	
47	of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—	
49	of Which: Issued by Subsidiaries	—	—	
50	Provisions Allowed in Group Tier 2	3,713	24,870	
50a	of Which: General Allowance for Credit Losses	3,713	3,286	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	—	21,584	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 272,378	¥ 332,747	

CC1 As of September 30		Millions of Yen, %		
Basel III Template No.	Items	a 2023	b 2022	c 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	
57	Tier 2 Capital: Regulatory Adjustments (I)	—	1,540	
Tier 2 Capital (T2)				
58	Tier 2 Capital (J) = (H) – (I)	272,378	331,207	
Total Capital (TC = T1 + T2)				
59	Total Capital (K) = (G) + (J)	3,166,851	3,091,460	
Total Risk Weighted Assets				
60	Total Risk Weighted Assets (L)	24,308,911	22,293,002	
Capital Ratios (Consolidated)				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	10.73%	11.11%	
62	Tier 1 Capital Ratio (G)/(L)	11.90%	12.38%	
63	Total Capital Ratio (K)/(L)	13.02%	13.86%	
64	Total of bank CET1 specific buffer requirements	3.06%	3.00%	
65	of Which: Capital conservation buffer requirement	2.50%	2.50%	
66	of Which: Countercyclical buffer requirement	0.06%	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	5.02%	5.86%	
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)	202,676	138,623	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	183,831	206,776	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	543	64,006	
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 Application of Cap)	3,713	3,286	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	16,919	15,452	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Application of Cap)	—	21,584	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	115,781	108,411	
Capital Instruments Subject to Phase out Arrangements				
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	—	—	
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	—	—	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	¥ —	

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

The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in 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 the 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, 2023

## CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	a	b	c
Items	Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
<b>(Assets)</b>			
Cash and Due from Banks	¥ 22,257,043		
Call Loans and Bills Bought	20,000		
Receivables under Resale Agreements	110,028		
Receivables under Securities Borrowing Transactions	472,875		
Monetary Claims Bought	912,156		
Trading Assets	2,209,971		
Money Held in Trust	18,843		7-a
Securities	8,190,228		3-b, 7-b
Loans and Bills Discounted	32,722,624		7-c
Foreign Exchanges	41,202		
Lease Receivables and Investment Assets	693,742		
Other Assets	4,387,389		7-d
Tangible Fixed Assets	221,586		
Intangible Fixed Assets	138,931		3-a
Assets for Retirement Benefits	240,828		4
Deferred Tax Assets	7,898		5-a
Customers' Liabilities for Acceptances and Guarantees	607,793		
Allowance for Loan Losses	(107,990)		
Total Assets	¥ 73,145,154		

CC2		a	b	c
	Items	Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
	<b>(Liabilities)</b>			
	Deposits	¥ 38,156,391		
	Negotiable Certificates of Deposit	7,346,118		
	Call Money and Bills Sold	87,498		
	Payables under Repurchase Agreements	1,378,219		
	Trading Liabilities	2,089,800		
	Borrowed Money	6,628,871		9-a
	Foreign Exchanges	330		
	Short-term Bonds Payable	3,103,416		
	Bonds Payable	2,650,589		9-b
	Borrowed Money from Trust Account	4,794,839		
	Other Liabilities	3,139,382		7-e
	Provision for Bonuses	15,988		
	Provision for Directors' Bonuses	162		
	Provision for Stocks Payment	1,277		
	Liabilities for Retirement Benefits	13,805		
	Provision for Reward Points Program	21,914		
	Provision for Reimbursement of Deposits	2,856		
	Provision for Contingent Losses	1,502		
	Deferred Tax Liabilities	127,058		5-b
	Deferred Tax Liabilities for Land Revaluation	2,381		5-c
	Acceptances and Guarantees	607,793		
	<b>Total Liabilities</b>	<b>70,170,199</b>		
	<b>(Net Assets)</b>			
	Capital Stock	261,608		1-a
	Capital Surplus	526,330		1-b
	Retained Earnings	1,807,031		1-c
	Treasury Stock	(3,660)		1-d
	<b>Total Shareholders' Equity</b>	<b>2,591,310</b>		
	Valuation Differences on Available-for-Sale Securities	350,897		
	Deferred Gains (Losses) on Hedges	(7,310)		6
	Revaluation Reserve for Land	(6,855)		
	Foreign Currency Translation Adjustments	37,739		
	Remeasurements of defined benefit plans	(21,511)		
	<b>Total Accumulated Other Comprehensive Income</b>	<b>352,961</b>	(a)	
	Subscription Rights to Shares	886		2
	Non-controlling Interests	29,797		8
	<b>Total Net Assets</b>	<b>2,974,955</b>		
	<b>Total Liabilities and Net Assets</b>	<b>¥ 73,145,154</b>		

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	526,330		1-b
Retained Earnings	1,807,031		1-c
Treasury Stock	(3,660)		1-d
Total Shareholders' Equity	¥ 2,591,310		

## (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	¥ 2,591,310	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	787,939		1a
of Which: Retained Earnings	1,807,031		2
of Which: Treasury Stock (Deduction)	3,660		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	¥ 886		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	886		

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Subscription Rights to Common Shares	¥ 886		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	¥ 138,931		3-a
Securities	8,190,228		3-b
of Which: Goodwill Arising on the Application of the Equity Method	23,303		
Associated Deferred Tax Liabilities	36,542		

**(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)	¥ 41,462		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	84,229	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	¥ 240,828		4
Associated Deferred Tax Liabilities	73,756		

**(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)	¥ 167,071		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 7,898		5-a
Deferred Tax Liabilities	127,058		5-b
Deferred Tax Liabilities for Land Revaluation	2,381		5-c
Associated Intangible Fixed Assets	36,542		
Associated Assets for Retirement Benefits	73,756		

**(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)	¥ 413	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)	543	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)	543		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	¥ (7,310)		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	¥ (12,807)	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.
Money Held in Trust	¥ 18,843		7-a
Securities	8,190,228		7-b
Loans and Bills Discounted	32,722,624	Including Subordinated Debts	7-c
Other Assets	4,387,389	Including derivatives	7-d
Other Liabilities	¥ 3,139,382	Including derivatives	7-e

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ 10		
Common Equity Tier 1 Capital	10		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	202,676		
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)	202,676		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	183,831		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before risk weighting)	183,831		73

## 8. Non-controlling Interests

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,797		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)	14,546	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,248	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	¥ 6,628,871		9–a
Bonds Payable	2,650,589		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	265,417		46

## As of September 30, 2022

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		a	b	c
	Items	Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
	<b>(Liabilities)</b>			
	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		
	<b>(Net Assets)</b>			
	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 Difference 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		
	Remeasurements of defined benefit plans	(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

## Equity Investments in Funds

Consolidated

## Exposures Relating to Funds

As of September 30	Millions of Yen	
	2023	2022
Total exposures relating to funds	¥ 1,406,026	¥ 1,464,019
Look-through Approach	934,818	970,481
Mandate-based Approach	471,140	493,397
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	67	140

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, 2023	September 30, 2022	September 30, 2023	September 30, 2022
1	Credit risk (excluding counterparty credit risk)	¥ 14,318,394	¥ 13,037,315	¥ 1,206,651	¥ 1,099,353
2	of Which: Standardised Approach (SA)	543,641	481,523	43,491	38,521
3	of Which: Internal Ratings-Based (IRB) Approach	12,745,751	11,743,370	1,080,839	995,837
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	279,946	90,940	22,395	7,275
	Other assets	749,053	721,481	59,924	57,718
4	Counterparty credit risk (CCR)	1,394,118	1,293,371	113,853	105,554
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	468,784	421,937	39,729	35,756
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	691,216	644,577	55,297	51,566
	of Which: Central Counterparty (CCP)	70,897	79,751	5,671	6,380
	Others	163,220	147,104	13,155	11,851
7	Equity positions in banking book under market-based approach	326,544	384,854	27,690	32,635
8	Equity investment in funds (Look-Through Approach (LTA))	1,844,434	1,273,152	147,554	101,852
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,854,952	2,151,178	148,396	172,094
	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)	841	1,762	67	140
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	371,322	416,099	29,705	33,287
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	355,787	399,947	28,463	31,995
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,451	15,904	1,236	1,272
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: subject to 1,250% risk weight	83	247	6	19
16	Market risk	1,819,474	1,306,218	145,557	104,497
17	of Which: Standardised Approach (SA)	116,391	49,658	9,311	3,972
18	of Which: Internal Model Approaches (IMA)	1,703,082	1,256,559	136,246	100,524
19	Operational risk	1,076,844	957,726	86,147	76,618
20	of Which: Basic Indicator Approach (BIA)	242,863	211,754	19,429	16,940
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	833,980	745,971	66,718	59,677
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	460,936	676,956	39,087	57,405
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 24,308,911	¥ 22,293,002	¥ 1,944,712	¥ 1,783,440

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

## CR1: Credit quality of assets

CR1		Millions of Yen			
		September 30, 2023			
Item No.		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	¥ 106,873	¥ 32,078,402	¥ 93,635	¥ 32,091,640
2	Debt Securities	0	4,475,400	—	4,475,400
3	Other on-balance sheet assets (debt-based assets)	15,334	23,698,126	13,567	23,699,893
4	Total on-balance sheet assets (1+2+3)	122,208	60,251,929	107,203	60,266,934
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	127	607,665	787	607,005
6	Commitments, etc.	948	5,179,915	1,492	5,179,371
7	Total off-balance sheet assets (5+6)	1,076	5,787,580	2,279	5,786,377
Total					
8	Total (4+7)	¥ 123,284	¥ 66,039,510	¥ 109,482	¥ 66,053,312

Note: The aggregate calculation in 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, 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 in 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, 2023	
		Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 165,939	
2	Of which: Newly defaulted	27,481	
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status	
4	for each factor during the first half	Of which: Written-offs	
5	Of which: Other factors	(52,305)	
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	122,208	

Notes: 1. The end of the previous fiscal year indicates March 31, 2023, and the end of the first half indicates September 30, 2023.

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

CR2 Item No.		Millions of Yen	
		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	
4	for each factor during the first half	Of which: Written-offs	
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.

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

CR3 Item No.		Millions of Yen				
		September 30, 2023				
		a	b	c	d	e
		Unsecured exposures	Secured exposures	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 30,681,812	¥ 1,409,828	¥ 420,319	¥ 298,227	¥ —
2	Debt Securities	4,475,400	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	23,699,776	116	108	4	—
4	Total (1+2+3)	¥ 58,856,989	¥ 1,409,945	¥ 420,427	¥ 298,231	¥ —
5	Of which: defaulted	93,130	7,916	7,245	—	—

CR3 Item No.		Millions of Yen				
		September 30, 2022				
		a	b	c	d	e
		Unsecured exposures	Secured exposures	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	—	—

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

CR4	Item No.	Asset classes	Millions of Yen, %					
			September 30, 2023					
			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		¥ 118	¥ —	¥ 118	¥ —	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)		64	—	64	—	—	—
3	Foreign central governments and foreign central banks		380,011	—	380,011	—	30,294	7.97
4	Bank for International Settlements, etc.		—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		21,719	—	21,719	—	21,684	99.83
7	Multilateral development banks (MDBs)		—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—
9	Government-affiliated agencies of Japan		5	—	5	—	0	10.00
10	The three local public corporations		—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators		276,889	—	276,889	—	119,435	43.13
12	Corporates, etc.		354,817	132,134	354,817	17,733	372,225	99.91
13	SMEs, etc., and individuals		—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—
16	Loans past due for three months or more, etc. (excluding residential mortgage loans)		1	3	1	—	1	99.91
17	Loans past due 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		¥ 1,033,627	¥ 132,137	¥ 1,033,627	¥ 17,733	¥ 543,641	51.70%

CR4		Millions of Yen, %					
Item No.	Asset classes	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)	16,078	—	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	Loans past due for three months or more, etc. (excluding residential mortgage loans)	1	—	1	—	1	73.34
17	Loans past due 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%

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

CR5		Millions of Yen											
		September 30, 2023											
Item No.		a	b	c	d	e	f	g	h	i	j	k	
	Asset classes	Credit risk exposure amounts (post-CCF and post-CRM)											
	Risk weight	0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total	
1	Cash	¥ 118	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	118
2	Government of Japan and Bank of Japan (BOJ)	64	—	—	—	—	—	—	—	—	—	64	
3	Foreign central governments and foreign central banks	319,423	—	—	—	60,588	—	—	—	—	—	380,011	
4	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—	—	—	
5	Local governments of Japan	—	—	—	—	—	—	—	—	—	—	—	
6	Foreign non-central government public sector entities (PSEs)	—	—	10	—	53	—	21,655	—	—	—	21,719	
7	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—	—	—	—	
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—	—	—	—	
9	Government-affiliated agencies of Japan	—	5	—	—	—	—	—	—	—	—	5	
10	The three local public corporations	—	—	—	—	—	—	—	—	—	—	—	
11	Financial institutions and type I financial instruments business operators	—	—	192,197	—	7,392	—	77,299	—	—	—	276,889	
12	Corporates, etc.	—	—	—	—	650	—	371,900	—	—	—	372,550	
13	SMEs, etc., and individuals	—	—	—	—	—	—	—	—	—	—	—	
14	Residential mortgage loans	—	—	—	—	—	—	—	—	—	—	—	
15	Real estate acquisition activities, etc.	—	—	—	—	—	—	—	—	—	—	—	
16	Loans past due for three months or more, etc. (excluding residential mortgage loans)	—	—	—	—	0	—	1	—	—	—	1	
17	Loans past due 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	¥ 319,606	¥ 5	¥ 192,208	¥ —	¥ 68,684	¥ —	¥ 470,857	¥ —	¥ —	¥ —	¥ 1,051,361	



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)		—	—	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	Loans past due for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	1	—	—	0	—	—	1
17	Loans past due 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

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

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2023											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 2,804,845	¥ 33	75.00%	¥ 2,815,074	0.00%	0.0	33.13%	2.3	¥ 26,710	0.94	¥ 16	
2	0.15 to < 0.25	1,064	1,120	75.00	1,830	0.20	0.0	33.14	1.3	455	24.90	1	
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	2,805,910	1,153	75.00	2,816,904	0.00	0.0	33.13	2.3	27,166	0.96	18	¥ 22
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	23,581,794	261,807	75.69	23,779,979	0.00	0.1	44.99	1.1	142,921	0.60	174	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.44	0	
3	0.25 to < 0.50	12,564	0	75.00	12,564	0.29	0.0	45.00	3.6	8,746	69.60	16	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	23,594,359	261,807	75.69	23,792,544	0.00	0.1	44.99	1.1	151,667	0.63	191	439
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	495,287	—	—	515,965	0.05	0.0	31.20	2.4	90,592	17.55	90	
2	0.15 to < 0.25	42,800	9,000	75.00	49,550	0.20	0.0	33.14	1.2	12,070	24.36	33	
3	0.25 to < 0.50	11,170	7,575	86.79	17,745	0.49	0.0	33.14	1.2	7,162	40.36	29	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	5,777	2,182	89.89	7,739	1.51	0.0	33.14	1.0	4,921	63.58	38	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	555,034	18,757	81.49	590,999	0.09	0.0	31.45	2.3	114,747	19.41	192	329
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	274,431	134,445	75.00	375,265	0.05	0.0	47.67	2.3	108,497	28.91	104	
2	0.15 to < 0.25	21,667	—	—	21,667	0.20	0.0	74.76	1.4	12,333	56.92	33	
3	0.25 to < 0.50	8	—	—	8	0.49	0.0	45.00	1.0	4	51.86	0	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,249	—	—	2,249	0.97	0.0	45.00	3.0	2,207	98.14	9	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	298,356	134,445	75.00	399,190	0.07	0.0	49.12	2.2	123,043	30.82	147	74

