

Basel III Information

Capital Ratio and Leverage Ratio Information (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Regarding the calculation of the capital ratio and leverage ratio of Sumitomo Mitsui Financial Group, an external audit was performed by KPMG AZSA LLC pursuant to the Technical Practical Guidelines 4465 “Practical Guidelines on Agreed-Upon Procedures for the Capital Ratio and Leverage Ratio Calculation Framework.” The aforementioned external audit was not meant to provide a statement of opinions or conclusions on the capital ratio and leverage ratio themselves, or our internal control framework for calculating these ratios, but to present us a report on the results of the procedure performed within the scope agreed upon between the external auditor and us. It constitutes neither part of the audit of consolidated financial statements nor part of the audit of our internal control over financial reporting. “Consolidated Capital Ratio and Leverage Ratio Information” was prepared principally based on the Notification, and the terms and details in the section may differ from those in other sections of this report.

■ Scope of Consolidation

1. Consolidated Capital Ratio Calculation

- Number of consolidated subsidiaries: 184

The names and primary business activities of the main consolidated subsidiaries are as follows.

Sumitomo Mitsui Banking Corporation (Commercial banking)
SMBC Trust Bank Ltd. (Commercial banking and trust service)
SMBC Nikko Securities Inc. (Securities)
Sumitomo Mitsui Card Company, Limited (Credit card services)
SMBC Finance Service Co., Ltd. (Credit card services, Installment, and transaction business)
SMBC Consumer Finance Co., Ltd. (Consumer loans)
The Japan Research Institute, Limited (Economic research, management consulting, system engineering, and data processing business)
Sumitomo Mitsui DS Asset Management Company, Limited (Investment advisory and investment trust management)
SMBC Bank International plc (Commercial banking)
SMBC Bank EU AG (Commercial banking)
Sumitomo Mitsui Banking Corporation (China) Limited (Commercial banking)
PT Bank BTPN Tbk (Commercial banking)
SMBC Americas Holdings, Inc. (Bank holding company)
SMBC Guarantee Co., Ltd. (Credit guarantee)

- Scope of consolidated subsidiaries for calculation of the consolidated capital ratio is based on the scope of consolidated subsidiaries for preparing consolidated interim financial statements.
- There are no affiliates to which the proportionate consolidation method is applied.

2. Restrictions on Movement of Funds and Capital within Holding Company Group

There are no special restrictions on movement of funds and capital among Sumitomo Mitsui Financial Group and its group companies.

3. Names of companies among subsidiaries of bank-holding companies (other financial institutions), with the Basel Capital Accord required amount, and total shortfall amount

Not applicable.

■ Capital Ratio Information (Consolidated)

The consolidated capital ratio is calculated using the method stipulated in “Standards for Bank Holding Company to Examine the Adequacy of Its Capital Based on Assets, Etc. Held by It and Its Subsidiaries Pursuant to Article 52-25 of the Banking Act” (Notification No. 20 issued by the Japanese Financial Services Agency in 2006; hereinafter referred to as “the Notification”).

In addition to the method stipulated in the Notification to calculate the consolidated capital ratio (referred to as “International Standard” in the Notification), we have adopted the Advanced Internal Ratings-Based (AIRB) approach for calculating credit risk-weighted asset amounts and the Advanced Measurement Approach (AMA) for calculating the operational risk equivalent amount.

