Composition of capital as of June 30, 2023 <Sumitomo Mitsui Trust Bank, Limited> [Consolidated, International standard]

(Millions of yen, except percentages)

| Basel III template No. Items June March 30, 2023 31, 2023 numbers to Reconciliating with the | CC1:Compos | ition of Capital | (| , , | ept percentages |
|--|------------|---|-----------|-----------|--|
| Rempilet No. Page | | | a | b | С |
| la+2-lc-26 Directly issued qualifying common share capital plus related capital surplus and retained earnings 2,230,452 2,200,758 of which: capital stock and capital surplus 684,926 | | Items | | | Reference numbers to Reconciliation with the balance sheet |
| of which: capital stock and capital surplus of which: retained earnings of which: retained earnings of which: retained earnings of which: retained earnings of which: capital stock (and capital surplus) Accumulated other comprehensive income Common Equity Tier I capital: regulatory adjustments Common Equity Tier I capital: regulatory adjustments 10 Common Equity Tier I capital: regulatory adjustments 11 Interpolate assets other than mortgage servicing rights " of which: goodwill (including flose equivalent) of which: other intangible assets 10 Deferred gains or losses on derivatives under hedge accounting 11 Deferred gains or losses on derivatives under hedge accounting 12 Shortfall of eligible provisions to expected losses 13 Securitisation gain on sale 14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 Defined-benefit pension flund cassets (assets for retirement benefits) " 16 Investments in own shares (cacluding those erported 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 than 10% of the issued share capital (annum above the 10% threshold) on the specified items 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 of which: mortgage servicing rights 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 of which mortgage servicing rights of which: deferred tax assets arising from temporary differences " Regulatory adjustmen | Common Eq | nity Tier 1 capital: instruments and reserves | | | • |
| of which: retained earnings of which: retained earnings of which: teasury stock (deduction) of which others for which others by a common figure of the distributed (deduction) of which others common share capital issued by subsidiaries and held by third parties (amount allowed in group Common Baurity Tier 1 capital: instruments and reserves common Equity Tier 1 capital: instruments 8+9 Intangible assets other than mortgage servicing rights * of which: goodwill (including those equivalent) of which: other intangible assets of which: goodwill (including those equivalent) of which: other intangible assets common Equity Tier 1 capital: instruments 8+9 Intangible assets other than mortgage servicing rights * of which: goodwill (including those equivalent) perferred gains or losses on derivatives under hedge accounting 10 perferred gains or losses on derivatives under hedge accounting 11 Shortfall of cligible provisions to expected losses 3,345 3,445 3,445 408 Securitisation gain on sale 879 925 Securitisation gain on sale 879 925 14 Gains and losses due to changes in own credit risk on fair valued liabilities 7,326 7,454 15 Defined-benefit pension fund net assets (assets for retirement benefits) * Investments in own shares (excluding those reported in the Net assets section) 17 Reciprocal cross-holdings in common equity Investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions of which: mortgage servicing rights of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences * Regulatory adjustments applied to Common Equity T | 1a+2-1c-26 | Directly issued qualifying common share capital plus related capital surplus and retained earnings | 2,230,452 | 2,200,758 | |
| of which: treasury stock (deduction) of which: earnings to be distributed (deduction) of which: others 1b Subscription rights to common shares 3 Accumulated other comprehensive income 5 Common Equity Tier 1 capital: regulatory adjustments 8 Common Equity Tier 1 capital: instruments and reserves (A) 2,494,174 2,407,374 Common Equity Tier 1 capital: regulatory adjustments 8 Hongible assets other than mortage servicing rights " of which: other intangible assets 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences" 11 Deferred gains or losses on derivative under hedge accounting 12 Shortfall of eligible provisions to expected losses 13 Securifisation gain on sale 14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 Defined-benefit pension fund net assets (assets for retirement benefits) " 16 Investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions of which: mortagage servicing rights 19 Of which: mortagage servicing rights in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions of which: mortagage servicing rights of which: deferred tax assets arising from temporary differences " Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | 1a | of which: capital stock and capital surplus | 684,926 | 684,926 | |