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2023											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 8,077,070	¥ 2,963,419	76.07%	¥10,438,503	0.07%	0.7	32.30%	2.4	¥ 1,858,935	17.80%	¥ 2,433	
2	0.15 to < 0.25	1,871,109	446,660	74.46	2,167,023	0.20	0.4	31.81	2.2	687,829	31.74	1,408	
3	0.25 to < 0.50	2,332,966	526,433	73.27	2,722,700	0.38	1.1	30.94	2.3	1,137,166	41.76	3,217	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	842,265	138,382	74.00	899,996	1.53	0.6	28.93	2.1	575,750	63.97	4,021	
6	2.50 to < 10.00	112,826	58,180	74.90	157,146	7.57	0.0	30.45	1.6	179,970	114.52	3,634	
7	10.00 to < 100.00	26,676	278	100.00	11,104	18.41	0.0	32.88	1.2	17,936	161.51	672	
8	100.00 (Default)	33,453	909	75.00	36,609	100.00	0.0	31.79	1.0	16,425	44.86	10,324	
9	Sub-total	13,296,368	4,134,264	75.45	16,433,083	0.52	3.0	31.81	2.4	4,474,012	27.22	25,712	¥ 47,025
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	822,303	307,579	83.95	1,087,935	0.07	0.8	50.68	2.7	351,622	32.32	404	
2	0.15 to < 0.25	36,849	33,956	100.00	71,012	0.20	0.4	55.94	2.4	46,343	65.26	81	
3	0.25 to < 0.50	590,880	105,535	73.83	668,633	0.33	1.3	45.95	2.9	441,955	66.09	1,003	
4	0.50 to < 0.75	142,956	34,181	75.00	168,592	0.62	0.0	45.00	3.1	150,786	89.43	475	
5	0.75 to < 2.50	435,247	15,143	76.03	446,554	1.41	1.3	43.08	3.7	518,113	116.02	2,697	
6	2.50 to < 10.00	129,368	6,344	73.93	134,054	4.92	0.3	43.53	4.1	220,371	164.38	2,841	
7	10.00 to < 100.00	67,924	0	75.00	68,837	30.61	0.0	44.67	4.3	184,621	268.20	9,403	
8	100.00 (Default)	20,201	20	0.00	25,477	100.00	0.0	43.16	1.0	0	0.00	10,996	
9	Sub-total	2,245,731	502,761	81.93	2,671,098	2.38	4.4	47.42	3.0	1,913,814	71.64	27,903	21,459
SME exposures (AIRB)													
1	0.00 to < 0.15	20,082	4,300	75.00	21,407	0.12	0.0	29.65	3.2	5,038	23.53	7	
2	0.15 to < 0.25	110,294	—	—	84,689	0.20	0.0	29.57	3.2	25,705	30.35	51	
3	0.25 to < 0.50	117,422	9,162	97.99	111,807	0.42	0.0	24.52	2.8	32,999	29.51	109	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	100,480	14,909	76.75	109,771	1.58	0.1	22.02	2.6	48,788	44.44	371	
6	2.50 to < 10.00	11,700	1,581	71.92	12,837	7.50	0.0	22.22	1.6	8,825	68.74	216	
7	10.00 to < 100.00	459	—	—	459	18.41	0.0	12.38	3.0	243	52.97	10	
8	100.00 (Default)	1,380	—	—	1,455	100.00	0.0	29.48	1.0	599	41.20	381	
9	Sub-total	361,819	29,952	82.74	342,428	1.43	0.2	25.21	2.8	122,201	35.68	1,147	1,574
SME exposures (FIRB)													
1	0.00 to < 0.15	3,553	—	—	3,553	0.12	0.0	74.55	4.9	2,832	79.72	3	
2	0.15 to < 0.25	49	—	—	49	0.20	0.0	44.97	1.0	13	27.15	0	
3	0.25 to < 0.50	103,800	2,098	75.00	104,035	0.49	0.6	37.23	4.6	64,202	61.71	189	
4	0.50 to < 0.75	3,087	—	—	3,087	0.62	0.0	40.00	4.9	2,315	75.01	7	
5	0.75 to < 2.50	296,787	4,967	75.61	298,553	1.67	1.6	39.21	4.7	275,542	92.29	1,966	
6	2.50 to < 10.00	4,300	—	—	4,416	7.18	0.0	39.42	3.9	5,437	123.11	123	
7	10.00 to < 100.00	412	—	—	412	18.41	0.0	45.00	3.0	802	194.42	34	
8	100.00 (Default)	3,987	36	0.00	4,063	100.00	0.0	39.80	1.0	0	0.00	1,617	
9	Sub-total	415,978	7,103	75.04	418,170	2.39	2.3	39.04	4.6	351,146	83.97	3,942	254

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2023											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,371,123	¥ 151,604	75.04%	¥ 1,484,897	0.08%	0.3	27.87%	4.1	¥ 359,319	24.19%	¥ 367	
2	0.15 to < 0.25	149,769	37,511	75.00	177,903	0.20	0.0	28.09	3.2	63,160	35.50	102	
3	0.25 to < 0.50	998,285	198,773	75.18	1,147,741	0.31	0.2	26.01	4.3	503,682	43.88	961	
4	0.50 to < 0.75	173,200	42,191	73.27	204,115	0.65	0.0	25.29	4.2	112,575	55.15	336	
5	0.75 to < 2.50	317,992	66,587	73.05	366,640	1.49	0.0	24.68	3.1	220,345	60.09	1,326	
6	2.50 to < 10.00	38,371	37,597	73.09	65,854	3.80	0.0	23.59	4.4	55,883	84.85	618	
7	10.00 to < 100.00	140,888	14,830	75.00	152,011	21.86	0.0	33.21	3.1	261,789	172.21	11,184	
8	100.00 (Default)	2,391	—	—	2,397	100.00	0.0	37.55	1.0	1,257	52.43	799	
9	Sub-total	3,192,022	549,097	74.58	3,601,562	1.39	0.8	26.97	4.0	1,578,013	43.81	15,696	¥ 5,294
Specialised lending (FIRB)													
1	0.00 to < 0.15	4,883	—	—	4,883	0.09	0.2	45.00	1.0	825	16.89	1	
2	0.15 to < 0.25	212	—	—	212	0.20	0.0	45.00	1.0	64	30.44	0	
3	0.25 to < 0.50	5,573	—	—	5,573	0.33	0.2	45.00	1.0	2,297	41.21	8	
4	0.50 to < 0.75	753	—	—	753	0.65	0.0	45.00	1.0	451	60.01	2	
5	0.75 to < 2.50	1,127	—	—	1,127	1.35	0.0	45.00	1.0	921	81.72	6	
6	2.50 to < 10.00	77	—	—	77	4.96	0.0	45.00	1.0	99	129.34	1	
7	10.00 to < 100.00	1,197	—	—	1,197	19.09	0.0	45.00	1.0	2,482	207.20	102	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	13,825	—	—	13,825	1.99	0.7	45.00	1.0	7,142	51.66	124	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,072,100	—	—	704,367	0.06	0.2	90.00	5.0	806,739	114.53	—	
2	0.15 to < 0.25	142,923	—	—	102,642	0.20	0.1	90.00	5.0	150,194	146.32	—	
3	0.25 to < 0.50	76,682	—	—	52,664	0.36	0.3	90.00	5.0	95,635	181.59	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	22,246	968	75.00	19,946	1.63	0.2	90.00	5.0	60,646	304.04	—	
6	2.50 to < 10.00	4,705	—	—	4,143	7.20	0.0	90.00	5.0	17,322	418.03	—	
7	10.00 to < 100.00	3,466	—	—	2,402	18.41	0.0	90.00	5.0	15,146	630.47	—	
8	100.00 (Default)	424	—	—	315	100.00	0.0	90.00	5.0	3,553	1,125.00	—	
9	Sub-total	1,322,551	968	75.00	886,482	0.25	1.0	90.00	5.0	1,149,238	129.64	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,597	—	—	8,597	0.10	0.0	33.14	3.6	2,573	29.93	2	
2	0.15 to < 0.25	5,000	—	—	5,000	0.20	0.0	33.14	3.5	2,003	40.07	3	
3	0.25 to < 0.50	15,325	570	75.00	15,753	0.41	0.0	30.34	3.4	7,880	50.02	19	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	43,614	—	—	43,614	1.50	0.0	33.10	3.6	38,132	87.43	217	
6	2.50 to < 10.00	5,776	—	—	5,776	7.77	0.0	33.14	1.3	6,908	119.59	148	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	4,359	—	—	4,359	100.00	0.0	33.14	1.0	2,042	46.86	1,281	
9	Sub-total	82,673	570	75.00	83,100	6.67	0.0	32.59	3.3	59,541	71.65	1,673	6

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2023											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)													
1	0.00 to < 0.15	¥ 452	¥ —	—%	¥ 452	0.09%	0.0	100.00%	1.0	¥ 176	39.05%	¥ —	
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	2,732	570	75.00	3,159	0.20	0.0	100.00	1.0	2,113	66.90	—	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	414,647	625	75.00	415,116	0.07	0.2	45.00	1.3	72,321	17.42	132	
2	0.15 to < 0.25	76,921	—	—	76,921	0.20	0.1	45.00	1.0	23,752	30.87	70	
3	0.25 to < 0.50	137,788	—	—	137,788	0.38	1.2	45.00	1.2	65,580	47.59	238	
4	0.50 to < 0.75	3,815	—	—	3,815	0.62	0.0	45.00	4.9	4,049	106.12	10	
5	0.75 to < 2.50	90,513	—	—	90,513	1.54	3.7	45.00	1.2	77,516	85.64	627	
6	2.50 to < 10.00	408	—	—	408	6.60	0.0	45.00	1.0	600	147.07	12	
7	10.00 to < 100.00	782	5,981	75.00	5,268	14.17	0.0	45.00	4.5	12,633	239.77	335	
8	100.00 (Default)	4,923	—	—	4,923	100.00	0.0	45.00	1.0	0	0.00	2,215	
9	Sub-total	729,800	6,606	75.00	734,754	1.10	5.3	45.00	1.3	256,453	34.90	3,644	502
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	515,734	6,008	75.00	520,240	0.07	0.6	83.95	1.3	154,143	29.62	38	
2	0.15 to < 0.25	50,971	—	—	50,971	0.21	0.1	93.37	1.3	35,524	69.69	5	
3	0.25 to < 0.50	8,061	598	75.00	8,509	0.40	0.0	65.28	2.1	6,990	82.15	8	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,427	—	—	2,427	1.02	0.0	90.71	1.3	3,603	148.45	2	
6	2.50 to < 10.00	954	—	—	954	3.54	0.0	99.99	1.0	2,464	258.33	0	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	578,148	6,606	75.00	583,103	0.09	0.8	84.55	1.3	202,726	34.76	55	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	15,131	—	—	15,131	0.29	21.0	72.13	—	5,754	38.02	32	
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	15,131	—	—	15,131	0.29	21.0	72.13	—	5,754	38.02	32	41

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 37,149	26.78%	¥ 9,949	0.09%	40.8	58.92%	—	¥ 338	3.40%	¥ 5	
2	0.15 to < 0.25	48,024	670,249	11.22	123,273	0.21	183.8	71.83	—	10,148	8.23	193	
3	0.25 to < 0.50	20,210	1,011,570	7.13	92,427	0.35	126.3	76.35	—	11,867	12.84	247	
4	0.50 to < 0.75	43,877	279,755	11.22	75,285	0.53	90.4	71.83	—	12,688	16.85	288	
5	0.75 to < 2.50	11,436	190,801	12.30	34,914	1.09	98.0	70.86	—	9,982	28.59	271	
6	2.50 to < 10.00	33,901	61,669	11.85	41,211	4.92	39.2	71.96	—	33,920	82.30	1,461	
7	10.00 to < 100.00	209	1,277	10.06	337	54.90	0.4	69.97	—	593	175.85	133	
8	100.00 (Default)	154	4,604	7.66	7,197	100.00	7.9	72.31	—	8,158	113.35	4,552	
9	Sub-total	157,814	2,257,078	9.75	384,596	2.80	587.0	72.52	—	87,698	22.80	7,153	¥ 8,738
Residential mortgage exposures													
1	0.00 to < 0.15	4,246,304	12,817	100.00	4,259,122	0.10	140.2	15.61	—	158,776	3.72	673	
2	0.15 to < 0.25	2,278,048	19	100.00	2,278,068	0.16	100.5	16.41	—	130,190	5.71	619	
3	0.25 to < 0.50	3,664,257	863	100.00	3,665,130	0.32	219.7	15.82	—	327,101	8.92	1,862	
4	0.50 to < 0.75	69,295	—	—	69,295	0.68	5.1	20.65	—	13,900	20.05	98	
5	0.75 to < 2.50	99,322	19	100.00	99,341	0.86	10.0	18.45	—	20,855	20.99	158	
6	2.50 to < 10.00	8,146	—	—	8,146	7.36	0.2	12.57	—	4,078	50.06	75	
7	10.00 to < 100.00	59,239	7	100.00	59,247	19.48	3.3	16.61	—	54,868	92.60	1,933	
8	100.00 (Default)	26,296	9	100.00	26,817	100.00	1.6	17.13	—	7,624	28.43	3,984	
9	Sub-total	10,450,911	13,737	100.00	10,465,170	0.57	481.0	15.93	—	717,395	6.85	9,405	26,528
Other retail exposures													
1	0.00 to < 0.15	0	19,533	21.44	4,188	0.09	17.5	17.98	—	180	4.29	0	
2	0.15 to < 0.25	182,069	—	—	182,069	0.23	53.3	69.59	—	57,834	31.76	303	
3	0.25 to < 0.50	172,364	—	—	172,364	0.36	65.3	39.40	—	41,522	24.08	258	
4	0.50 to < 0.75	411,074	120,980	27.28	444,417	0.55	230.9	35.00	—	120,853	27.19	901	
5	0.75 to < 2.50	171,332	7,564	99.73	178,876	1.26	94.3	61.02	—	120,082	67.13	1,406	
6	2.50 to < 10.00	44,472	14,936	37.86	50,128	6.19	35.2	35.04	—	26,792	53.44	1,103	
7	10.00 to < 100.00	2,984	649	94.57	3,629	38.59	0.7	35.22	—	2,949	81.26	605	
8	100.00 (Default)	8,211	1,871	30.09	17,117	100.00	9.7	49.28	—	7,764	45.35	7,814	
9	Sub-total	992,509	165,534	31.15	1,052,792	2.60	507.2	46.29	—	377,979	35.90	12,393	12,916
Lease transactions													
1	0.00 to < 0.15	195,247	—	—	195,247	0.08	0.4	45.00	2.5	48,733	24.95	71	
2	0.15 to < 0.25	131,282	—	—	131,282	0.20	0.1	45.00	3.4	69,678	53.07	120	
3	0.25 to < 0.50	60,302	—	—	60,302	0.39	0.3	45.00	2.5	37,692	62.50	106	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	35,628	—	—	35,628	1.70	0.2	45.00	2.6	36,110	101.35	272	
6	2.50 to < 10.00	8,482	—	—	8,482	6.92	0.0	45.00	1.9	13,278	156.53	264	
7	10.00 to < 100.00	14,871	—	—	14,871	18.41	0.0	45.00	3.9	36,584	246.00	1,232	
8	100.00 (Default)	271	—	—	850	100.00	0.0	45.00	1.0	0	0.00	382	
9	Sub-total	446,085	—	—	446,664	1.21	1.2	45.00	2.8	242,077	54.19	2,451	2,097
Total (all portfolios)		¥ 61,557,763	¥ 8,091,014	56.58%	¥ 65,734,765	0.51%	1,617.2	36.57%	2.0	¥ 11,963,935	18.20%	¥ 111,886	¥ 127,304

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 count 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, 2022											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 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												
		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	
Item No.	PD scale	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
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											
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
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												
		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	
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 count 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, 2023	
		a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 151,667	¥ 151,667
2	Sovereign Exposures – AIRB	26,258	26,258
3	Financial Institution Exposures – FIRB	123,043	123,043
4	Financial Institution Exposures – AIRB	112,220	112,220
5	Corporate exposures (excluding specialised lending) – FIRB	2,264,961	2,264,961
6	Corporate exposures (excluding specialised lending) – AIRB	4,599,647	4,599,647
7	Specialised lending – FIRB	788,958	788,958
8	Specialised lending – AIRB	1,578,013	1,578,013
9	Retail – Qualifying revolving retail exposures	87,698	87,698
10	Retail – Residential mortgage exposures	717,395	717,395
11	Retail – Other retail exposures	377,979	377,979
12	Equity Exposures – FIRB	1,475,783	1,475,783
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	464,934	464,934
15	Purchased receivables – AIRB	61,655	61,655
16	Total	¥ 12,830,218	¥ 12,830,218

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

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.

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

CR10		Millions of Yen, %															
September 30, 2023																	
a	b	c	d	e	f	g	h	i	j	k	l						
Specialised lending (supervisory slotting criteria approach)																	
Other than high-volatility commercial real estate (HVCRE)																	
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts	Expected losses						
					PF	OF	CF	IPRE	Total								
Strong	< 2.5 years	¥	—	¥	—	50%	¥	—	¥	—	¥	—	¥	—	¥	—	
	≥ 2.5 years		—		—	70%		—		—		—		—		—	
Good	< 2.5 years		—		—	70%		—		—		—		—		—	
	≥ 2.5 years		177		—	90%		—		177		—		177		159	
Satisfactory			6,078		—	115%		3,074		—		—		3,004		6,078	
Weak			—		—	250%		—		—		—		—		—	
Default			—		—		—	—		—		—		—		—	
Total		¥	6,256	¥	—		—	¥	3,074	¥	177	¥	—	¥	3,004	¥	6,256
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	¥	9,413	¥	2,832	70%					¥	11,537	¥	8,076	¥	46	
	≥ 2.5 years		9,155		13,678	95%						19,414		18,443		77	
Good	< 2.5 years		49,536		15,951	95%						61,500		58,425		246	
	≥ 2.5 years		23,430		32,052	120%						47,470		56,964		189	
Satisfactory			58,092		256,617	140%						250,555		350,778		7,015	
Weak			45,570		89,628	250%						112,791		281,978		9,023	
Default			—		—							—		—		—	
Total		¥	195,198	¥	410,761	—						¥	503,269	¥	774,665		¥16,598
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		¥	13,977	¥	7,529	300%					¥	21,507	¥	64,523			
Simple risk weight method – Unlisted shares			55,368		13,515	400%						65,505		262,021			
Internal Models Approach			—		—							—		—			
Total		¥	69,346	¥	21,045	—						¥	87,013	¥	326,544		
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, 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%						—	—	

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

CCR1		Millions of Yen					
		September 30, 2023					
		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)	960,548	863,543			1,824,092	468,784
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					877,021	163,220
5	Exposure variation estimation model					—	—
6	Total						¥ 632,004

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

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

CCR2		Millions of Yen	
		September 30, 2023	
		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	1,540,171	691,216
5	Total portfolios subject to the CVA capital charge	¥ 1,540,171	¥ 691,216

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

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

CCR3		Millions of Yen									
		September 30, 2023									
Item No.	Regulatory portfolio	Risk weight	a	b	c	d	e	f	g	h	i
			Credit equivalent amounts (post-CRM)								
			0%	10%	20%	50%	75%	100%	150%	Other	Total
1	Government of Japan and Bank of Japan (BOJ)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks		—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—
4	Local governments of Japan		—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—
9	The three local public corporations		—	—	—	—	—	—	—	—	—
10	Financial institutions and type I financial instruments business operators		—	—	716,277	—	—	—	—	—	716,277
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc., and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	1,494	—	—	1,494
14	Total		¥ —	¥ —	¥ 716,277	¥ —	¥ —	¥ 1,494	¥ —	¥ —	¥ 717,772