■ CC1: Composition of regulatory capital

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2022	As of September 30, 2021	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves (1)				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	10,163,708	9,687,981	
1a	of which: capital and capital surplus	3,036,589	3,035,492	
2	of which: retained earnings	7,297,926	6,809,834	
1c	of which: treasury stock (-)	13,116	13,409	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	157,690	143,936	
	of which: other than the above	—	—	
1b	Stock acquisition rights to common shares	1,201	1,498	
3	Accumulated other comprehensive income and other disclosed reserves	2,331,376	2,468,234	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,386	1,160	
6	Common Equity Tier 1 capital: instruments and reserves (A)	12,497,673	12,158,875	
Common Equity Tier 1 capital: regulatory adjustments (2)				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	890,465	601,675	
8	of which: goodwill (including those equivalent)	461,929	172,813	
9	of which: other intangibles other than goodwill and mortgage servicing rights	428,536	428,861	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	10,745	3,526	
11	Net deferred gains or losses on hedges	42,471	(9,229)	
12	Shortfall of eligible provisions to expected losses	25,688	6,791	
13	Securitisation gain on sale	54,146	57,810	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	55,712	10,493	
15	Net defined benefit asset	445,758	405,208	
16	Investments in own shares (excluding those reported in the Net assets section)	1,478	4,881	
17	Reciprocal cross-holdings in common equity	—	—	
18	Investments in the capital 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 the 10% threshold)	90,385	138,770	
19+20+21	Amount exceeding the 10% threshold on specified items	198,990	—	
19	of which: significant investments in the common stock of financials	198,990	—	
20	of which: mortgage servicing rights	—	—	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	
22	Amount exceeding the 15% threshold on specified items	—	—	
23	of which: significant investments in the common stock of financials	—	—	
24	of which: mortgage servicing rights	—	—	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	
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)	1,815,843	1,219,927	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	10,681,830	10,938,947	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2022	As of September 30, 2021	Reference to Template CC2
Additional Tier 1 capital: instruments (3)				
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—
	31b	Stock acquisition 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	735,000	652,202
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		25,216	14,790
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments		—	—
33	of which: instruments issued by bank holding companies and their special purpose vehicles		—	—
35	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)		—	—
36	Additional Tier 1 capital: instruments (D)		760,216	666,993
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments		—	—
38	Reciprocal cross-holdings in Additional Tier 1 instruments		—	—
39	Investments in the capital 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 the 10% threshold)		1,077	3,050
40	Significant investments in the Additional Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		25,525	25,525
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		—	—
43	Additional Tier 1 capital: regulatory adjustments (E)		26,603	28,576
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)		733,613	638,416
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		11,415,443	11,577,364
Tier 2 capital: instruments and provisions (4)				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown		—	—
	Stock acquisition rights to Tier 2 instruments		—	—
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		756,452	776,754
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		—	—
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group T2)		5,514	2,502
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions		—	203,428
47	of which: instruments issued by bank holding companies and their special purpose vehicles		—	—
49	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)		—	203,428
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		77,463	62,672
50a	of which: general reserve for possible loan losses		77,463	62,672
50b	of which: eligible provisions		—	—
51	Tier 2 capital: instruments and provisions (H)		839,430	1,045,358

(Millions of yen, except percentages)

Basel III Template No.	Items			
		a	b	c
		As of September 30, 2022	As of September 30, 2021	Reference to Template CC2
Tier 2 capital: regulatory adjustments (5)				
52	Investments in own Tier 2 instruments	0	0	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	—	—	
54	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, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	17,891	26,040	
54a	Investments in the 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 common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	—	—	
55	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)	43,443	33,585	
57	Tier 2 capital: regulatory adjustments (I)	61,334	59,625	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	778,095	985,733	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	12,193,539	12,563,098	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	77,971,394	68,689,415	
Capital ratios (consolidated) and buffers (7)				
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	13.69%	15.92%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	14.64%	16.85%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	15.63%	18.28%	
64	CET1 specific buffer requirement	3.53%	3.52%	
65	of which: capital conservation buffer requirement	2.50%	2.50%	
66	of which: countercyclical buffer requirement	0.03%	0.02%	
67	of which: G-SIB/D-SIB additional requirement	1.00%	1.00%	
68	CET1 available after meeting the minimum capital requirements	7.63%	10.28%	
Regulatory adjustments (8)				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	1,097,120	1,107,771	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,088,082	949,276	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	355,424	5,990	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general reserve for possible loan losses)	83,905	79,974	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	77,463	62,672	
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")	—	—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	333,304	309,587	
Capital instruments subject to transitional arrangements (10)				
82	Current cap on AT1 instruments subject to transitional arrangements	—	162,585	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	—	
84	Current cap on T2 instruments subject to transitional arrangements	—	203,428	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	16,960	

(Millions of yen)

Items	As of September 30, 2022	As of September 30, 2021
Required capital ((L) × 8%)	6,237,711	5,495,153