| of which: earnings to be distributed (deduction) of which: camings to be distributed (deduction) of which: others 3 abscription rights to common shares 3 Accumulated other comprehensive income 5 Common Equity Tier 1 6 Common Equity Tier 1 capital: instruments and reserves 6 Common Equity Tier 1 capital: instruments and reserves 8 Common Equity Tier 1 capital: regulatory adjustments 8 Plantagible assets other than mortgage servicing rights of which: goodwill (including those equivalent) of which: other intangible assets of the future profitability excluding those arising from temporary differences and the services of the services of the services and the services are serviced to services and the services are services and the services are serviced to services and the services are serviced to services and the services are serviced to services and the services are services and | 2 | of which: retained earnings | 1,545,525 | 1,547,162 | |
| of which: others 1b Subscription rights to common shares | 1c | of which: treasury stock (deduction) | - | - | |
| 1b Subscription rights to common shares 2 | 26 | of which: earnings to be distributed (deduction) | - | 31,330 | |
| Accumulated other comprehensive income Common Squity Tier 1 capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1 capital: instruments and reserves (A) 2,494,174 2,407,374 Common Equity Tier 1 capital: regulatory adjustments 8+9 Intangible assets other than mortgage servicing rights of which: goodwill (including those equivalent) of which: other intangible assets 10 Deferred ax assets that rely on future profitability excluding those arising from temporary differences* 11 Deferred gains or losses on derivatives under hedge accounting 12 Shortfall of eligible provisions to expected losses 3,845 13 Securitisation gain on sale 879 925 14 Gains and losses due to changes in own credit risk on fair valued liabilities 7,326 7,454 15 Defined-benefit pension fund net assets (assets for retirement benefits)* 16 Investments in own shares (excluding those reported in the Net assets section) 17 Reciprocal cross-boldings in common equity 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 entities that are outside the scope of viegulatory consolidation, net of eligible short positions of which: mortgage servicing rights of which: significant investments in the common stock of banking, financial and insurance entities that are outside the scope of which: mortgage servicing rights 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 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 of which: significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eli | | of which: others | - | - | |
| Common Share capital issued by subsidiaries and held by third parties (amount allowed in group Common Equity Tier 1 capital: instruments and reserves 8 | 1b | Subscription rights to common shares | - | - | |
| Common Equity Tier 1 capital: instruments and reserves Common Equity Tier 1 capital: instruments and reserves Common Equity Tier 1 capital: regulatory adjustments Intangible assets other than mortgage servicing rights S1,793 77,733 | 3 | Accumulated other comprehensive income | 263,722 | 206,616 | |
| Common Equity Tier 1 capital: regulatory adjustments 8+9 Intangible assets other than mortgage servicing rights ** 8 Intangible assets other than mortgage servicing rights ** 9 of which: other intangible assets 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences** 424 408 11 Deferred agains or losses on derivatives under hedge accounting (50,856) (48,610) 12 Shortfall of eligible provisions to expected losses 3,845 - 13 Securitisation gain on sale 879 925 14 Gains and losses due to changes in own credit risk on fair valued liabilities 7,326 7,454 15 Defined-benefit pension fund net assets (assets for retirement benefits) ** 16 Investments in own shares (excluding those reported in the Net assets section) 17 Reciprocal cross-holdings in common equity 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 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 of which: deferred tax assets arising from temporary differences * 20 Of which: mortgage servicing rights 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 of which: mortgage servicing rights 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 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 p | 5 | | - | - | |
| Second Common Equity Tier Capital: regulatory adjustments | 6 | Common Equity Tier 1 capital: instruments and reserves (A) | 2,494,174 | 2,407,374 | |
| Intangible assets other than mortgage servicing rights * 81,793 77,733 | Common Eq | | | | |