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

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		—	—	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 in 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, 2023						
		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	¥ 17,382	0.01%	0.0	26.20%	2.4	¥ 1,671	9.61%
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	17,382	0.01	0.0	26.20	2.4	1,671	9.61
Financial Institution exposures								
1	0.00 to < 0.15	739,064	0.04	0.1	24.10	2.5	143,779	19.45
2	0.15 to < 0.25	92	0.20	0.0	21.32	3.4	60	64.65
3	0.25 to < 0.50	29,274	0.28	0.0	10.24	3.5	24,119	82.39
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	768	2.03	0.0	45.00	3.5	987	128.50
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	769,200	0.05	0.1	22.93	2.5	168,946	21.96
Corporate exposures and SME exposures								
1	0.00 to < 0.15	712,660	0.03	0.3	23.11	1.4	98,687	13.84
2	0.15 to < 0.25	16,334	0.20	0.0	44.02	2.5	7,290	44.63
3	0.25 to < 0.50	27,156	0.35	0.1	45.00	1.7	13,497	49.70
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	3,674	1.39	0.0	45.00	3.0	3,886	105.78
6	2.50 to < 10.00	598	5.12	0.0	45.00	1.1	807	134.85
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	7	100.00	0.0	45.00	1.0	—	0.00
9	Sub-total	760,432	0.06	0.6	23.83	1.4	124,169	16.32
Specialised lending								
1	0.00 to < 0.15	28,154	0.10	0.1	45.00	3.9	11,911	42.30
2	0.15 to < 0.25	961	0.20	0.0	45.00	4.6	621	64.67
3	0.25 to < 0.50	22,035	0.30	0.1	45.00	4.8	17,428	79.09
4	0.50 to < 0.75	18,272	0.65	0.0	45.00	4.7	19,242	105.31
5	0.75 to < 2.50	34,218	1.16	0.0	45.00	4.6	42,443	124.03
6	2.50 to < 10.00	31,145	3.11	0.0	45.00	4.7	49,205	157.98
7	10.00 to < 100.00	19,033	30.79	0.0	45.00	4.6	48,605	255.37
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	153,821	4.84	0.3	45.00	4.6	189,460	123.16
Total (all portfolios)		¥ 1,700,837	0.49%	1.0	24.46%	2.2	¥ 484,248	28.47%

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, 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 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, 2023					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ —	¥ 511,379	¥ —	¥ 762,901	¥ 110,028	¥ 472,875
2	Cash (other currency)	—	1,083,716	—	588,873	1,378,219	1,846
3	Domestic sovereign debt	6,250	39,211	15,485	59,610	190,148	326,117
4	Other sovereign debt	6,296	—	—	—	895,144	3,581,359
5	Government agency debt	—	—	—	—	221,738	72,543
6	Corporate bonds	—	—	—	—	183,499	—
7	Equity securities	—	—	—	8,346	1,600,291	723,889
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 12,546	¥ 1,634,307	¥ 15,485	¥ 1,419,731	¥ 4,579,068	¥ 5,178,630

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

## CCR6: Credit derivatives exposures

CCR6		Millions of Yen	
		September 30, 2023	
		a	b
Item No.		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 21,600	¥ 21,600
2	Index credit default swaps	53,988	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 75,588	¥ 21,600
Fair values			
7	Positive fair value (asset)	10	541
8	Negative fair value (liability)	(1,269)	(10)

CCR6		Millions of Yen	
		September 30, 2022	
		a	b
Item No.		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)

## CCR8: Exposures to central counterparties (CCP)

Item No.	CCR8	Millions of Yen	
		September 30, 2023	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 70,897
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 1,854,273	37,085
3	(i) OTC derivatives	1,666,304	33,326
4	(ii) Exchange-traded derivatives	84,863	1,697
5	(iii) Repo transactions	103,105	2,062
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	288,085	5,761
9	Pre-funded default fund contributions	41,653	28,049
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, 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	—	—

**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, 2023								
		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	¥ 85,268	¥ —	¥ 85,268	¥ 309,078	¥ —	¥ 309,078	¥ 182,015	¥ —	¥ 182,015
2	Residential mortgage	85,268	—	85,268	18,000	—	18,000	143,435	—	143,435
3	Credit card	—	—	—	41,433	—	41,433	26,530	—	26,530
4	Other retail exposures	—	—	—	249,644	—	249,644	12,048	—	12,048
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	8,175	—	8,175	3,598	—	3,598	1,276,757	—	1,276,757
7	Loans to corporates	—	—	—	—	—	—	1,276,757	—	1,276,757
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	8,175	—	8,175	3,598	—	3,598	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

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	—	—	—	—	—	—	—	—	—

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

As of September 30, 2023

Not applicable.

As of September 30, 2022

Not applicable.

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

SEC3		Millions of Yen														
		September 30, 2023														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
Item No.		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)							
		Securitisation			Re-securitisation					Securitisation			Re-securitisation			
			Retail underlying	Wholesale			Senior	Non-senior				Retail underlying	Wholesale		Senior	Non-senior
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 192,504	¥ 192,504	¥ 192,504	¥ 188,906	¥ 3,598	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	171,768	171,768	171,768	171,768	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	28,762	28,762	28,762	28,762	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	13,077	13,077	13,077	4,902	8,175	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—	—
Exposure values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	404,264	404,264	404,264	392,490	11,773	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,849	1,849	1,849	1,849	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	143,349	143,349	143,349	113,287	30,062	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	448	448	448	448	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	83	83	83	83	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	11,467	11,467	11,467	9,062	2,404	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	35	35	35	35	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—	—

SEC3		Millions of Yen														
		September 30, 2022														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
Item No.		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)							
		Securitisation			Re-securitisation					Securitisation			Re-securitisation			
			Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior		
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 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	—	—	—	—	—	—	—	—	—	—	—



#### 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, 2023														
Item No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)							
		Securitisation				Re-securitisation			Securitisation				Re-securitisation			
				Retail underlying	Wholesale			Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥1,411,699	¥1,411,699	¥1,411,699	¥150,085	¥1,261,613	¥	¥	¥	¥	¥	¥	¥	¥	¥	¥
2	> 20% to 50% risk weight	20,464	20,464	20,464	5,320	15,143	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	23,108	23,108	23,108	23,108	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	3,500	3,500	3,500	3,500	—	—	—	—	—	—	—	—	—	—	—
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)	1,432,242	1,432,242	1,432,242	155,484	1,276,757	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	26,530	26,530	26,530	26,530	—	—	—	—	—	—	—	—	—	—	—
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)	212,438	212,438	212,438	28,840	183,598	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	15,003	15,003	15,003	15,003	—	—	—	—	—	—	—	—	—	—	—
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)	16,995	16,995	16,995	2,307	14,687	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,200	1,200	1,200	1,200	—	—	—	—	—	—	—	—	—	—	—
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, 2022														
		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		Retail underlying		Wholesale	Re-securitisation	Senior	Non-senior		Securitisation		Re-securitisation		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	—	—	—	—	—	—	—	—	—	—	—

## MR1: Market risk under standardised approach

Item No.	MR1	Millions of Yen	
		September 30, 2023	
		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1	Interest rate risk (general and specific)	¥	39,521
2	Equity risk (general and specific)		—
3	Foreign exchange risk		76,859
4	Commodity risk		11
	Options transactions		
5	Simplified approach		—
6	Delta-plus method		—
7	Scenario approach		—
8	Specific risk related to securitisation exposures		—
9	Total	¥	116,391

Item No.	MR1	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		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

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

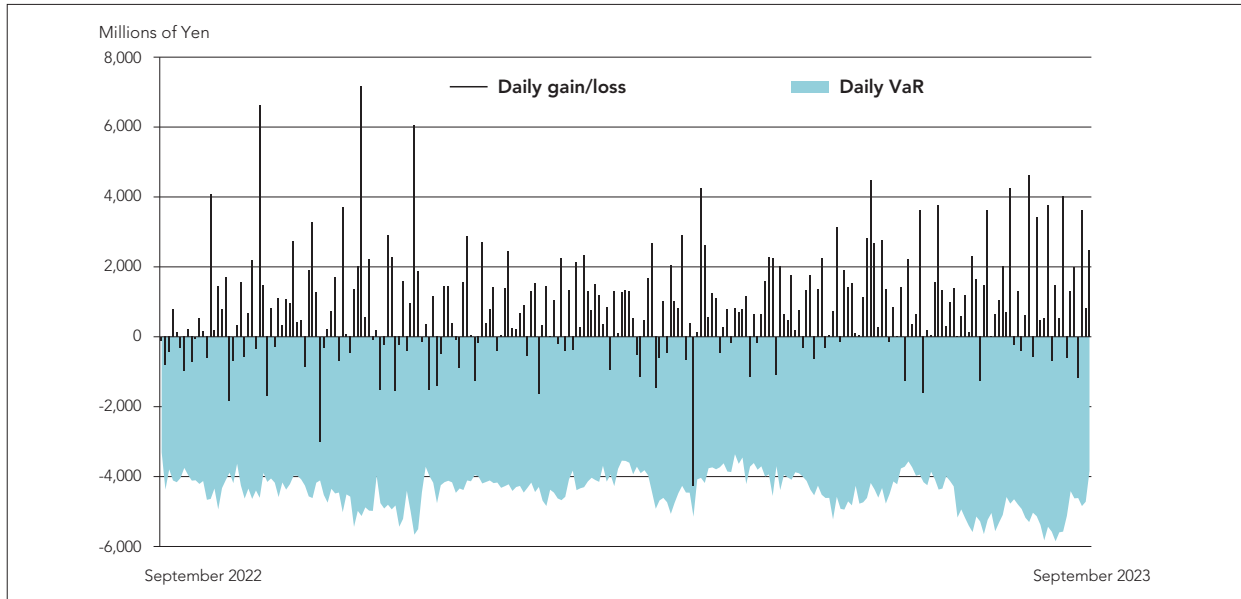
MR3	Millions of Yen	
Item No.	September 30, 2023	
VaR (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value	¥ 17,530
2	Average value	12,426
3	Minimum value	8,753
4	Period end	10,020
Stressed VaR (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value	39,040
6	Average value	30,286
7	Minimum value	23,065
8	Period end	37,854
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, 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)	—

## MR4: Backtesting results by Internal Model Approaches (IMA)

MR4

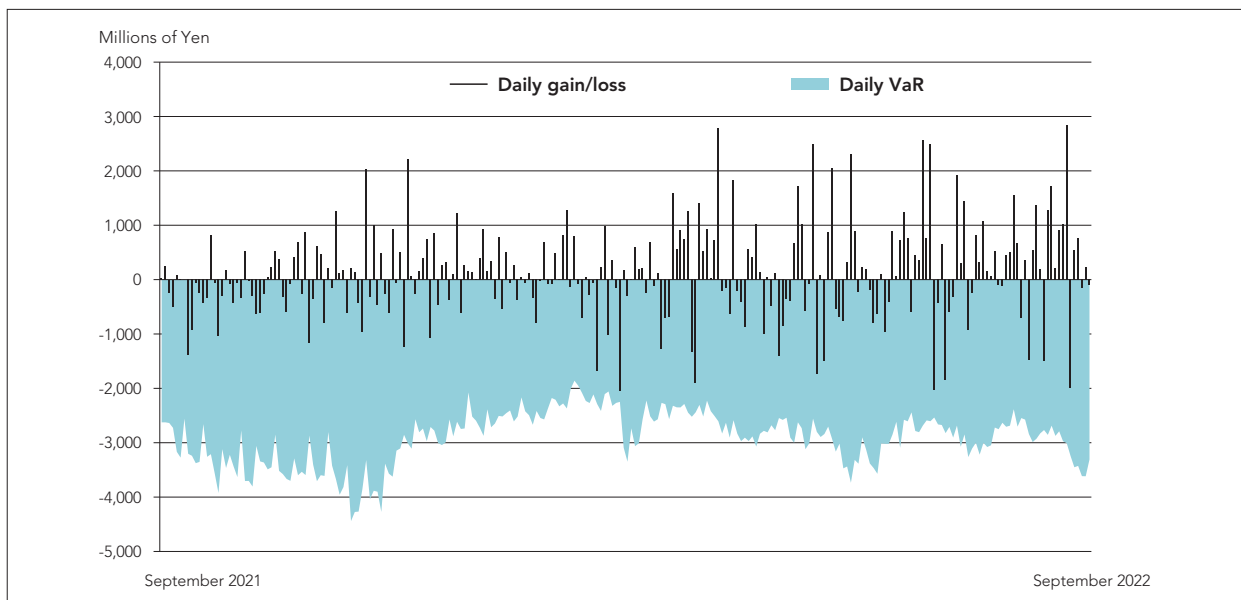
September 30, 2023



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

MR4

September 30, 2022



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

## IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
Item No.		September 30, 2023	September 30, 2022	September 30, 2023	September 30, 2022
1	Parallel up	¥ 72,606	¥ 76,943	¥ (84,363)	¥ (88,228)
2	Parallel down	105	2,991	80,768	84,166
3	Steepener	48,341	93,325		
4	Flattener	1,572	—		
5	Short rate up	10,147	2,630		
6	Short rate down	3,595	26,614		
7	Maximum	72,606	93,325	80,768	84,166
		e		f	
		September 30, 2023		September 30, 2022	
8	Tier 1 Capital	¥ 2,894,472		¥ 2,760,252	

## CCyB1: Countercyclical buffer requirement: Status by Country or Region

CCyB1	Millions of Yen, %			
	September 30, 2023			
	a	b	c	d
Country or region	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Countercyclical buffer requirement amount
Australia	1.00%	¥ 175,977		
France	0.50%	95,529		
Germany	0.75%	33,871		
Hong Kong	1.00%	24,199		
Luxembourg	0.50%	143,321		
Netherlands	1.00%	102,813		
Sweden	2.00%	3,344		
United Kingdom	2.00%	412,728		
Subtotal		991,786		
Total		¥ 19,530,946	0.06%	¥ 14,585

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 eight 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.

CCyB1	Millions of Yen, %			
	September 30, 2022			
	a	b	c	d
Country or region	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Countercyclical 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.

## 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	2023	2022
<b>On-Balance Sheet Exposures</b>				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 47,354,996	¥ 45,983,329
1a	1	Total Assets Reported in the Consolidated Balance Sheet	53,646,199	52,558,872
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)	6,291,203	6,575,543
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	300,487	265,764
3		Total On-Balance Sheet Exposures (A)	47,054,508	45,717,565
<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.	1,368,060	1,394,805
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.	1,264,665	1,303,091
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	1,260,774	1,046,462
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)	25,020	85,754
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	21,600	29,100
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	21,600	29,100
11	4	Total Exposures Related to Derivative Transactions (B)	3,868,479	3,658,604
<b>Exposures Related to Repo Transactions</b>				
12		The Amount of Assets Related to Repo Transactions, etc.	582,904	509,341
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	253,618	293,293
15		The Exposures for Agent Repo Transactions		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	836,522	802,635
<b>Exposures Related to Off-Balance Sheet Transactions</b>				
17		Notional Amount of Off-Balance Sheet Transactions	9,193,279	8,950,470
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	5,486,376	5,348,626
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,706,903	3,601,843
<b>Basel III Leverage Ratio on a Consolidated Basis</b>				
20		The Amount of Capital (Tier 1 Capital) (E)	2,894,472	2,760,252
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 55,466,415	¥ 53,780,647
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	5.21%	5.13%
		Minimum leverage ratio requirement	3.00%	
		Leverage ratio buffer requirement	—	
<b>Basel III Leverage Ratio on a Consolidated basis (Including due from the Bank of Japan)</b>				
		Total Exposures (F)	¥ 55,466,415	¥ 53,780,647
		The Bank of Japan Deposit	19,498,955	16,279,147
		Total Exposures (Including due from the Bank of Japan) (F')	74,965,370	70,059,794
		Basel III Leverage Ratio on a Consolidated basis (Including due from the Bank of Japan) (H) = (E)/(F')	3.86%	3.93%

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 financial reporting but was conducted by the external auditor in 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 the 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 2023 2nd Quarter		Fiscal Year 2023 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 20,631,012		¥ 20,202,105	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,141,291	¥ 928,504	¥ 19,027,915	¥ 908,177
3	of which: Stable deposits	1,806,420	54,192	1,782,034	53,461
4	of which: Less stable deposits	8,739,683	874,312	8,543,594	854,716
5	Cash outflows related to unsecured wholesale funding	15,652,611	12,032,726	16,044,195	12,626,543
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,943,525	8,323,640	12,362,171	8,944,519
8	of which: Debt securities	3,709,086	3,709,086	3,682,024	3,682,024
9	Cash outflows related to secured funding, etc.	7,648		2,662	
10	Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	7,889,795	2,749,690	7,773,885	2,689,596
11	of which: Cash outflows related to derivative transactions, etc.	1,393,945	1,393,945	1,366,904	1,366,904
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	6,495,849	1,355,744	6,406,981	1,322,691
14	Cash outflows related to contractual funding obligations, etc.	528,842	416,579	424,892	344,853
15	Cash outflows related to contingencies	679,899	18,050	659,930	17,657
16	Total cash outflows	16,153,201		16,589,489	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 219,838	¥ —	¥ 187,013	¥ —
18	Cash inflows related to collection of loans, etc.	2,990,199	2,048,345	2,327,179	1,486,332
19	Other cash inflows	649,851	501,784	551,998	466,878
20	Total cash inflows	3,859,889	2,550,129	3,066,191	1,953,210
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 20,631,012		¥ 20,202,105	
22	Net cash outflows	13,603,072		14,636,278	
23	Consolidated Liquidity Coverage Ratio (LCR)	151.6%		138.0%	
24	The number of data used to calculate the average value	62		62	

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

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

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

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

Our consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Going forward, 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 deposits 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 don't apply the "Treatment for Qualifying Operational Deposits" and the "Additional Collateral Requirements At the Time of Market Valuation Change Based on the Scenario Approach" stipulated by the Notification.

In addition, in consideration of the impact on the consolidated liquidity coverage ratio, monthly or quarterly data are used to calculate daily averages for consolidated subsidiaries that are immaterial and have practical limitations.