■ Overview of RWA (OV1)

(Millions of yen)

OV1: Overview of RWA					
Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2022	As of September 30, 2021	As of September 30, 2022	As of September 30, 2021
1	Credit risk (CR) (excluding counterparty credit risk)	48,715,646	44,863,096	4,095,161	3,774,185
2	Of which: Standardised Approach (SA)	3,513,362	2,951,081	281,068	236,086
3	Of which: internal ratings-based (IRB) approach	41,231,157	38,570,425	3,496,402	3,270,772
	Of which: significant investments in commercial entities	—	—	—	—
	Of which: lease residual value	35,369	49,121	2,829	3,929
	Other assets	3,935,756	3,292,467	314,860	263,397
4	Counterparty credit risk (CCR)	6,008,371	4,765,228	490,092	387,694
5	Of which: standardised approach for counterparty credit risk (SA-CCR)	—	—	—	—
	Of which: current exposure method (CEM)	1,959,260	1,324,642	164,886	111,221
6	Of which: Expected Positive Exposure (EPE)	—	—	—	—
	Of which: Credit Valuation Adjustment (CVA)	3,105,198	2,509,164	248,415	200,733
	Of which: Central Counterparty (CCP)	209,273	114,359	16,741	9,148
	Others	734,638	817,062	60,048	66,590
7	Equity positions in banking book under market-based approach	651,569	1,822,269	55,253	154,528
8	Equity investments in funds – look-through approach	2,341,841	2,123,410	187,347	169,872
9	Equity investments in funds – mandate-based approach	—	—	—	—
	Equity investments in funds – simple approach (subject to 250% risk weight)	50,996	84,823	4,136	6,998
	Equity investments in funds – simple approach (subject to 400% risk weight)	615,171	428,119	51,656	36,076
10	Equity investments in funds – fall-back approach	206,480	87,461	16,518	6,996
11	Settlement risk	1,832	—	155	—
12	Securitisation exposures in banking book	1,509,852	1,151,881	120,788	92,150
13	Of which: securitisation IRB approach (SEC-IRBA) or internal assessment approach (IAA)	1,196,657	993,080	95,732	79,446
14	Of which: securitisation external ratings-based approach (SEC-ERBA)	292,750	140,594	23,420	11,247
15	Of which: securitisation standardised approach (SEC-SA)	4,872	—	389	—
	Of which: Risk weight (RW) 1250% is applied	15,571	18,206	1,245	1,456
16	Market risk	3,691,340	3,338,111	295,307	267,048
17	Of which: standardised approach (SA)	897,668	1,422,738	71,813	113,819
18	Of which: internal model approaches (IMA)	2,793,671	1,915,373	223,493	153,229
19	Operational risk	4,569,003	4,271,331	365,520	341,706
20	Of which: Basic Indicator Approach	1,045,512	916,592	83,641	73,327
21	Of which: Standardised Approach	—	—	—	—
22	Of which: Advanced Measurement Approach	3,523,491	3,354,738	281,879	268,379
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,608,766	2,388,167	304,665	202,473
	RWA subject to transitional arrangements	—	—	—	—
24	Floor adjustment	3,138,873	692,746	251,109	55,419
25	Total (After applying the 1.06 scaling factor)	77,971,394	68,689,415	6,237,711	5,495,153

■ Credit Quality of Assets

1. Credit Quality of Assets (CR1)

(Millions of yen)