| Securitisation gain on sale Securitisation gain of securitis gain gain gain gain gain gain gain gain | 8+9 | Intangible assets other than mortgage servicing rights * | 81,793 | 77,733 | |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences* 424 408 11 Deferred gains or losses on derivatives under hedge accounting (50,856) (48,610) 12 Shortfall of eligible provisions to expected losses 3,845 - 13 13 Securitisation gain on sale 879 925 14 Gains and losses due to changes in own credit risk on fair valued liabilities 7,326 7,454 15 Defined-benefit pension fund net assets (assets for retirement benefits) * 165,243 161,362 16 Investments in own shares (excluding those reported in the Net assets section) | 8 | | 6,979 | 8,079 | |
| 11 Deferred gains or losses on derivatives under hedge accounting 12 Shortfall of eligible provisions to expected losses 13 Securitisation gain on sale 13 Securitisation gain on sale 14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 Defined-benefit pension fund net assets (assets for retirement benefits) * 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 * 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: 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 25 of which: mortgage servicing rights 26 of which: deferred tax assets arising from temporary differences * 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) 208,655 199,274 | 9 | of which: other intangible assets | 74,813 | 69,654 | |
| 11 Deferred gains or losses on derivatives under hedge accounting 12 Shortfall of eligible provisions to expected losses 13 Securitisation gain on sale 13 Securitisation gain on sale 14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 Defined-benefit pension fund net assets (assets for retirement benefits) * 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 * 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: 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 25 of which: mortgage servicing rights 26 of which: deferred tax assets arising from temporary differences * 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) 208,655 199,274 | 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences* | 424 | 408 | |
| Securitisation gain on sale Gains and losses due to changes in own credit risk on fair valued liabilities 7,326 7,454 15 Defined-benefit pension fund net assets (assets for retirement benefits) * 165,243 161,362 16 Investments in own shares (excluding those reported in the Net assets section) 7 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 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 of which: deferred tax assets arising from temporary differences * 20 Amount exceeding the 15% threshold on the specified items 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 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 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 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 of which: deferred tax assets arising from temporary differences * 23 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 24 Common Equity Tier 1 capital: regulatory adjustments Common Equity Tier 1 capital: regulatory | 11 | | (50,856) | (48,610) | |
| Gains and losses due to changes in own credit risk on fair valued liabilities 7,326 7,454 15 Defined-benefit pension fund net assets (assets for retirement benefits) * 16 Investments in own shares (excluding those reported in the Net assets section) 7 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 Amount above the 10% threshold on the specified items 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 of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences * 23 Amount exceeding the 15% threshold on the specified items 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 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 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 of which: deferred tax assets arising from temporary differences * 24 Of which: deferred tax assets arising from temporary differences * 25 Pagulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 26 Common Equity Tier 1 capital: regulatory adjustments Common Equity Tier 1 capital: regulatory adjustments | 12 | Shortfall of eligible provisions to expected losses | 3,845 | - | |
| Defined-benefit pension fund net assets (assets for retirement benefits) * 165,243 161,362 16 Investments in own shares (excluding those reported in the Net assets section) | 13 | Securitisation gain on sale | 879 | 925 | |
| Investments in own shares (excluding those reported in the Net assets section) | 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | 7,326 | 7,454 | |
| 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 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 of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences* 23 Amount exceeding the 15% threshold on the specified items 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 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 of which: mortgage servicing rights of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences* 26 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 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) 208,655 199,274 | 15 | Defined-benefit pension fund net assets (assets for retirement benefits) * | 165,243 | 161,362 | |