## 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 2023 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	¥ 3,196,657	¥ —	¥ —	¥ 276,000	¥ 3,472,657	
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	3,196,657	—	—	219,817	3,416,475	
3	of which: Other capital instruments that are not included in the above category	—	—	—	56,182	56,182	
4	Funding from retail and small business customers	12,912,394	—	—	5,896,477	17,517,632	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	12,912,394	—	—	5,896,477	17,517,632	
7	Wholesale funding	5,139,996	26,662,772	3,619,430	8,888,739	16,524,861	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	5,139,996	26,662,772	3,619,430	8,888,739	16,524,861	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	452,315	1,252,282	45,599	—	34,801	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	452,315	1,252,282	45,599	—	34,801	
14	Total available stable funding						¥ 37,549,953
Required stable funding (RSF) items (2)							
15	HQLA						¥ 1,162,092
16	Deposits held at financial institutions for operational purposes	—	—	—	43,357	43,357	
17	Loans, repo transactions-related assets, securities and other similar assets	192,110	6,476,551	2,153,442	28,664,053	27,494,765	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	582,904	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	56,203	1,377,223	496,343	2,620,680	3,118,888	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,921,954	1,142,683	12,309,722	12,944,310	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	773,525	108,344	298,363	634,871	
22	of which: Residential mortgages	—	425,393	351,543	10,953,489	8,783,818	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	329,857	246,385	5,946,524	4,370,503	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	135,907	169,075	162,871	2,780,161	2,647,748	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,132,211	478,331	2,978	2,798,226	3,903,872	
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)	—	—	—	365,657	310,808	
29	of which: Derivative assets	—	—	—	339,597	339,597	
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	71,290	71,290	
31	of which: All other assets not included in the above categories	1,132,211	478,331	2,978	2,021,680	3,182,175	
32	Off-balance sheet items	—	—	—	7,343,630	576,192	
33	Total required stable funding						¥ 33,180,280
34	Consolidated net stable funding ratio (NSFR)						113.1%

Item No.		Millions of Yen, %						
		Fiscal Year 2023 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	¥ 3,141,984	¥ —	¥ —	¥ 265,000	¥ 3,406,984		
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	3,141,984	—	—	192,980	3,334,965		
3	of which: Other capital instruments that are not included in the above category	—	—	—	72,019	72,019		
4	Funding from retail and small business customers	13,106,641	—	—	5,791,273	17,587,251		
5	of which: Stable deposits	—	—	—	—	—		
6	of which: Less stable deposits	13,106,641	—	—	5,791,273	17,587,251		
7	Wholesale funding	5,166,498	25,077,907	3,949,833	9,014,431	15,882,539		
8	of which: Operational deposits	—	—	—	—	—		
9	of which: Other wholesale funding	5,166,498	25,077,907	3,949,833	9,014,431	15,882,539		
10	Liabilities with matching interdependent assets	—	—	—	—	—		
11	Other liabilities	387,241	1,282,868	40,000	—	31,398		
12	of which: Derivative liabilities							
13	of which: All other liabilities and equity not included in the above categories	387,241	1,282,868	40,000	—	31,398		
14	Total available stable funding					¥ 36,908,173		
Required stable funding (RSF) items (2)								
15	HQLA					¥ 1,095,488		
16	Deposits held at financial institutions for operational purposes	—	—	—	55,019	55,019		
17	Loans, repo transactions-related assets, securities and other similar assets	180,096	6,003,416	2,377,303	27,912,353	26,739,690		
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	590,027	—	—	0		
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	51,880	981,523	513,888	2,485,985	2,930,751		
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,958,383	1,368,073	11,743,181	12,601,097		
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	789,460	121,930	261,177	625,461		
22	of which: Residential mortgages	—	419,709	356,532	10,958,428	8,683,267		
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	323,890	251,518	5,976,666	4,328,889		
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	128,216	53,772	138,809	2,724,757	2,524,574		
25	Assets with matching interdependent liabilities	—	—	—	—	—		
26	Other assets	1,058,217	555,422	2,768	3,357,352	4,342,229		
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)				497,407	422,796		
29	of which: Derivative assets				325,082	325,082		
30	of which: Derivative liabilities (before deduction of variation margin posted)				60,870	60,870		
31	of which: All other assets not included in the above categories	1,058,217	555,422	2,768	2,473,991	3,533,480		
32	Off-balance sheet items				7,170,528	539,020		
33	Total required stable funding					¥ 32,771,449		
34	Consolidated net stable funding ratio (NSFR)					112.6%		

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

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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, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,291,323	¥ 2,285,519	¥ 2,208,099	¥ 2,163,879	¥ 2,151,864
2	Tier 1	2,575,868	2,570,189	2,491,839	2,445,875	2,433,390
3	Total capital	2,848,246	2,808,394	2,779,614	2,745,637	2,764,597
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	23,672,783	23,130,693	22,662,408	22,116,217	21,743,948
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	9.67%	9.88%	9.74%	9.78%	9.89%
6	Tier 1 ratio	10.88%	11.11%	10.99%	11.05%	11.19%
7	Total capital ratio	12.03%	12.14%	12.26%	12.41%	12.71%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	55,228,873	54,138,818	51,875,741	51,968,866	53,548,001
14	Basel III leverage ratio	4.66%	4.74%	4.80%	4.70%	4.54%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2023	Fiscal Year 2023	Fiscal Year 2022	Fiscal Year 2022	Fiscal Year 2022
		2nd Quarter	1st Quarter	4th Quarter	3rd Quarter	2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 20,631,012	¥ 20,202,105	¥ 19,451,554	¥ 19,347,711	¥ 19,092,731
16	Net cash outflows	13,651,192	14,709,340	14,112,230	13,108,601	12,831,948
17	Consolidated LCR	151.1%	137.3%	137.8%	147.5%	148.7%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	37,206,077	36,553,845	36,041,041	35,681,220	36,138,973
19	Total required stable funding	32,908,669	32,478,139	31,383,240	31,246,650	31,752,283
20	Consolidated NSFR	113.0%	112.5%	114.8%	114.1%	113.8%

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

## Scope of Consolidation

Consolidated

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

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

Name	Principal Business Operations
Sumitomo Mitsui Trust 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	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves					
1a+2-1c-26		Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,196,560	¥ 2,148,466	
1a		of Which: Capital Stock and Capital Surplus	684,926	684,926	
2		of Which: Retained Earnings	1,549,830	1,500,329	
1c		of Which: Treasury Stock (Deduction)	—	—	
26		of Which: Earnings to be Distributed (Deduction)	38,196	36,789	
		of Which: Others	—	—	
1b		Subscription Rights to Common Shares	—	—	
3		Accumulated Other Comprehensive Income	349,152	164,948	(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)	2,545,713	2,313,414	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9		Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	83,618	80,566	
8		of Which: Goodwill (Including Those Equivalent)	6,176	10,278	
9		of Which: Other Intangible Assets	77,441	70,287	
10		Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	413	473	
11		Deferred Gains or Losses on Derivatives under Hedge Accounting	(11,542)	(69,140)	
12		Shortfall of Eligible Provisions to Expected Losses	7,300	—	
13		Securitisation Gain on Sale	832	1,235	
14		Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	6,711	11,133	
15		Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	167,056	137,282	
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)	254,390	161,550	
Common Equity Tier 1 Capital (CET1)					
29		Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,291,323	¥ 2,151,864	



CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2023	2022	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)	14,545	11,535	
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)	284,545	281,535	
<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	
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	
<b>Additional Tier 1 Capital (AT1)</b>				
44	Additional Tier 1 Capital (F) = (D) – (E)	284,545	281,525	
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>				
45	Tier 1 Capital (G) = (C) + (F)	2,575,868	2,433,390	
<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	265,417	305,579	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
48–49	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,248	2,296	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	—	—	
47	of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—	
49	of Which: Issued by Subsidiaries	—	—	
50	Provisions Allowed in Group Tier 2	3,713	24,870	
50a	of Which: General Allowance for Credit Losses	3,713	3,286	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	—	21,584	
51	Tier 2 Capital: Instruments and Provisions (H) ¥	272,378	¥ 332,747	

CC1	As of September 30		Millions of Yen, %			
Basel III Template No.			Items	a	b	c
				2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
Tier 2 Capital: Regulatory Adjustments						
52	Investments in Own Tier 2 Instruments	¥	—	¥	—	
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities		—		—	
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		—		—	
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		—		1,540	
57	Tier 2 Capital: Regulatory Adjustments	(I)	—		1,540	
Tier 2 Capital (T2)						
58	Tier 2 Capital	(J) = (H) – (I)	272,378		331,207	
Total Capital (TC = T1 + T2)						
59	Total Capital	(K) = (G) + (J)	2,848,246		2,764,597	
Total Risk Weighted Assets						
60	Total Risk Weighted Assets	(L)	23,672,783		21,743,948	
Capital Ratios (Consolidated)						
61	Common Equity Tier 1 Capital Ratio	(C)/(L)	9.67%		9.89%	
62	Tier 1 Capital Ratio	(G)/(L)	10.88%		11.19%	
63	Total Capital Ratio	(K)/(L)	12.03%		12.71%	
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)		196,428		131,549	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		119,205		142,505	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		—		—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		720		63,371	
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 Application of Cap)		3,713		3,286	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach		14,524		13,076	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Application of Cap)		—		21,584	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		114,589		107,264	
Capital Instruments Subject to Phase out Arrangements						
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements		—		—	
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)		—		—	
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements		—		—	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)		—		—	

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

The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in 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 the 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, 2023

## 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	¥ 22,176,859		
	Call Loans and Bills Bought	20,000		
	Receivables under Resale Agreements	110,028		
	Receivables under Securities Borrowing Transactions	472,875		
	Monetary Claims Bought	912,156		
	Trading Assets	2,209,971		
	Money Held in Trust	100		6-a
	Securities	8,056,287		2-b, 6-b
	Loans and Bills Discounted	32,722,624		6-c
	Foreign Exchanges	41,202		
	Lease Receivables and Investment Assets	693,742		
	Other Assets	4,340,945		6-d
	Tangible Fixed Assets	229,190		
	Intangible Fixed Assets	117,692		2-a
	Assets for Retirement Benefits	240,806		3
	Deferred Tax Assets	22,798		4-a
	Customers' Liabilities for Acceptances and Guarantees	607,793		
	Allowance for Loan Losses	(107,990)		
	Total Assets	¥ 72,867,085		

CC2	a	b	c
Items	Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
<b>(Liabilities)</b>			
Deposits	¥ 38,189,055		
Negotiable Certificates of Deposit	7,411,118		
Call Money and Bills Sold	87,498		
Payables under Repurchase Agreements	1,378,219		
Trading Liabilities	2,089,800		
Borrowed Money	7,229,871		8
Foreign Exchanges	330		
Short-term Bonds Payable	3,103,416		
Bonds Payable	2,049,589		
Borrowed Money from Trust Account	4,794,839		
Other Liabilities	3,120,680		6-e
Provision for Bonuses	12,695		
Provision for Directors' Bonuses	—		
Provision for Stocks Payment	1,015		
Liabilities for Retirement Benefits	11,462		
Provision for Reward Points Program	21,914		
Provision for Reimbursement of Deposits	2,856		
Provision for Contingent Losses	1,502		
Deferred Tax Liabilities	137,365		4-b
Deferred Tax Liabilities for Land Revaluation	2,381		4-c
Acceptances and Guarantees	607,793		
Total Liabilities	70,253,407		
<b>(Net Assets)</b>			
Capital Stock	342,037		1-a
Capital Surplus	342,889		1-b
Retained Earnings	1,549,830		1-c
Total Shareholders' Equity	2,234,756		
Valuation Differences on Available-for-Sale Securities	361,152		
Deferred Gains (Losses) on Hedges	(6,044)		5
Revaluation Reserve for Land	(4,724)		
Foreign Currency Translation Adjustments	20,270		
Remeasurements of defined benefit plans	(21,502)		
Total Accumulated Other Comprehensive Income	349,152	(a)	
Non-controlling Interests	29,767		7
Total Net Assets	2,613,677		
Total Liabilities and Net Assets	¥ 72,867,085		

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	1,549,830		1-c
Total Shareholders' Equity	¥ 2,234,756		

## (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	¥ 2,234,756	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	1,549,830		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	¥ 117,692		2-a
Securities	8,056,287		2-b
of Which: Goodwill Arising on the Application of the Equity Method	—		
Associated Deferred Tax Liabilities	34,073		

**(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)	¥ 6,176		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	77,441	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	¥ 240,806		3
Associated Deferred Tax Liabilities	73,749		

**(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)	¥ 167,056		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 22,798		4-a
Deferred Tax Liabilities	137,365		4-b
Deferred Tax Liabilities for Land Revaluation	2,381		4-c
Associated Intangible Fixed Assets	34,073		
Associated Assets for Retirement Benefits	73,749		

**(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)	¥ 413	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)	720	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)	720		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	¥ (6,044)		5

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (11,542)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

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

## (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 100		6-a
Securities	8,056,287		6-b
Loans and Bills Discounted	32,722,624	Including Subordinated Debts	6-c
Other Assets	4,340,945	Including derivatives	6-d
Other Liabilities	¥ 3,120,680	Including derivatives	6-e

## (2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	196,428		
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)	196,428		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	119,205		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before risk weighting)	119,205		73

## 7. Non-controlling Interests

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,767		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)	14,545	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,248	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48–49

## 8. Other Capital Instruments

### (1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 7,229,871		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	265,417		46



## As of September 30, 2022

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 Difference 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			
Remeasurements of defined benefit plans	(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

## Equity Investments in Funds

Consolidated

## Exposures Relating to Funds

As of September 30	Millions of Yen	
	2023	2022
Total exposures relating to funds	¥ 1,367,504	¥ 1,428,868
Look-through Approach	934,818	970,481
Mandate-based Approach	432,618	458,246
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	67	140

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, 2023	September 30, 2022	September 30, 2023	September 30, 2022
1	Credit risk (excluding counterparty credit risk)	¥ 14,246,441	¥ 12,961,090	¥ 1,200,864	¥ 1,093,228
2	of Which: Standardised Approach (SA)	525,819	465,124	42,065	37,209
3	of Which: Internal Ratings-Based (IRB) Approach	12,739,430	11,737,770	1,080,303	995,362
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	279,946	90,940	22,395	7,275
	Other assets	701,244	667,255	56,099	53,380
4	Counterparty credit risk (CCR)	1,392,833	1,292,523	113,751	105,486
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	468,352	421,391	39,694	35,712
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	690,362	644,275	55,229	51,542
	of Which: Central Counterparty (CCP)	70,897	79,751	5,671	6,380
	Others	163,220	147,104	13,155	11,851
7	Equity positions in banking book under market-based approach	302,133	367,549	25,620	31,168
8	Equity investment in funds (Look-Through Approach (LTA))	1,844,440	1,273,213	147,555	101,857
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,734,202	2,037,500	138,736	163,000
	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)	841	1,762	67	140
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	371,322	416,099	29,705	33,287
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	355,787	399,947	28,463	31,995
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,451	15,904	1,236	1,272
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	83	247	6	19
16	Market risk	1,770,141	1,285,223	141,611	102,817
17	of Which: Standardised Approach (SA)	67,059	28,663	5,364	2,293
18	of Which: Internal Model Approaches (IMA)	1,703,082	1,256,559	136,246	100,524
19	Operational risk	881,082	811,103	70,486	64,888
20	of Which: Basic Indicator Approach (BIA)	142,736	131,098	11,418	10,487
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	738,346	680,005	59,067	54,400
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	299,807	514,630	25,423	43,640
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 23,672,783	¥ 21,743,948	¥ 1,893,822	¥ 1,739,515

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



## CR1: Credit quality of assets

CR1  Item No.		Millions of Yen			
		September 30, 2023			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
Defaulted exposures	Non-defaulted exposures				
On-balance sheet assets					
1	Loans and Bills Discounted	¥ 106,873	¥ 32,078,402	¥ 93,635	¥ 32,091,640
2	Debt Securities	0	4,475,400	—	4,475,400
3	Other on-balance sheet assets (debt-based assets)	15,334	23,563,313	13,567	23,565,080
4	Total on-balance sheet assets (1+2+3)	122,208	60,117,116	107,203	60,132,121
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	127	607,665	787	607,005
6	Commitments, etc.	948	5,179,915	1,492	5,179,371
7	Total off-balance sheet assets (5+6)	1,076	5,787,580	2,279	5,786,377
Total					
8	Total (4+7)	¥ 123,284	¥ 65,904,697	¥ 109,482	¥ 65,918,499

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

CR1		Millions of Yen			
		September 30, 2022			
Item No.		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 in 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, 2023	
	Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 165,939
2	Of which: Newly defaulted	27,481
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status 14,249
4	for each factor during the first half	Of which: Written-offs 4,657
5	Of which: Other factors	(52,305)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	122,208

Notes: 1. The end of the previous fiscal year indicates March 31, 2023, and the end of the first half indicates September 30, 2023.

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

CR2 Item No.	Millions of Yen	
	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.