CR1: Credit quality of assets		As of September 30, 2022				As of September 30, 2021			
Item No.		a	b	c	d	a	b	c	d
		Gross carrying values of:		Allowances	Net values (a+b–c)	Gross carrying values of:		Allowances	Net values (a+b–c)
		Defaulted exposures	Non-defaulted exposures			Defaulted exposures	Non-defaulted exposures		
On-balance sheet assets									
1	Loans	1,108,968	98,191,156	796,113	98,504,011	863,502	83,824,142	605,801	84,081,843
2	Securities (of which: debt securities)	6,518	25,154,107	—	25,160,626	5,977	28,401,858	—	28,407,836
3	Other on-balance sheet assets (of which: debt-based assets)	121,433	83,254,608	40,547	83,335,494	15,682	79,300,407	36,025	79,280,065
4	Subtotal (1+2+3)	1,236,920	206,599,872	836,661	207,000,131	885,163	191,526,409	641,826	191,769,745
Off-balance sheet assets									
5	Acceptances and guarantees, etc.	26,967	15,310,669	67,873	15,269,763	8,783	11,068,777	57,750	11,019,811
6	Commitments, etc.	13,944	32,473,324	73,069	32,414,199	12,514	26,262,124	84,642	26,189,996
7	Subtotal (5+6)	40,912	47,783,993	140,943	47,683,962	21,298	37,330,902	142,393	37,209,807
Total									
8	Total (4+7)	1,277,832	254,383,866	977,604	254,684,094	906,461	228,857,311	784,219	228,979,553

2. Changes in stock of defaulted loans and securities (of which: debt securities) (CR2)

Fiscal 2022 interim period

(Millions of yen)

CR2: Changes in stock of defaulted loans and securities (of which: debt securities)			Amount
Item No.			
1	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of March 31, 2022		1,153,280
2	Changes in loans and securities (of which: debt securities) by factors during the current interim period	Amounts defaulted	260,982
3		Amounts returned to non-defaulted status	44,688
4		Amounts written off	130,854
5		Other changes	(1,800)
6	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of September 30, 2022 (1+2-3-4+5)		1,236,920

Note: Other changes were mainly attributable to a decrease in the balance of defaulted receivables. Although the balance of defaulted receivables at the end of the previous fiscal year increased due to exchange rate impact, the balance decreased due to the collection and sale of defaulted receivables at the end of the previous fiscal year, which resulted in an overall decrease in the balance.

Fiscal 2021 interim period

(Millions of yen)

CR2: Changes in stock of defaulted loans and securities (of which: debt securities)			Amount
Item No.			
1	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of March 31, 2021		967,121
2	Changes in loans and securities (of which: debt securities) by factors during the current interim period	Amounts defaulted	87,042
3		Amounts returned to non-defaulted status	46,738
4		Amounts written off	59,692
5		Other changes	(62,569)
6	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of September 30, 2021 (1+2-3-4+5)		885,163

Note: The major factor for other changes is due to decreases in stock by collection and sale of receivables that were placed in defaulted status at the end of the previous fiscal year.

Internal Ratings-Based (IRB) Approach

1. CR Exposures by Portfolio and PD (CR6)

(Millions of yen, %, the number of data in thousands, years)