| 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 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 of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences* 22 Amount exceeding the 15% threshold on the specified items 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 of which: mortgage servicing rights of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences* 2 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions Common Equity Tier 1 capital: regulatory adjustments (B) 208,655 199,274 | 16 | Investments in own shares (excluding those reported in the Net assets section) | - | - | |
| 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 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 of which: mortgage servicing rights 1 of which: deferred tax assets arising from temporary differences * 22 Amount exceeding the 15% threshold on the specified items 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 of which: mortgage servicing rights of which: mortgage servicing rights of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences * 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) 208,655 199,274 | 17 | Reciprocal cross-holdings in common equity | - | - | |
| 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 of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences * 22 Amount exceeding the 15% threshold on the specified items 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 of which: mortgage servicing rights of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences * 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) 208,655 199,274 | 18 | scope of regulatory consolidation, net of eligible short positions, where the bank does not own more | - | - | |
| 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 of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences * 22 Amount exceeding the 15% threshold on the specified items 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 of which: mortgage servicing rights of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences * 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) 208,655 199,274 | 19+20+21 | Amount above the 10% threshold on the specified items | - | _ | |
| of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences * 22 Amount exceeding the 15% threshold on the specified items 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 of which: mortgage servicing rights of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences * 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) 208,655 199,274 | 19 | | - | - | |
| 21 of which: deferred tax assets arising from temporary differences * | 20 | | _ | _ | |
| Amount exceeding the 15% threshold on the specified items 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 of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences* Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions Common Equity Tier 1 capital: regulatory adjustments (B) 208,655 199,274 | | | _ | _ | |
| 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 of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences * Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions Common Equity Tier 1 capital: regulatory adjustments (B) 208,655 199,274 | | | - | _ | |
| of which: mortgage servicing rights of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences* Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions Common Equity Tier 1 capital: regulatory adjustments (B) 208,655 199,274 | | of which: significant investments in the common stock of banking, financial and insurance | - | - | |
| 25 of which: deferred tax assets arising from temporary differences * | 24 | 1 2 1 | _ | _ | |
| Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions Common Equity Tier 1 capital: regulatory adjustments (B) 208,655 199,274 | | | _ | | |
| | | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and | - | - | |
| | 28 | Common Equity Tier 1 capital: regulatory adjustments (B) | 208.655 | 199.274 | |
| Common Equity 1101 1 capital (CE11) | | | 200,000 | | |
| 29 Common Equity Tier 1 capital $(C) = (A) - (B) 2,285,519 2,208,099 $ | | | 2 -2 | , , | |

(Millions of yen, except percentages)

| 001.0 | 7 | 27 | (Millio | ns of yen, exce | ept percentages) |
|---------------------------|---------|--|------------------|-----------------|--|
| CC1:C | Compos | ition of Capital | a | b | С |
| Basel III template No. | | Items | June 30, 2023 | March 31, 2023 | Reference numbers to Reconciliation with the balance sheet |
| Additi | ional T | ier 1 capital: instruments | | | |
| | 31a | Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which classified as equity under applicable accounting standards | - | - | |