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

CR3  Item No.		Millions of Yen				
		September 30, 2023				
		a	b	c	d	e
		Unsecured exposures	Secured exposures	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 30,681,812	¥ 1,409,828	¥ 420,319	¥ 298,227	¥ —
2	Debt Securities	4,475,400	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	23,564,963	116	108	4	—
4	Total (1+2+3)	¥ 58,722,176	¥ 1,409,945	¥ 420,427	¥ 298,231	¥ —
5	Of which: defaulted	93,130	7,916	7,245	—	—

CR3		Millions of Yen				
		September 30, 2022				
		a	b	c	d	e
Item No.		Unsecured exposures	Secured exposures	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	—	—

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

Item No.	Asset classes	Millions of Yen, %					
		September 30, 2023					
		a		b		c	
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		RWA density
1	Cash	¥ 118	¥ —	¥ 118	¥ —	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)	64	—	64	—	—	—
3	Foreign central governments and foreign central banks	380,011	—	380,011	—	30,294	7.97
4	Bank for International Settlements, etc.	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	21,641	—	21,641	—	21,641	100.00
7	Multilateral development banks (MDBs)	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government-affiliated agencies of Japan	5	—	5	—	0	10.00
10	The three local public corporations	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators	189,020	—	189,020	—	101,861	53.88
12	Corporates, etc.	354,611	132,134	354,611	17,733	372,020	99.91
13	SMEs, etc., and individuals	—	—	—	—	—	—
14	Residential mortgage loans	—	—	—	—	—	—
15	Real estate acquisition activities, etc.	—	—	—	—	—	—
16	Loans past due for three months or more, etc. (excluding residential mortgage loans)	1	3	1	—	1	99.91
17	Loans past due 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	¥ 945,474	¥ 132,137	¥ 945,474	¥ 17,733	¥ 525,819	54.59%

CR4	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	Loans past due for three months or more, etc. (excluding residential mortgage loans)		1	—	1	—	1	73.34
17	Loans past due 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%

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

CR5		Millions of Yen												
		September 30, 2023												
		a	b	c	d	e	f	g	h	i	j	k		
Item No.	Credit risk exposure amounts (post-CCF and post-CRM)													
	Asset classes	Risk weight	0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total	
1	Cash	¥	118	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 118	
2	Government of Japan and Bank of Japan (BOJ)		64	—	—	—	—	—	—	—	—	—	64	
3	Foreign central governments and foreign central banks		319,423	—	—	—	60,588	—	—	—	—	—	380,011	
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—	
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—	
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	21,641	—	—	—	21,641	
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—	
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—	
9	Government-affiliated agencies of Japan		—	5	—	—	—	—	—	—	—	—	5	
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—	
11	Financial institutions and type I financial instruments business operators		—	—	104,328	—	7,392	—	77,299	—	—	—	189,020	
12	Corporates, etc.		—	—	—	—	650	—	371,695	—	—	—	372,345	
13	SMEs, etc., and individuals		—	—	—	—	—	—	—	—	—	—	—	
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—	
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—	
16	Loans past due for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	0	—	1	—	—	—	1	
17	Loans past due 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		¥ 319,606	¥ 5	¥ 104,328	¥ —	¥ 68,630	¥ —	¥ 470,637	¥ —	¥ —	¥ —	¥ 963,207	

CR5		Millions of Yen												
		September 30, 2022												
		a	b	c	d	e	f	g	h	i	j	k		
Item No.	Credit risk exposure amounts (post-CCF and post-CRM)													
	Asset classes	Risk weight	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	Loans past due for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	1	—	—	0	—	—	1	
17	Loans past due 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	

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

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 2,804,845	¥ 33	75.00%	¥ 2,815,074	0.00%	0.0	33.13%	2.3	¥ 26,710	0.94%	¥ 16	
2	0.15 to < 0.25	1,064	1,120	75.00	1,830	0.20	0.0	33.14	1.3	455	24.90	1	
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	2,805,910	1,153	75.00%	2,816,904	0.00%	0.0	33.13%	2.3	27,166	0.96%	18	¥ 22
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	23,581,794	261,807	75.69	23,779,979	0.00	0.1	44.99	1.1	142,921	0.60	174	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.44	0	
3	0.25 to < 0.50	12,564	0	75.00	12,564	0.29	0.0	45.00	3.6	8,746	69.60	16	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	23,594,359	261,807	75.69	23,792,544	0.00	0.1	44.99	1.1	151,667	0.63	191	439
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	495,287	—	—	515,965	0.05	0.0	31.20	2.4	90,592	17.55	90	
2	0.15 to < 0.25	42,800	9,000	75.00	49,550	0.20	0.0	33.14	1.2	12,070	24.36	33	
3	0.25 to < 0.50	11,170	7,575	86.79	17,745	0.49	0.0	33.14	1.2	7,162	40.36	29	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	5,777	2,182	89.89	7,739	1.51	0.0	33.14	1.0	4,921	63.58	38	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	555,034	18,757	81.49	590,999	0.09	0.0	31.45	2.3	114,747	19.41	192	329
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	274,431	134,445	75.00	375,265	0.05	0.0	47.67	2.3	108,497	28.91	104	
2	0.15 to < 0.25	21,667	—	—	21,667	0.20	0.0	74.76	1.4	12,333	56.92	33	
3	0.25 to < 0.50	8	—	—	8	0.49	0.0	45.00	1.0	4	51.86	0	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,249	—	—	2,249	0.97	0.0	45.00	3.0	2,207	98.14	9	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	298,356	134,445	75.00	399,190	0.07	0.0	49.12	2.2	123,043	30.82	147	74

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 8,077,070	¥ 2,963,419	76.07%	¥10,438,503	0.07%	0.7	32.30%	2.4	¥1,858,935	17.80%	¥ 2,433	
2	0.15 to < 0.25	1,871,109	446,660	74.46	2,167,023	0.20	0.4	31.81	2.2	687,829	31.74	1,408	
3	0.25 to < 0.50	2,332,966	526,433	73.27	2,722,700	0.38	1.1	30.94	2.3	1,137,166	41.76	3,217	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	842,265	138,382	74.00	899,996	1.53	0.6	28.93	2.1	575,750	63.97	4,021	
6	2.50 to < 10.00	112,826	58,180	74.90	157,146	7.57	0.0	30.45	1.6	179,970	114.52	3,634	
7	10.00 to < 100.00	26,676	278	100.00	11,104	18.41	0.0	32.88	1.2	17,936	161.51	672	
8	100.00 (Default)	33,453	909	75.00	36,609	100.00	0.0	31.79	1.0	16,425	44.86	10,324	
9	Sub-total	13,296,368	4,134,264	75.45	16,433,083	0.52	3.0	31.81	2.4	4,474,012	27.22	25,712	¥ 47,025
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	822,303	307,579	83.95	1,087,935	0.07	0.8	50.68	2.7	351,622	32.32	404	
2	0.15 to < 0.25	36,849	33,956	100.00	71,012	0.20	0.4	55.94	2.4	46,343	65.26	81	
3	0.25 to < 0.50	590,880	105,535	73.83	668,633	0.33	1.3	45.95	2.9	441,955	66.09	1,003	
4	0.50 to < 0.75	142,956	34,181	75.00	168,592	0.62	0.0	45.00	3.1	150,786	89.43	475	
5	0.75 to < 2.50	435,247	15,143	76.03	446,554	1.41	1.3	43.08	3.7	518,113	116.02	2,697	
6	2.50 to < 10.00	129,368	6,344	73.93	134,054	4.92	0.3	43.53	4.1	220,371	164.38	2,841	
7	10.00 to < 100.00	67,924	0	75.00	68,837	30.61	0.0	44.67	4.3	184,621	268.20	9,403	
8	100.00 (Default)	20,201	20	0.00	25,477	100.00	0.0	43.16	1.0	0	0.00	10,996	
9	Sub-total	2,245,731	502,761	81.93	2,671,098	2.38	4.4	47.42	3.0	1,913,814	71.64	27,903	21,459
SME exposures (AIRB)													
1	0.00 to < 0.15	20,082	4,300	75.00	21,407	0.12	0.0	29.65	3.2	5,038	23.53	7	
2	0.15 to < 0.25	110,294	—	—	84,689	0.20	0.0	29.57	3.2	25,705	30.35	51	
3	0.25 to < 0.50	117,422	9,162	97.99	111,807	0.42	0.0	24.52	2.8	32,999	29.51	109	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	100,480	14,909	76.75	109,771	1.58	0.1	22.02	2.6	48,788	44.44	371	
6	2.50 to < 10.00	11,700	1,581	71.92	12,837	7.50	0.0	22.22	1.6	8,825	68.74	216	
7	10.00 to < 100.00	459	—	—	459	18.41	0.0	12.38	3.0	243	52.97	10	
8	100.00 (Default)	1,380	—	—	1,455	100.00	0.0	29.48	1.0	599	41.20	381	
9	Sub-total	361,819	29,952	82.74	342,428	1.43	0.2	25.21	2.8	122,201	35.68	1,147	1,574
SME exposures (FIRB)													
1	0.00 to < 0.15	3,553	—	—	3,553	0.12	0.0	74.55	4.9	2,832	79.72	3	
2	0.15 to < 0.25	49	—	—	49	0.20	0.0	44.97	1.0	13	27.15	0	
3	0.25 to < 0.50	103,800	2,098	75.00	104,035	0.49	0.6	37.23	4.6	64,202	61.71	189	
4	0.50 to < 0.75	3,087	—	—	3,087	0.62	0.0	40.00	4.9	2,315	75.01	7	
5	0.75 to < 2.50	296,787	4,967	75.61	298,553	1.67	1.6	39.21	4.7	275,542	92.29	1,966	
6	2.50 to < 10.00	4,300	—	—	4,416	7.18	0.0	39.42	3.9	5,437	123.11	123	
7	10.00 to < 100.00	412	—	—	412	18.41	0.0	45.00	3.0	802	194.42	34	
8	100.00 (Default)	3,987	36	0.00	4,063	100.00	0.0	39.80	1.0	0	0.00	1,617	
9	Sub-total	415,978	7,103	75.04	418,170	2.39	2.3	39.04	4.6	351,146	83.97	3,942	254



CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2023											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,371,123	¥ 151,604	75.04%	¥ 1,484,897	0.08%	0.3	27.87%	4.1	¥ 359,319	24.19%	¥ 367	
2	0.15 to < 0.25	149,769	37,511	75.00	177,903	0.20	0.0	28.09	3.2	63,160	35.50	102	
3	0.25 to < 0.50	998,285	198,773	75.18	1,147,741	0.31	0.2	26.01	4.3	503,682	43.88	961	
4	0.50 to < 0.75	173,200	42,191	73.27	204,115	0.65	0.0	25.29	4.2	112,575	55.15	336	
5	0.75 to < 2.50	317,992	66,587	73.05	366,640	1.49	0.0	24.68	3.1	220,345	60.09	1,326	
6	2.50 to < 10.00	38,371	37,597	73.09	65,854	3.80	0.0	23.59	4.4	55,883	84.85	618	
7	10.00 to < 100.00	140,888	14,830	75.00	152,011	21.86	0.0	33.21	3.1	261,789	172.21	11,184	
8	100.00 (Default)	2,391	—	—	2,397	100.00	0.0	37.55	1.0	1,257	52.43	799	
9	Sub-total	3,192,022	549,097	74.58	3,601,562	1.39	0.8	26.97	4.0	1,578,013	43.81	15,696	¥ 5,294
Specialised lending (FIRB)													
1	0.00 to < 0.15	4,883	—	—	4,883	0.09	0.2	45.00	1.0	825	16.89	1	
2	0.15 to < 0.25	212	—	—	212	0.20	0.0	45.00	1.0	64	30.44	0	
3	0.25 to < 0.50	5,573	—	—	5,573	0.33	0.2	45.00	1.0	2,297	41.21	8	
4	0.50 to < 0.75	753	—	—	753	0.65	0.0	45.00	1.0	451	60.01	2	
5	0.75 to < 2.50	1,127	—	—	1,127	1.35	0.0	45.00	1.0	921	81.72	6	
6	2.50 to < 10.00	77	—	—	77	4.96	0.0	45.00	1.0	99	129.34	1	
7	10.00 to < 100.00	1,197	—	—	1,197	19.09	0.0	45.00	1.0	2,482	207.20	102	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	13,825	—	—	13,825	1.99	0.7	45.00	1.0	7,142	51.66	124	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,073,226	—	—	705,493	0.06	0.2	90.00	5.0	802,466	113.74	—	
2	0.15 to < 0.25	142,911	—	—	102,630	0.20	0.1	90.00	5.0	150,178	146.32	—	
3	0.25 to < 0.50	75,569	—	—	51,551	0.36	0.3	90.00	5.0	93,606	181.58	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	22,245	968	75.00	19,945	1.63	0.2	90.00	5.0	60,643	304.04	—	
6	2.50 to < 10.00	4,705	—	—	4,143	7.20	0.0	90.00	5.0	17,322	418.03	—	
7	10.00 to < 100.00	3,466	—	—	2,402	18.41	0.0	90.00	5.0	15,146	630.47	—	
8	100.00 (Default)	424	—	—	315	100.00	0.0	90.00	5.0	3,553	1,125.00	—	
9	Sub-total	1,322,551	968	75.00	886,482	0.25	1.0	90.00	5.0	1,142,917	128.92	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,597	—	—	8,597	0.10	0.0	33.14	3.6	2,573	29.93	2	
2	0.15 to < 0.25	5,000	—	—	5,000	0.20	0.0	33.14	3.5	2,003	40.07	3	
3	0.25 to < 0.50	15,325	570	75.00	15,753	0.41	0.0	30.34	3.4	7,880	50.02	19	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	43,614	—	—	43,614	1.50	0.0	33.10	3.6	38,132	87.43	217	
6	2.50 to < 10.00	5,776	—	—	5,776	7.77	0.0	33.14	1.3	6,908	119.59	148	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	4,359	—	—	4,359	100.00	0.0	33.14	1.0	2,042	46.86	1,281	
9	Sub-total	82,673	570	75.00	83,100	6.67	0.0	32.59	3.3	59,541	71.65	1,673	6

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)													
1	0.00 to < 0.15	¥ 452	¥ —	—%	¥ 452	0.09%	0.0	100.00%	1.0	¥ 176	39.05%	¥ —	—
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	2,732	570	75.00	3,159	0.20	0.0	100.00	1.0	2,113	66.90	—	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	414,647	625	75.00	415,116	0.07	0.2	45.00	1.3	72,321	17.42	132	—
2	0.15 to < 0.25	76,921	—	—	76,921	0.20	0.1	45.00	1.0	23,752	30.87	70	—
3	0.25 to < 0.50	137,788	—	—	137,788	0.38	1.2	45.00	1.2	65,580	47.59	238	—
4	0.50 to < 0.75	3,815	—	—	3,815	0.62	0.0	45.00	4.9	4,049	106.12	10	—
5	0.75 to < 2.50	90,513	—	—	90,513	1.54	3.7	45.00	1.2	77,516	85.64	627	—
6	2.50 to < 10.00	408	—	—	408	6.60	0.0	45.00	1.0	600	147.07	12	—
7	10.00 to < 100.00	782	5,981	75.00	5,268	14.17	0.0	45.00	4.5	12,633	239.77	335	—
8	100.00 (Default)	4,923	—	—	4,923	100.00	0.0	45.00	1.0	0	0.00	2,215	—
9	Sub-total	729,800	6,606	75.00	734,754	1.10	5.3	45.00	1.3	256,453	34.90	3,644	502
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	515,734	6,008	75.00	520,240	0.07	0.6	83.95	1.3	154,143	29.62	38	—
2	0.15 to < 0.25	50,971	—	—	50,971	0.21	0.1	93.37	1.3	35,524	69.69	5	—
3	0.25 to < 0.50	8,061	598	75.00	8,509	0.40	0.0	65.28	2.1	6,990	82.15	8	—
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	—
5	0.75 to < 2.50	2,427	—	—	2,427	1.02	0.0	90.71	1.3	3,603	148.45	2	—
6	2.50 to < 10.00	954	—	—	954	3.54	0.0	99.99	1.0	2,464	258.33	0	—
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
9	Sub-total	578,148	6,606	75.00	583,103	0.09	0.8	84.55	1.3	202,726	34.76	55	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	—
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	—
3	0.25 to < 0.50	15,131	—	—	15,131	0.29	21.0	72.13	—	5,754	38.02	32	—
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	15,131	—	—	15,131	0.29	21.0	72.13	—	5,754	38.02	32	41

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2023											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit amounts	RWA density	EL	Eligible provisions
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 37,149	26.78%	¥ 9,949	0.09%	40.8	58.92%	—	¥ 338	3.40%	¥ 5	
2	0.15 to < 0.25	48,024	670,249	11.22	123,273	0.21	183.8	71.83	—	10,148	8.23	193	
3	0.25 to < 0.50	20,210	1,011,570	7.13	92,427	0.35	126.3	76.35	—	11,867	12.84	247	
4	0.50 to < 0.75	43,877	279,755	11.22	75,285	0.53	90.4	71.83	—	12,688	16.85	288	
5	0.75 to < 2.50	11,436	190,801	12.30	34,914	1.09	98.0	70.86	—	9,982	28.59	271	
6	2.50 to < 10.00	33,901	61,669	11.85	41,211	4.92	39.2	71.96	—	33,920	82.30	1,461	
7	10.00 to < 100.00	209	1,277	10.06	337	54.90	0.4	69.97	—	593	175.85	133	
8	100.00 (Default)	154	4,604	7.66	7,197	100.00	7.9	72.31	—	8,158	113.35	4,552	
9	Sub-total	157,814	2,257,078	9.75	384,596	2.80	587.0	72.52	—	87,698	22.80	7,153	¥ 8,738
Residential mortgage exposures													
1	0.00 to < 0.15	4,246,304	12,817	100.00	4,259,122	0.10	140.2	15.61	—	158,776	3.72	673	
2	0.15 to < 0.25	2,278,048	19	100.00	2,278,068	0.16	100.5	16.41	—	130,190	5.71	619	
3	0.25 to < 0.50	3,664,257	863	100.00	3,665,130	0.32	219.7	15.82	—	327,101	8.92	1,862	
4	0.50 to < 0.75	69,295	—	—	69,295	0.68	5.1	20.65	—	13,900	20.05	98	
5	0.75 to < 2.50	99,322	19	100.00	99,341	0.86	10.0	18.45	—	20,855	20.99	158	
6	2.50 to < 10.00	8,146	—	—	8,146	7.36	0.2	12.57	—	4,078	50.06	75	
7	10.00 to < 100.00	59,239	7	100.00	59,247	19.48	3.3	16.61	—	54,868	92.60	1,933	
8	100.00 (Default)	26,296	9	100.00	26,817	100.00	1.6	17.13	—	7,624	28.43	3,984	
9	Sub-total	10,450,911	13,737	100.00	10,465,170	0.57	481.0	15.93	—	717,395	6.85	9,405	26,528
Other retail exposures													
1	0.00 to < 0.15	0	19,533	21.44	4,188	0.09	17.5	17.98	—	180	4.29	0	
2	0.15 to < 0.25	182,069	—	—	182,069	0.23	53.3	69.59	—	57,834	31.76	303	
3	0.25 to < 0.50	172,364	—	—	172,364	0.36	65.3	39.40	—	41,522	24.08	258	
4	0.50 to < 0.75	411,074	120,980	27.28	444,417	0.55	230.9	35.00	—	120,853	27.19	901	
5	0.75 to < 2.50	171,332	7,564	99.73	178,876	1.26	94.3	61.02	—	120,082	67.13	1,406	
6	2.50 to < 10.00	44,472	14,936	37.86	50,128	6.19	35.2	35.04	—	26,792	53.44	1,103	
7	10.00 to < 100.00	2,984	649	94.57	3,629	38.59	0.7	35.22	—	2,949	81.26	605	
8	100.00 (Default)	8,211	1,871	30.09	17,117	100.00	9.7	49.28	—	7,764	45.35	7,814	
9	Sub-total	992,509	165,534	31.15	1,052,792	2.60	507.2	46.29	—	377,979	35.90	12,393	12,916
Lease transactions													
1	0.00 to < 0.15	195,247	—	—	195,247	0.08	0.4	45.00	2.5	48,733	24.95	71	
2	0.15 to < 0.25	131,282	—	—	131,282	0.20	0.1	45.00	3.4	69,678	53.07	120	
3	0.25 to < 0.50	60,302	—	—	60,302	0.39	0.3	45.00	2.5	37,692	62.50	106	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	35,628	—	—	35,628	1.70	0.2	45.00	2.6	36,110	101.35	272	
6	2.50 to < 10.00	8,482	—	—	8,482	6.92	0.0	45.00	1.9	13,278	156.53	264	
7	10.00 to < 100.00	14,871	—	—	14,871	18.41	0.0	45.00	3.9	36,584	246.00	1,232	
8	100.00 (Default)	271	—	—	850	100.00	0.0	45.00	1.0	0	0.00	382	
9	Sub-total	446,085	—	—	446,664	1.21	1.2	45.00	2.8	242,077	54.19	2,451	2,097
Total (all portfolios)		¥ 61,557,763	¥ 8,091,014	56.58%	¥ 65,734,765	0.51%	1,617.2	36.57%	2.0	¥ 11,957,613	18.19%	¥ 111,886	¥ 127,304

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 count 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, 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
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											
		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
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											
		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											
		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
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 count the number of some obligors.