| 20 | 31b | Subscription rights to Additional Tier 1 instruments | - | - | |
| 30 | 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) | 14,670 | 13,749 | |
| 33- | +35 | Eligible Tier 1 capital instruments subject to phase out from Additional Tier 1 capital | - | - | |
| 3 | 33 | of which: directly issued and issued by special purpose vehicles | - | - | |
| | 35 | of which: issued by subsidiaries | - | - | |
| | 36 | Additional Tier 1 capital: instruments (D) | 284,670 | 283,749 | |
| | | ier 1 capital: regulatory adjustments | | | |
| | 37 | Investments in own Additional Tier 1 instruments | - | - | |
| 3 | 38 | Reciprocal cross-holdings in Additional Tier 1 instruments | - | - | |
| 3 | 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) | - | - | |
| 4 | 10 | 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 | |
| 4 | 12 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | - | - | |
| 4 | 13 | Additional Tier 1 capital: regulatory adjustments (E) | - | 10 | |
| Additi | ional T | ier 1 capital (AT1) | | | |
| 4 | 14 | Additional Tier 1 capital $(F) = (D)-(E)$ | 284,670 | 283,739 | |
| Tier 1 | capita | (T1 = CET1 + AT1) | | | |
| 4 | 15 | Tier 1 capital $(G) = (C)+(F)$ | 2,570,189 | 2,491,839 | |
| Tier 2 | capita | : instruments and provisions | | | |
| 46 | | Directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as equity under applicable accounting standards | - | - | |
| | 16 | Subscription rights to Tier 2 instruments | - | - | |
| | 10 | Directly issued qualifying Tier 2 instruments plus related capital surplus of which classified as liabilities under applicable accounting standards | 232,980 | 270,630 | |
| | | Qualifying Tier 2 instruments issued by special purpose vehicles | - | - | |
| | -49 | Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2) | 3,301 | 3,049 | |
| 47- | +49 | Eligible Tier 2 capital instruments subject to phase out from Tier 2 capital | - | - | |
| | 17 | of which: directly issued and issued by special purpose vehicles | - | - | |
| | 19 | of which: issued by subsidiaries | - | - | |
| | 50 | Provisions allowed in group Tier 2 | 3,462 | 15,635 | |
| | 0a | of which: general allowance for credit losses | 3,462 | 3,525 | |
| | 0b | of which: excess amount of eligible provisions to expected losses | - | 12,110 | |
| 5 | 51 | Tier 2 capital: instruments and provisions (H) | 239,744 | 289,315 | |

| CC1:Compos | ition of Capital | (HIIIIVI) | 115 OI YEII, EXCE | pt percentages) |
|---------------------------|--|------------------|-------------------|--|
| | | a | ь | С |
| Basel III template No. | Items | June 30, 2023 | March 31, 2023 | Reference numbers to Reconciliation with the balance sheet |
| Tier 2 capital | l: regulatory adjustments | | | |
| 52 | Investments in own Tier 2 instruments | - | - | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities | - | - | |
| 54 | Investments in the Tier 2 instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | - | - | |
| 55 | Significant investments in the Tier 2 instruments and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions | 1,540 | 1,540 | |
| 57 | Tier 2 capital: regulatory adjustments (I) | 1,540 | 1,540 | |
| Tier 2 capital | | | | |
| 58 | Tier 2 capital $(J) = (H)-(I)$ | 238,204 | 287,775 | |
| Total capital | (TC = T1 + T2) | | | |
| 59 | Total capital $(K) = (G)+(J)$ | 2,808,394 | 2,779,614 | |
| Total risk we | ighted assets | | | |
| 60 | Total risk weighted assets (L) | 23,130,693 | 22,662,408 | |
| Capital ratio | s (consolidated) | | | |
| 61 | Common Equity Tier 1 capital ratio (C)/(L) | 9.88% | 9.74% | |
| 62 | Tier 1 capital ratio (G)/(L) | 11.11% | 10.99% | |
| 63 | Total capital ratio (K)/(L) | 12.14% | 12.26% | |
| Regulatory a | djustments (before risk weighting) | | | 1 |
| 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) | 186,286 | 172,436 | |
| 73 | Significant investments in the common stock of banking, financial and insurance entities (amount below the thresholds for deduction) | 116,171 | 114,594 | |
| 74 | Mortgage servicing rights (amount below the thresholds for deduction) | - | - | |
| 75 | Deferred tax assets arising from temporary differences (amount below the thresholds for deduction) | 25,524 | 48,363 | |
| Provisions in | cluded 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) | 3,462 | 3,525 | |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | 13,513 | 12,430 | |
| 78 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil") | - | 12,110 | |
| 79 | Cap on inclusion of provisions in Tier 2 under internal ratings-based approach | 113,486 | 109,926 | |
| Capital instr | uments 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) (if the amount is negative, report as "nil") | - | - | |
| 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) (if the amount is negative, report as "nil") | - | - | |
| * | Not of related deferred toy liabilities | | | |

^{*} Net of related deferred tax liabilities