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



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

CR7		Millions of Yen	
		September 30, 2023	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 151,667	¥ 151,667
2	Sovereign Exposures – AIRB	26,258	26,258
3	Financial Institution Exposures – FIRB	123,043	123,043
4	Financial Institution Exposures – AIRB	112,220	112,220
5	Corporate exposures (excluding specialised lending) – FIRB	2,264,961	2,264,961
6	Corporate exposures (excluding specialised lending) – AIRB	4,599,647	4,599,647
7	Specialised lending – FIRB	788,958	788,958
8	Specialised lending – AIRB	1,578,013	1,578,013
9	Retail – Qualifying revolving retail exposures	87,698	87,698
10	Retail – Residential mortgage exposures	717,395	717,395
11	Retail – Other retail exposures	377,979	377,979
12	Equity Exposures – FIRB	1,445,050	1,445,050
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	464,934	464,934
15	Purchased receivables – AIRB	61,655	61,655
16	Total	¥ 12,799,485	¥ 12,799,485

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

CR7		Millions of Yen	
		September 30, 2022	
		a	b
Item No.	Portfolio	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.

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

CR10		Millions of Yen, %										
September 30, 2023												
a	b	c	d	e	f	g	h	i	j	k	l	
Specialised lending (supervisory slotting criteria approach)												
Other than high-volatility commercial real estate (HVCRE)												
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
	≥ 2.5 years	—	—	70%	—	—	—	—	—	—	—	
Good	< 2.5 years	—	—	70%	—	—	—	—	—	—	—	
	≥ 2.5 years	177	—	90%	—	177	—	—	177	159	1	
Satisfactory		6,078	—	115%	3,074	—	—	3,004	6,078	6,990	170	
Weak		—	—	250%	—	—	—	—	—	—	—	
Default		—	—	—	—	—	—	—	—	—	—	
Total		¥ 6,256	¥ —	—	¥ 3,074	¥ 177	¥ —	¥ 3,004	¥ 6,256	¥ 7,150	¥ 171	
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	¥ 9,413	¥ 2,832	70%						¥ 11,537	¥ 8,076	¥ 46
	≥ 2.5 years	9,155	13,678	95%						19,414	18,443	77
Good	< 2.5 years	49,536	15,951	95%						61,500	58,425	246
	≥ 2.5 years	23,430	32,052	120%						47,470	56,964	189
Satisfactory		58,092	256,617	140%						250,555	350,778	7,015
Weak		45,570	89,628	250%						112,791	281,978	9,023
Default		—	—	—						—	—	—
Total		¥ 195,198	¥ 410,761	—						¥ 503,269	¥ 774,665	¥ 16,598
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to market-based approach												
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW						Exposure amounts (EAD)	Credit RWA amounts	
Simple risk weight method – Listed shares		¥ 5,954	¥ 7,529	300%						¥ 13,484	¥ 40,454	
Simple risk weight method – Unlisted shares		55,283	13,515	400%						65,419	261,678	
Internal Models Approach		—	—	—						—	—	
Total		¥ 61,238	¥ 21,045	—						¥ 78,904	¥ 302,133	
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, 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%						—	—	

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

CCR1		Millions of Yen					
		September 30, 2023					
		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)	958,976	862,958			1,821,935	468,352
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					877,021	163,220
5	Exposure variation estimation model					—	—
6	Total						¥ 631,573

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)	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

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

CCR2		Millions of Yen	
		September 30, 2023	
		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	1,536,240	690,362
5	Total portfolios subject to the CVA capital charge	¥ 1,536,240	¥ 690,362

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	1,380,678	644,275
5	Total portfolios subject to the CVA capital charge	¥ 1,380,678	¥ 644,275

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

CCR3		Millions of Yen									
		September 30, 2023									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								Total
			a	b	c	d	e	f	g	h	
			0%	10%	20%	50%	75%	100%	150%	Other	
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		—	—	714,120	—	—	—	—	—	714,120
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc., and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	1,494	—	—	1,494
14	Total		¥ —	¥ —	¥ 714,120	¥ —	¥ —	¥ 1,494	¥ —	¥ —	¥ 715,615

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

CCR3		Millions of Yen									
		September 30, 2022									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								Total
			a	b	c	d	e	f	g	h	
			0%	10%	20%	50%	75%	100%	150%	Other	
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 in 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, 2023								
			a		b	c	d	e	f		g
Item No.	PD scale		EAD post-CRM		Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA		RWA density
Sovereign exposures											
1	0.00 to < 0.15		¥	17,382	0.01%	0.0	26.20%	2.4	¥	1,671	9.61%
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		17,382		0.01	0.0	26.20	2.4	1,671		9.61
Financial Institution exposures											
1	0.00 to < 0.15		739,064		0.04	0.1	24.10	2.5	143,779		19.45
2	0.15 to < 0.25		92		0.20	0.0	21.32	3.4	60		64.65
3	0.25 to < 0.50		29,274		0.28	0.0	10.24	3.5	24,119		82.39
4	0.50 to < 0.75		—		—	—	—	—	—		—
5	0.75 to < 2.50		768		2.03	0.0	45.00	3.5	987		128.50
6	2.50 to < 10.00		—		—	—	—	—	—		—
7	10.00 to < 100.00		—		—	—	—	—	—		—
8	100.00 (Default)		—		—	—	—	—	—		—
9	Sub-total		769,200		0.05	0.1	22.93	2.5	168,946		21.96
Corporate exposures and SME exposures											
1	0.00 to < 0.15		712,660		0.03	0.3	23.11	1.4	98,687		13.84
2	0.15 to < 0.25		16,334		0.20	0.0	44.02	2.5	7,290		44.63
3	0.25 to < 0.50		27,156		0.35	0.1	45.00	1.7	13,497		49.70
4	0.50 to < 0.75		—		—	—	—	—	—		—
5	0.75 to < 2.50		3,674		1.39	0.0	45.00	3.0	3,886		105.78
6	2.50 to < 10.00		598		5.12	0.0	45.00	1.1	807		134.85
7	10.00 to < 100.00		—		—	—	—	—	—		—
8	100.00 (Default)		7		100.00	0.0	45.00	1.0	—		0.00
9	Sub-total		760,432		0.06	0.6	23.83	1.4	124,169		16.32
Specialised lending											
1	0.00 to < 0.15		28,154		0.10	0.1	45.00	3.9	11,911		42.30
2	0.15 to < 0.25		961		0.20	0.0	45.00	4.6	621		64.67
3	0.25 to < 0.50		22,035		0.30	0.1	45.00	4.8	17,428		79.09
4	0.50 to < 0.75		18,272		0.65	0.0	45.00	4.7	19,242		105.31
5	0.75 to < 2.50		34,218		1.16	0.0	45.00	4.6	42,443		124.03
6	2.50 to < 10.00		31,145		3.11	0.0	45.00	4.7	49,205		157.98
7	10.00 to < 100.00		19,033		30.79	0.0	45.00	4.6	48,605		255.37
8	100.00 (Default)		—		—	—	—	—	—		—
9	Sub-total		153,821		4.84	0.3	45.00	4.6	189,460		123.16
Total (all portfolios)			¥	1,700,837	0.49%	1.0	24.46%	2.2	¥	484,248	28.47%

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							
		September 30, 2022							
Item No.	PD scale	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 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

Item No.	CCR5	Millions of Yen					
		September 30, 2023					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ —	¥ 511,379	¥ —	¥ 762,901	¥ 110,028	¥ 472,875
2	Cash (other currency)	—	1,083,716	—	588,873	1,378,219	1,846
3	Domestic sovereign debt	6,250	39,211	15,485	59,610	190,148	326,117
4	Other sovereign debt	6,296	—	—	—	895,144	3,581,359
5	Government agency debt	—	—	—	—	221,738	72,543
6	Corporate bonds	—	—	—	—	183,499	—
7	Equity securities	—	—	—	8,346	1,600,291	723,889
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 12,546	¥ 1,634,307	¥ 15,485	¥ 1,419,731	¥ 4,579,068	¥ 5,178,630

Item No.	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
		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



## CCR6: Credit derivatives exposures

Item No.		Millions of Yen	
		September 30, 2023	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 21,600	¥ 21,600
2	Index credit default swaps	53,988	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 75,588	¥ 21,600
Fair values			
7	Positive fair value (asset)	10	541
8	Negative fair value (liability)	(1,269)	(10)

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)

## CCR8: Exposures to central counterparties (CCP)

Item No.	CCR8	Millions of Yen	
		September 30, 2023	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 70,897
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 1,854,273	37,085
3	(i) OTC derivatives	1,666,304	33,326
4	(ii) Exchange-traded derivatives	84,863	1,697
5	(iii) Repo transactions	103,105	2,062
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	288,085	5,761
9	Pre-funded default fund contributions	41,653	28,049
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, 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	—	—

**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, 2023								
Item No.	Type of underlying asset	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 85,268	¥ —	¥ 85,268	¥ 309,078	¥ —	¥ 309,078	¥ 182,015	¥ —	¥ 182,015
2	Residential mortgage	85,268	—	85,268	18,000	—	18,000	143,435	—	143,435
3	Credit card	—	—	—	41,433	—	41,433	26,530	—	26,530
4	Other retail exposures	—	—	—	249,644	—	249,644	12,048	—	12,048
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	8,175	—	8,175	3,598	—	3,598	1,276,757	—	1,276,757
7	Loans to corporates	—	—	—	—	—	—	1,276,757	—	1,276,757
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	8,175	—	8,175	3,598	—	3,598	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		September 30, 2022								
Item No.	Type of underlying asset	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 85,744	¥ —	¥ 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	—	—	—	—	—	—	—	—	—

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

As of September 30, 2023

Not applicable.

As of September 30, 2022

Not applicable.

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

SEC3		Millions of Yen														
		September 30, 2023														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
Item No.		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)							
		Securitisation				Re-securitisation				Securitisation			Re-securitisation			
			Retail underlying	Wholesale			Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥192,504	¥192,504	¥192,504	¥188,906	¥ 3,598	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	171,768	171,768	171,768	171,768	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	28,762	28,762	28,762	28,762	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	13,077	13,077	13,077	4,902	8,175	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—	—
Exposure values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	404,264	404,264	404,264	392,490	11,773	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,849	1,849	1,849	1,849	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	143,349	143,349	143,349	113,287	30,062	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	448	448	448	448	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	83	83	83	83	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	11,467	11,467	11,467	9,062	2,404	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	35	35	35	35	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	6	6	6	6	—	—	—	—	—	—	—	—	—	—	—

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	—	—	—	—	—	—	—	—	—	—	—

#### 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, 2023														
Item No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)							
		Securitisation				Re-securitisation			Securitisation				Re-securitisation			
				Retail underlying	Wholesale			Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥1,411,699	¥1,411,699	¥1,411,699	¥150,085	¥1,261,613	¥—	¥—	¥—	¥—	¥—	¥—	¥—	¥—	¥—	¥—
2	> 20% to 50% risk weight	20,464	20,464	20,464	5,320	15,143	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	23,108	23,108	23,108	23,108	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	3,500	3,500	3,500	3,500	—	—	—	—	—	—	—	—	—	—	—
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)	1,432,242	1,432,242	1,432,242	155,484	1,276,757	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	26,530	26,530	26,530	26,530	—	—	—	—	—	—	—	—	—	—	—
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)	212,438	212,438	212,438	28,840	183,598	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	15,003	15,003	15,003	15,003	—	—	—	—	—	—	—	—	—	—	—
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)	16,995	16,995	16,995	2,307	14,687	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	1,200	1,200	1,200	1,200	—	—	—	—	—	—	—	—	—	—	—
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, 2022														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
Item No.		Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)								
		Securitisation			Re-securitisation				Securitisation			Re-securitisation				
			Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior		
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥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	—	—	—	—	—	—	—	—	—	—	—

## MR1: Market risk under standardised approach

MR1 Item No.	Millions of Yen	
	September 30, 2023	
	RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1 Interest rate risk (general and specific)	¥ 39,521	
2 Equity risk (general and specific)	—	
3 Foreign exchange risk	27,526	
4 Commodity risk	11	
Options transactions		
5 Simplified approach	—	
6 Delta-plus method	—	
7 Scenario approach	—	
8 Specific risk related to securitisation exposures	—	
9 Total	¥ 67,059	

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	

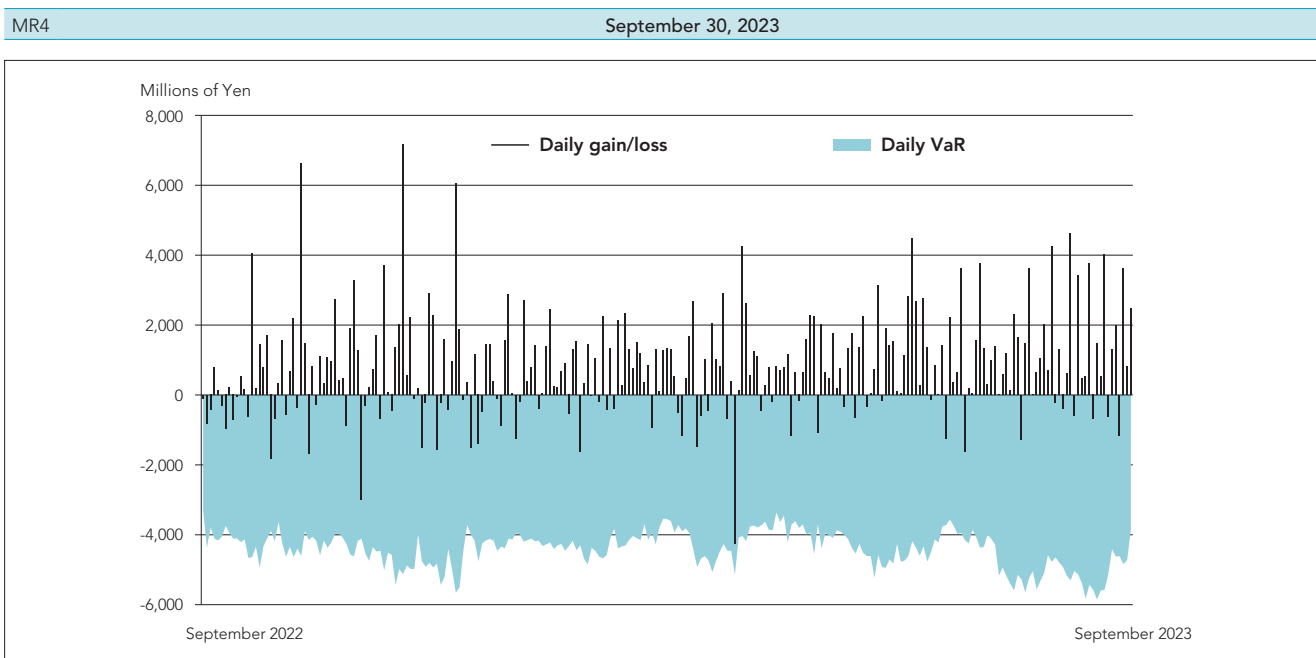


## MR3: Values of Internal Model Approaches (IMA) (Market risk)

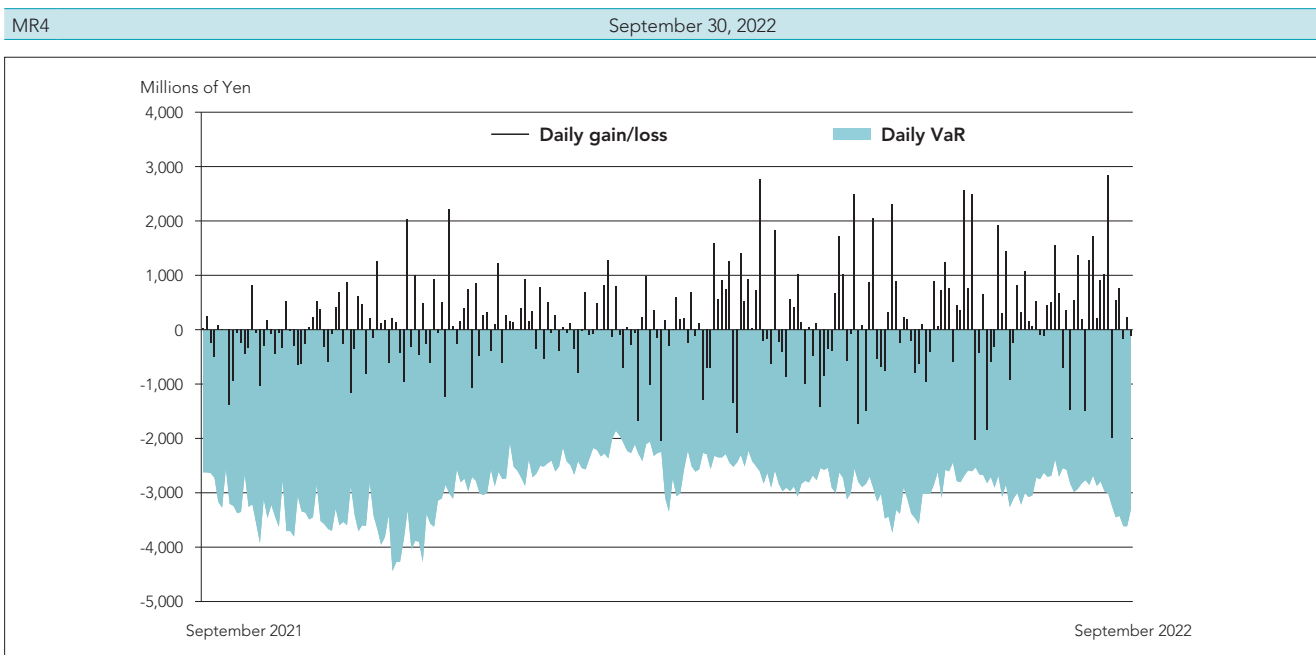
MR3 Item No.	Millions of Yen	
	September 30, 2023	
VaR (holding period: 10 business days, one-sided confidence interval: 99%)		
1	Maximum value	¥ 17,530
2	Average value	12,426
3	Minimum value	8,753
4	Period end	10,020
Stressed VaR (holding period: 10 business days, one-sided confidence interval: 99%)		
5	Maximum value	39,040
6	Average value	30,286
7	Minimum value	23,065
8	Period end	37,854
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, 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)	—

## MR4: Backtesting results by Internal Model Approaches (IMA)



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



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

## IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2023	September 30, 2022	September 30, 2023	September 30, 2022
Item No.					
1	Parallel up	¥ 72,606	¥ 76,943	¥ (84,363)	¥ (88,228)
2	Parallel down	105	2,991	80,768	84,166
3	Steepener	48,341	93,325		
4	Flattener	1,572	—		
5	Short rate up	10,147	2,630		
6	Short rate down	3,595	26,614		
7	Maximum	72,606	93,325	80,768	84,166
		e		f	
		September 30, 2023		September 30, 2022	
8	Tier 1 Capital	¥ 2,575,868		¥ 2,433,390	

## 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	2023	2022
<b>On-Balance Sheet Exposures</b>				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 47,077,509	¥ 45,705,978
1a	1	Total Assets Reported in the Consolidated Balance Sheet	53,368,130	52,280,028
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)	6,290,620	6,574,050
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	258,388	218,333
3		Total On-Balance Sheet Exposures (A)	46,819,120	45,487,644
<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.	1,367,478	1,393,333
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.	1,263,093	1,301,831
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	1,260,774	1,046,462
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)	25,020	85,754
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	21,600	29,100
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	21,600	29,100
11	4	Total Exposures Related to Derivative Transactions (B)	3,866,325	3,655,873
<b>Exposures Related to Repo Transactions</b>				
12		The Amount of Assets Related to Repo Transactions, etc.	582,904	509,341
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	253,618	293,293
15		The Exposures for Agent Repo Transactions		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	836,522	802,635
<b>Exposures Related to Off-Balance Sheet Transactions</b>				
17		Notional Amount of Off-Balance Sheet Transactions	9,193,280	8,950,474
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	5,486,376	5,348,626
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,706,904	3,601,848
<b>Basel III Leverage Ratio on a Consolidated Basis</b>				
20		The Amount of Capital (Tier 1 Capital) (E)	2,575,868	2,433,390
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 55,228,873	¥ 53,548,001
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	4.66%	4.54%
		Minimum leverage ratio requirement	3.00%	
<b>Basel III Leverage Ratio on a Consolidated basis (Including due from the Bank of Japan)</b>				
		Total Exposures (F)	¥ 55,228,873	¥ 53,548,001
		The Bank of Japan Deposit	19,498,955	16,279,147
		Total Exposures (Including due from the Bank of Japan) (F')	74,727,828	69,827,148
		Basel III Leverage Ratio on a Consolidated basis (Including due from the Bank of Japan) (H) = (E)/(F')	3.44%	3.48%

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 financial reporting but was conducted by the external auditor in 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 the 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 2023 2nd Quarter		Fiscal Year 2023 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 20,631,012		¥ 20,202,105	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,141,291	¥ 928,504	¥ 19,027,915	¥ 908,177
3	of which: Stable deposits	1,806,420	54,192	1,782,034	53,461
4	of which: Less stable deposits	8,739,683	874,312	8,543,594	854,716
5	Cash outflows related to unsecured wholesale funding	15,698,732	12,078,847	16,115,595	12,697,942
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,966,307	8,346,422	12,408,586	8,990,934
8	of which: Debt securities	3,732,424	3,732,424	3,707,008	3,707,008
9	Cash outflows related to secured funding, etc.	7,648		2,662	
10	Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	7,894,795	2,751,690	7,778,885	2,691,596
11	of which: Cash outflows related to derivative transactions, etc.	1,393,945	1,393,945	1,366,904	1,366,904
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	6,500,849	1,357,744	6,411,981	1,324,691
14	Cash outflows related to contractual funding obligations, etc.	528,842	416,580	424,555	344,515
15	Cash outflows related to contingencies	679,899	18,050	659,930	17,657
16	Total cash outflows	16,201,322		16,662,551	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 219,838	¥ —	¥ 187,013	¥ —
18	Cash inflows related to collection of loans, etc.	2,990,199	2,048,345	2,327,179	1,486,332
19	Other cash inflows	649,851	501,784	551,998	466,878
20	Total cash inflows	3,859,889	2,550,129	3,066,191	1,953,210
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 20,631,012		¥ 20,202,105	
22	Net cash outflows	13,651,192		14,709,340	
23	Consolidated Liquidity Coverage Ratio (LCR)	151.1%		137.3%	
24	The number of data used to calculate the average value	62		62	

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

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

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

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

Our consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Going forward, 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 deposits 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 don't apply the "Treatment for Qualifying Operational Deposits" and the "Additional Collateral Requirements At the Time of Market Valuation Change Based on the Scenario Approach" stipulated by the Notification.

In addition, in consideration of the impact on the consolidated liquidity coverage ratio, monthly or quarterly data are used to calculate daily averages for consolidated subsidiaries that are immaterial and have practical limitations.

## 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 2023 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	¥ 2,837,219	¥ —	¥ —	¥ 276,000	¥ 3,113,219	
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	2,837,219	—	—	219,817	3,057,037	
3	of which: Other capital instruments that are not included in the above category	—	—	—	56,182	56,182	
4	Funding from retail and small business customers	12,912,661	—	—	5,896,477	17,517,872	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	12,912,661	—	—	5,896,477	17,517,872	
7	Wholesale funding	5,158,112	26,737,053	3,648,830	8,888,739	16,540,211	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	5,158,112	26,737,053	3,648,830	8,888,739	16,540,211	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	454,187	1,211,533	45,599	—	34,773	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	454,187	1,211,533	45,599	—	34,773	
14	Total available stable funding					¥ 37,206,077	
Required stable funding (RSF) items (2)							
15	HQLA					¥ 1,162,092	
16	Deposits held at financial institutions for operational purposes	—	—	—	43,357	43,357	
17	Loans, repo transactions-related assets, securities and other similar assets	192,110	6,476,551	2,153,442	28,664,053	27,494,765	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	582,904	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	56,203	1,377,223	496,343	2,620,680	3,118,888	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,921,954	1,142,683	12,309,722	12,944,310	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	773,525	108,344	298,363	634,871	
22	of which: Residential mortgages	—	425,393	351,543	10,953,489	8,783,818	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	329,857	246,385	5,946,524	4,370,503	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	135,907	169,075	162,871	2,780,161	2,647,748	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,122,171	478,331	2,978	2,536,405	3,632,011	
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)	—	—	—	365,657	310,808	
29	of which: Derivative assets	—	—	—	339,597	339,597	
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	71,290	71,290	
31	of which: All other assets not included in the above categories	1,122,171	478,331	2,978	1,759,860	2,910,315	
32	Off-balance sheet items	—	—	—	7,348,630	576,442	
33	Total required stable funding					¥ 32,908,669	
34	Consolidated net stable funding ratio (NSFR)					113.0%	

Item No.		Millions of Yen, %					
		Fiscal Year 2023 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	¥ 2,785,609	¥ —	¥ —	¥ 265,000	¥ 3,050,609	
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	2,785,609	—	—	192,980	2,978,589	
3	of which: Other capital instruments that are not included in the above category	—	—	—	72,019	72,019	
4	Funding from retail and small business customers	13,107,114	—	—	5,791,273	17,587,676	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	13,107,114	—	—	5,791,273	17,587,676	
7	Wholesale funding	5,237,615	25,082,907	3,953,133	9,014,431	15,884,189	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	5,237,615	25,082,907	3,953,133	9,014,431	15,884,189	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	387,340	1,259,385	40,000	—	31,370	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	387,340	1,259,385	40,000	—	31,370	
14	Total available stable funding	—	—	—	—	¥ 36,553,845	
Required stable funding (RSF) items (2)							
15	HQLA	—	—	—	—	¥ 1,095,488	
16	Deposits held at financial institutions for operational purposes	—	—	—	55,019	55,019	
17	Loans, repo transactions-related assets, securities and other similar assets	180,096	6,003,416	2,377,303	27,912,353	26,739,690	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	590,027	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	51,880	981,523	513,888	2,485,985	2,930,751	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,958,383	1,368,073	11,743,181	12,601,097	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	789,460	121,930	261,177	625,461	
22	of which: Residential mortgages	—	419,709	356,532	10,958,428	8,683,267	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	323,890	251,518	5,976,666	4,328,889	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	128,216	53,772	138,809	2,724,757	2,524,574	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,044,145	555,422	2,768	3,077,865	4,048,669	
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)	—	—	—	497,407	422,796	
29	of which: Derivative assets	—	—	—	325,082	325,082	
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	60,870	60,870	
31	of which: All other assets not included in the above categories	1,044,145	555,422	2,768	2,194,504	3,239,920	
32	Off-balance sheet items	—	—	—	7,175,528	539,270	
33	Total required stable funding	—	—	—	—	¥ 32,478,139	
34	Consolidated net stable funding ratio (NSFR)	—	—	—	—	112.5%	

### 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 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, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,984,409	¥ 1,994,079	¥ 1,899,007	¥ 1,840,821	¥ 1,842,395
2	Tier 1	2,254,409	2,264,079	2,168,997	2,110,811	2,112,385
3	Total capital	2,519,826	2,495,520	2,442,050	2,392,665	2,425,728
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	22,668,454	22,264,199	21,771,535	21,166,974	20,859,113
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio	8.75%	8.95%	8.72%	8.69%	8.83%
6	Tier 1 ratio	9.94%	10.16%	9.96%	9.97%	10.12%
7	Total capital ratio	11.11%	11.20%	11.21%	11.30%	11.62%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	53,106,429	52,074,516	49,893,138	49,905,626	51,550,175
14	Basel III leverage ratio	4.24%	4.34%	4.34%	4.22%	4.09%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2023 2nd Quarter	Fiscal Year 2023 1st Quarter	Fiscal Year 2022 4th Quarter	Fiscal Year 2022 3rd Quarter	Fiscal Year 2022 2nd Quarter
Non-consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 20,433,620	¥ 19,967,241	¥ 19,204,229	¥ 19,077,215	¥ 18,813,231
16	Net cash outflows	13,035,077	14,008,771	13,454,497	12,441,462	12,236,688
17	Non-consolidated LCR	156.7%	142.5%	142.7%	153.3%	153.7%
Non-consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	36,183,346	35,611,408	35,131,413	34,901,872	35,339,762
19	Total required stable funding	30,608,769	30,022,286	28,930,866	28,961,348	29,509,927
20	Non-consolidated NSFR	118.2%	118.6%	121.4%	120.5%	119.7%

## 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
			2023	2022	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves					
1a+2-1c-26		Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,895,449	¥ 1,829,085	
1a		of Which: Capital Stock and Capital Surplus	685,103	685,103	
2		of Which: Retained Earnings	1,248,542	1,180,771	
1c		of Which: Treasury Stock (Deduction)	—	—	
26		of Which: Earnings to be Distributed (Deduction)	38,196	36,789	
		of Which: Others	—	—	
1b		Subscription Rights to Common Shares	—	—	
3		Valuation and Translation Adjustments	341,919	188,263	(a)
6		Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,237,369	2,017,348	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9		Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	69,047	62,568	
8		of Which: Goodwill (Including Those Equivalent)	—	—	
9		of Which: Other Intangible Assets	69,047	62,568	
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	(25,406)	(77,672)	
12		Shortfall of Eligible Provisions to Expected Losses	14,008	—	
13		Securitisation Gain on Sale	722	901	
14		Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	6,711	11,133	
15		Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	187,875	178,021	
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)	252,959	174,953	
Common Equity Tier 1 Capital (CET1)					
29		Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,984,409	¥ 1,842,395	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2023	2022	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	—	—
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
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
<b>Additional Tier 1 Capital (AT1)</b>				
44		Additional Tier 1 Capital (F) = (D) – (E)	270,000	269,990
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>				
45		Tier 1 Capital (G) = (C) + (F)	2,254,409	2,112,385
<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	265,417	305,579
		Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—
47+49		Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	—	—
50		Provisions Allowed in Group Tier 2	—	9,303
50a		of Which: General Allowance for Credit Losses	—	—
50b		of Which: Excess Amount of Eligible Provisions to Expected Losses	—	9,303
51		Tier 2 Capital: Instruments and Provisions (H)	¥ 265,417	¥ 314,883

CC1	As of September 30		Millions of Yen, %					
Basel III Template No.			Items	a		b		c
				2023		2022	Reference Numbers to Reconciliation with the Balance Sheet	
Tier 2 Capital: Regulatory Adjustments								
52	Investments in Own Tier 2 Instruments	¥	—	¥	—			
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities		—		—			
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		—		—			
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		—		1,540			
57	Tier 2 Capital: Regulatory Adjustments	(I)	—		1,540			
Tier 2 Capital (T2)								
58	Tier 2 Capital	(J) = (H) – (I)	265,417		313,343			
Total Capital (TC = T1 + T2)								
59	Total Capital	(K) = (G) + (J)	2,519,826		2,425,728			
Total Risk Weighted Assets								
60	Total Risk Weighted Assets	(L)	22,668,454		20,859,113			
Capital Ratios (Non-consolidated)								
61	Common Equity Tier 1 Capital Ratio	(C)/(L)	8.75%		8.83%			
62	Tier 1 Capital Ratio	(G)/(L)	9.94%		10.12%			
63	Total Capital Ratio	(K)/(L)	11.11%		11.62%			
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)		192,011		128,245			
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		60,857		66,955			
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 Application of Cap)		—		—			
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach		5,494		4,502			
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Application of Cap)		—		9,303			
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		114,237		107,259			
Capital Instruments Subject to Phase out Arrangements								
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements		—		—			
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)		—		—			
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements		—		—			
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥	—	¥	—			

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

The certain procedure is not part of the audit of the non-consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in 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 the 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, 2023

### 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	¥ 22,110,254		
	Call Loans	20,000		
	Receivables under Resale Agreements	110,028		
	Receivables under Securities Borrowing Transactions	472,875		
	Monetary Claims Bought	123,403		
	Trading Assets	2,293,765		
	Money Held in Trust	99		6-a
	Securities	8,233,681		6-b
	Loans and Bills Discounted	32,819,420		6-c
	Foreign Exchanges	41,202		
	Other Assets	3,639,073		6-d
	Tangible Fixed Assets	182,261		
	Intangible Fixed Assets	99,521		2
	Prepaid Pension Expenses	270,791		3
	Customers' Liabilities for Acceptances and Guarantees	508,006		
	Allowance for Loan Losses	(84,105)		
	Total Assets	¥ 70,840,280		

CC2	Items	a	b	c
		Non-consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥	37,861,930		
Negotiable Certificates of Deposit		7,468,618		
Call Money		239,711		
Payables under Repurchase Agreements		1,378,219		
Trading Liabilities		2,089,800		
Borrowed Money		6,730,871		7
Foreign Exchanges		29,729		
Short-term Bonds Payable		2,389,178		
Bonds Payable		1,985,389		
Borrowed Money from Trust Account		4,794,839		
Other Liabilities		2,931,935		6-e
Provision for Bonuses		9,298		
Provision for Directors' Bonuses		—		
Provision for Stocks Payment		1,015		
Provision for Retirement Benefits		1,025		
Provision for Reimbursement of Deposits		2,856		
Provision for Contingent Losses		1,492		
Deferred Tax Liabilities		138,414		4-a
Deferred Tax Liabilities for Land Revaluation		2,381		4-b
Acceptances and Guarantees		508,006		
Total Liabilities		68,564,714		
(Net Assets)				
Capital Stock		342,037		1-a
Capital Surplus		343,066		1-b
Retained Earnings		1,248,542		1-c
Total Shareholders' Equity		1,933,645		
Valuation Differences on Available-for-Sale Securities		366,552		
Deferred Gains (Losses) on Hedges		(19,908)		5
Revaluation Reserve for Land		(4,724)		
Foreign Currency Translation Adjustments		—		
Total Valuation and Translation Adjustments		341,919	(a)	
Total Net Assets		2,275,565		
Total Liabilities and Net Assets	¥	70,840,280		

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	1,248,542		1-c
Total Shareholders' Equity	¥ 1,933,645		

## (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	¥ 1,933,645	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	1,248,542		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	¥ 99,521		2
Associated Deferred Tax Liabilities	30,473		

## (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)	69,047	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	¥ 270,791		3
Associated Deferred Tax Liabilities	82,916		

**(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)	¥ 187,875		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	¥ 138,414		4-a
Deferred Tax Liabilities for Land Revaluation	2,381		4-b
Associated Intangible Fixed Assets	30,473		
Associated Prepaid Pension Expenses	82,916		

**(2) Composition of capital**

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



## 5. Deferred gains or losses on hedges

## (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (19,908)		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	¥ (25,406)	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

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

## (1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 99		6-a
Securities	8,233,681		6-b
Loans and Bills Discounted	32,819,420	Including Subordinated Debts	6-c
Other Assets	3,639,073	Including derivatives	6-d
Other Liabilities	¥ 2,931,935	Including derivatives	6-e

**(2) Composition of capital**

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	192,011		
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)	192,011		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	60,857		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before risk weighting)	60,857		73

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

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 6,730,871		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	265,417		46

## As of September 30, 2022

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 Loss		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 Difference 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		

\* 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 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

## 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, 2023	September 30, 2022	September 30, 2023	September 30, 2022
1	Credit risk (excluding counterparty credit risk)	¥ 13,970,573	¥ 12,823,173	¥ 1,172,784	¥ 1,076,829
2	of Which: Standardised Approach (SA)	625	922	50	73
3	of Which: Internal Ratings-Based (IRB) Approach	11,487,234	10,620,008	974,117	900,576
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	—	—	—	—
	Other assets	2,482,714	2,202,241	198,617	176,179
4	Counterparty credit risk (CCR)	1,244,998	1,157,022	101,923	94,645
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	463,619	416,803	39,314	35,344
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	690,085	643,194	55,206	51,455
	of Which: Central Counterparty (CCP)	70,897	79,751	5,671	6,380
	Others	20,396	17,273	1,729	1,464
7	Equity positions in banking book under market-based approach	257,302	348,378	21,819	29,542
8	Equity investment in funds (Look-Through Approach (LTA))	1,844,440	1,273,213	147,555	101,857
9	Equity investment in funds (Mandate-Based Approach (MBA))	1,733,183	2,036,840	138,654	162,947
	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)	841	1,762	67	140
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	293,751	347,861	23,500	27,828
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	278,299	331,957	22,263	26,556
14	of Which: External Rating-Based Approach (SEC-ERBA)	15,451	15,904	1,236	1,272
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	0	0	0	0
16	Market risk	1,743,980	1,270,454	139,518	101,636
17	of Which: Standardised Approach (SA)	40,898	13,894	3,271	1,111
18	of Which: Internal Model Approaches (IMA)	1,703,082	1,256,559	136,246	100,524
19	Operational risk	684,403	628,846	54,752	50,307
20	of Which: Basic Indicator Approach (BIA)	—	—	—	—
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	684,403	628,846	54,752	50,307
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	152,137	271,143	12,901	22,992
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 22,668,454	¥ 20,859,113	¥ 1,813,476	¥ 1,668,729

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



## IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2023	September 30, 2022	September 30, 2023	September 30, 2022
Item No.					
1	Parallel up	¥ 49,108	¥ 56,294	¥ (87,767)	¥ (91,238)
2	Parallel down	2,491	13,068	84,172	87,176
3	Steepener	38,926	85,811		
4	Flattener	1,571	—		
5	Short rate up	3,412	2,630		
6	Short rate down	5,394	33,756		
7	Maximum	49,108	85,811	84,172	87,176
		e		f	
		September 30, 2023		September 30, 2022	
8	Tier 1 Capital	¥ 2,254,409		¥ 2,112,385	

## Composition of Basel III Leverage Ratio

Non-consolidated

As of September 30			Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2023	2022
<b>On-Balance Sheet Exposures</b>				
1		On-balance Sheet Exposures before Deducting Adjustment Items	¥ 45,158,617	¥ 43,925,104
1a	1	Total Assets Reported in the Non-consolidated Balance Sheet	51,341,324	50,382,558
1b	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Non-consolidated Balance Sheet (except adjustment items) (Deduction)	6,182,706	6,457,453
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	270,931	240,600
3		Total On-Balance Sheet Exposures (A)	44,887,686	43,684,504
<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.	1,359,589	1,385,787
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.	1,259,316	1,298,751
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	1,260,774	1,046,462
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)	25,020	85,754
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	21,600	29,100
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	21,600	29,100
11	4	Total Exposures Related to Derivative Transactions (B)	3,854,660	3,645,247
<b>Exposures Related to Repo Transactions</b>				
12		The Amount of Assets Related to Repo Transactions, etc.	582,904	509,341
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	248,376	292,836
15		The Exposures for Agent Repo Transactions		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	831,281	802,177
<b>Exposures Related to Off-Balance Sheet Transactions</b>				
17		Notional Amount of Off-Balance Sheet Transactions	6,802,887	6,493,947
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	3,270,086	3,075,701
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	3,532,801	3,418,245
<b>Basel III Leverage ratio on a Non-consolidated Basis</b>				
20		The Amount of Capital (Tier 1 Capital) (E)	2,254,409	2,112,385
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 53,106,429	¥ 51,550,175
22		Basel III Leverage Ratio on a Non-consolidated Basis (G) = (E)/(F)	4.24%	4.09%
		Minimum leverage ratio requirement	3.00%	
<b>Basel III Leverage Ratio on a Non-Consolidated basis (Including due from the Bank of Japan)</b>				
		Total Exposures (F)	¥ 53,106,429	¥ 51,550,175
		The Bank of Japan Deposit	19,498,955	16,279,147
		Total Exposures (Including due from the Bank of Japan) (F')	72,605,384	67,829,322
		Basel III Leverage Ratio on a Non-Consolidated basis (Including due from the Bank of Japan) (H) = (E)/(F')	3.10%	3.11%

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 financial reporting but was conducted by the external auditor in 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 the internal control over the procedure to calculate the ratio.

## Liquidity Coverage Ratio (LCR)

Non-consolidated

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

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2023 2nd Quarter		Fiscal Year 2023 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 20,433,620		¥ 19,967,241	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,141,291	¥ 928,504	¥ 19,027,915	¥ 908,177
3	of which: Stable deposits	1,806,420	54,192	1,782,034	53,461
4	of which: Less stable deposits	8,739,683	874,312	8,543,594	854,716
5	Cash outflows related to unsecured wholesale funding	15,208,893	11,623,096	15,554,652	12,187,750
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,715,389	8,129,592	12,087,068	8,720,166
8	of which: Debt securities	3,493,503	3,493,503	3,467,583	3,467,583
9	Cash outflows related to secured funding, etc.	7,648		2,662	
10	Cash outflows related to derivative transactions, etc., funding programs, credit and liquidity facilities	6,861,110	2,661,533	6,811,020	2,646,045
11	of which: Cash outflows related to derivative transactions, etc.	1,294,128	1,294,128	1,274,993	1,274,993
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	5,566,981	1,367,404	5,536,026	1,371,052
14	Cash outflows related to contractual funding obligations, etc.	536,716	425,033	434,234	354,195
15	Cash outflows related to contingencies	689,112	18,445	669,016	18,049
16	Total cash outflows	15,664,261		16,116,880	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 219,838	¥ —	¥ 187,013	¥ —
18	Cash inflows related to collection of loans, etc.	3,085,858	2,192,351	2,459,519	1,667,281
19	Other cash inflows	583,654	436,832	525,168	440,826
20	Total cash inflows	3,889,351	2,629,183	3,171,701	2,108,108
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 20,433,620		¥ 19,967,241	
22	Net cash outflows	13,035,077		14,008,771	
23	Non-consolidated Liquidity Coverage Ratio (LCR)	156.7%		142.5%	
24	The number of data used to calculate the average value	62		62	

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

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

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

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

Our non-consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Going Forward, 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 deposits 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 don't apply the "Treatment for Qualifying Operational Deposits" and the "Additional Collateral Requirements At the Time of Market Valuation Change Based on the Scenario Approach" stipulated by the Notification.

## 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 2023 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	¥ 2,507,369	¥ —	¥ —	¥ 276,000	¥ 2,783,369	
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	2,507,369	—	—	219,817	2,727,186	
3	of which: Other capital instruments that are not included in the above category	—	—	—	56,182	56,182	
4	Funding from retail and small business customers	12,917,347	—	—	5,896,477	17,522,090	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	12,917,347	—	—	5,896,477	17,522,090	
7	Wholesale funding	5,308,859	26,079,878	3,635,504	8,457,958	15,855,087	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	5,308,859	26,079,878	3,635,504	8,457,958	15,855,087	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	572,497	451,341	45,599	—	22,799	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	572,497	451,341	45,599	—	22,799	
14	Total available stable funding						¥ 36,183,346
Required stable funding (RSF) items (2)							
15	HQLA						¥ 1,162,092
16	Deposits held at financial institutions for operational purposes	—	111,399	14,953	116,475	179,651	
17	Loans, repo transactions-related assets, securities and other similar assets	194,824	7,115,148	2,011,650	27,500,261	26,468,484	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	582,904	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	58,976	2,198,348	506,791	2,693,406	3,320,423	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,862,158	1,124,152	12,256,642	12,860,028	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	773,525	108,344	298,363	634,871	
22	of which: Residential mortgages	—	218,867	217,834	9,770,051	7,598,436	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	132,860	132,410	5,914,804	4,184,924	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	135,848	252,870	162,871	2,780,161	2,689,595	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,431,675	478,331	2,978	857,673	2,262,784	
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)	—	—	—	365,657	310,808	
29	of which: Derivative assets	—	—	—	339,597	339,597	
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	71,290	71,290	
31	of which: All other assets not included in the above categories	1,431,675	478,331	2,978	81,128	1,541,087	
32	Off-balance sheet items						535,756
33	Total required stable funding						¥ 30,608,769
34	Non-consolidated net stable funding ratio (NSFR)						118.2%

Item No.		Millions of Yen, %					
		Fiscal Year 2023 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	¥ 2,476,171	¥ —	¥ —	¥ 265,000	¥ 2,741,171	
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	2,476,171	—	—	192,980	2,669,152	
3	of which: Other capital instruments that are not included in the above category	—	—	—	72,019	72,019	
4	Funding from retail and small business customers	13,110,051	—	—	5,791,273	17,590,319	
5	of which: Stable deposits	—	—	—	—	—	
6	of which: Less stable deposits	13,110,051	—	—	5,791,273	17,590,319	
7	Wholesale funding	5,394,275	24,661,490	3,899,680	8,584,948	15,259,916	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	5,394,275	24,661,490	3,899,680	8,584,948	15,259,916	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	508,201	360,564	40,000	—	20,000	
12	of which: Derivative liabilities	—	—	—	—	—	
13	of which: All other liabilities and equity not included in the above categories	508,201	360,564	40,000	—	20,000	
14	Total available stable funding					¥ 35,611,408	
Required stable funding (RSF) items (2)							
15	HQLA					¥ 1,095,488	
16	Deposits held at financial institutions for operational purposes	—	130,645	—	138,250	203,572	
17	Loans, repo transactions-related assets, securities and other similar assets	182,863	6,900,684	2,255,539	26,935,297	25,946,704	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	590,027	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	54,647	2,023,039	531,158	2,636,559	3,246,602	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	—	3,958,383	1,368,073	11,787,981	12,639,177	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	789,460	121,930	261,177	625,461	
22	of which: Residential mortgages	—	217,665	217,497	9,785,999	7,507,452	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	132,567	132,141	5,943,059	4,142,266	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	128,216	111,568	138,809	2,724,757	2,553,472	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,385,685	555,422	2,768	965,981	2,278,326	
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)					497,407	422,796
	of which: Derivative assets					325,082	325,082
30	of which: Derivative liabilities (before deduction of variation margin posted)					60,870	60,870
31	of which: All other assets not included in the above categories	1,385,685	555,422	2,768	82,621	1,469,577	
32	Off-balance sheet items					6,362,395	498,194
33	Total required stable funding					¥ 30,022,286	
34	Non-consolidated net stable funding ratio (NSFR)					118.6%	

### 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 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.”

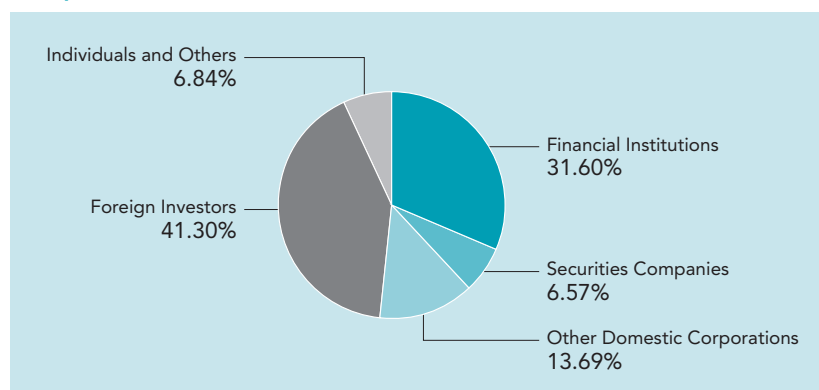
# Stock Information (as of September 30, 2023)

## Major Shareholders (Common Shares)

Shareholder Name	Number of Shares Held (Shares)	Shareholding Ratio (%)
1 The Master Trust Bank of Japan, Ltd. (Trust Account)	61,583,400	16.93
2 Custody Bank of Japan, Ltd. (Trust Account)	23,321,464	6.41
3 Northern Trust Co. (AVFC) Re Silchester International Investors International Value Equity Trust	7,412,500	2.03
4 State Street Bank West Client - Treaty 505234	6,215,035	1.70
5 JPMorgan Securities Japan, Co, Ltd.	6,107,156	1.67
6 State Street Bank and Trust Company 505001	5,986,764	1.64
7 SSBTC Client Omnibus Account	5,505,656	1.51
8 Northern Trust Co. (AVFC) Re U.S. Tax Exempted Pension Funds	5,166,382	1.42
9 JP Morgan Chase Bank 385781	4,821,238	1.32
10 Barclays Securities Japan Limited	4,550,000	1.25

(Note) The shareholding ratio is calculated by excluding treasury stock and rounded down to the second decimal place.

## 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

Conversion Ratio: (*)	10ADRs = 1 Underlying Share (Underlying Share: Sumitomo Mitsui Trust Holdings' Common Share)
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="https://www.adrbnymellon.com/">https://www.adrbnymellon.com/</a>

(\*) Conversion ratio has been changed to "5ADRs = 1 Underlying Share" with an effective date of January 4, 2024, due to the implementation of the stock split.

## Other Data

Authorized Shares:	
Common Shares:	850,000,000 Shares
Preferred Shares:	40,000,000 Shares
Number of Shares issued:	
Common Shares:	364,025,840 Shares
Preferred Shares:	0 Shares
Number of Shareholders: (*)	
Common Shares:	51,218
Preferred Shares:	0

(\*) Excluding shareholders who hold shares constituting less than one unit (1,165,940)

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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, 2023)

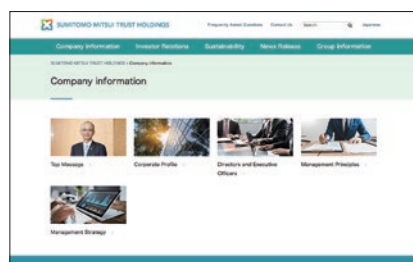
<b>Registered Trade Name:</b>	Sumitomo Mitsui Trust Holdings, Inc.
<b>Headquarters Location:</b>	1-4-1 Marunouchi, Chiyoda-ku, Tokyo 100-8233, Japan
<b>Date of Establishment:</b>	February 1, 2002 (Change of trade name: April 1, 2011)
<b>Main Business:</b>	With trust banking at its core, Sumitomo Mitsui 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, 2023)

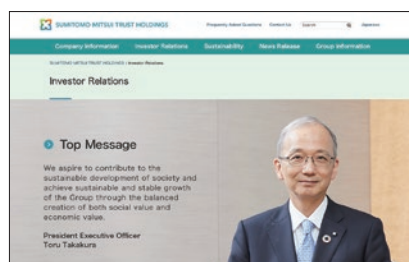
		Long-term	Short-term
Sumitomo Mitsui Trust Holdings	JCR	AA	—
	R&I	A+	—
	S&P	A	A-1
	Moody's	A1	P-1
Sumitomo Mitsui Trust Bank	Fitch	A-	F1
	JCR	AA	—
	R&I	AA-	a-1+

## Website

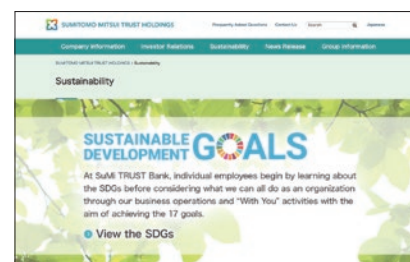
For more detailed information, please refer to our website.



**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>