CR6: IRB - CR exposures by portfolio and PD range		As of 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 (Credit Conversion Factor) 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 (AIRB approach)													
1	0.00 to <0.15	89,372,921	248,245	66.05	92,178,479	0.00	0.5	33.16	3.6	177,273	0.19	227	
2	0.15 to <0.25	533,093	120,258	46.39	582,361	0.15	0.1	31.28	2.3	151,246	25.97	286	
3	0.25 to <0.50	30,986	14,668	49.07	23,345	0.42	0.0	29.45	1.3	7,708	33.01	29	
4	0.50 to <0.75	279	—	—	279	0.74	0.0	35.00	1.0	138	49.63	0	
5	0.75 to <2.50	148,632	64,073	96.54	84,280	1.01	0.0	31.07	3.4	59,177	70.21	260	
6	2.50 to <10.00	59,319	20,875	45.84	31,127	4.13	0.0	28.66	1.5	27,234	87.49	367	
7	10.00 to <100.00	3,511	1,978	100.00	3,318	19.89	0.0	30.00	1.0	5,464	164.68	198	
8	100.00 (Default)	102,855	—	—	102,855	100.00	0.0	56.77	1.0	39,990	38.88	58,399	
9	Subtotal	90,251,600	470,099	63.89	93,006,047	0.11	0.7	33.17	3.6	468,232	0.50	59,769	2,358
Sovereign exposures (FIRB approach)													
1	0.00 to <0.15	—	—	—	—	—	—	—	—	—	—	—	
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	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Bank exposures (AIRB approach)													
1	0.00 to <0.15	6,135,959	1,333,030	81.71	7,801,798	0.03	0.6	31.17	1.6	889,516	11.40	903	
2	0.15 to <0.25	838,281	183,878	54.66	893,686	0.15	0.2	28.28	1.2	195,075	21.82	403	
3	0.25 to <0.50	242,417	40,201	59.69	243,935	0.35	0.0	29.92	1.6	108,414	44.44	265	
4	0.50 to <0.75	0	2,500	45.97	1,149	0.74	0.0	35.00	1.0	736	64.11	2	
5	0.75 to <2.50	676,681	189,759	44.15	666,090	1.23	0.3	30.88	0.8	407,427	61.16	2,607	
6	2.50 to <10.00	199,341	26,587	63.54	160,027	4.11	0.0	26.06	1.1	128,213	80.11	1,714	
7	10.00 to <100.00	11,421	—	—	10,190	13.24	0.0	30.00	0.9	15,358	150.72	404	
8	100.00 (Default)	181	—	—	181	100.00	0.0	79.82	1.0	23	13.13	145	
9	Subtotal	8,104,284	1,775,958	74.07	9,777,058	0.22	1.3	30.77	1.5	1,744,766	17.84	6,446	10,850
Bank exposures (FIRB approach)													
1	0.00 to <0.15	83,207	—	—	83,207	0.03	0.0	45.00	5.0	29,504	35.45	11	
2	0.15 to <0.25	97	—	—	97	0.16	0.0	45.00	5.0	79	81.01	0	
3	0.25 to <0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to <0.75	862	—	—	862	0.74	0.0	45.00	5.0	1,260	146.22	2	
5	0.75 to <2.50	3,258	—	—	3,258	2.21	0.1	45.00	5.0	5,817	178.53	32	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	87,426	—	—	87,426	0.11	0.2	45.00	5.0	36,661	41.93	46	96
Corporate exposures (AIRB approach)													
1	0.00 to <0.15	33,118,321	17,222,084	54.85	48,478,341	0.05	7.1	34.59	2.3	7,676,465	15.83	8,542	
2	0.15 to <0.25	17,944,763	14,671,554	54.47	23,823,500	0.16	6.2	28.94	2.2	6,053,889	25.41	11,062	
3	0.25 to <0.50	7,736,214	4,086,351	53.06	8,489,958	0.35	4.0	28.57	2.3	3,232,018	38.06	8,460	
4	0.50 to <0.75	444,119	108,554	50.81	487,822	0.73	0.6	32.63	2.5	313,509	64.26	1,178	
5	0.75 to <2.50	5,627,284	2,678,766	51.72	5,526,136	1.43	2.6	26.47	3.2	3,783,768	68.47	21,247	
6	2.50 to <10.00	1,459,142	636,753	52.70	1,260,712	5.80	0.7	26.30	2.5	1,174,911	93.19	19,676	
7	10.00 to <100.00	874,032	326,182	52.95	930,587	15.31	0.3	22.31	2.8	1,024,941	110.13	32,815	
8	100.00 (Default)	706,936	51,655	100.00	664,118	100.00	0.3	48.89	2.4	170,276	25.63	324,701	
9	Subtotal	67,910,814	39,781,902	54.32	89,661,177	1.17	22.2	31.87	2.4	23,429,781	26.13	427,685	477,048

(Millions of yen, %, the number of data in thousands, years)

CR6: IRB - CR exposures by portfolio and PD range		As of 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
Corporate exposures (FIRB approach)													
1	0.00 to <0.15	—	—	—	—	—	—	—	—	—	—	—	
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)	20	—	—	20	100.00	0.0	45.00	5.0	—	0.00	9	
9	Subtotal	20	—	—	20	100.00	0.0	45.00	5.0	—	0.00	9	1
Mid-sized corporations and small-medium enterprises (SMEs) exposures (AIRB approach)													
1	0.00 to <0.15	809,784	47,375	47.57	839,410	0.07	1.2	26.39	2.5	107,957	12.86	158	
2	0.15 to <0.25	1,346,226	320,410	52.67	1,235,194	0.16	4.8	27.77	3.2	298,862	24.19	549	
3	0.25 to <0.50	1,668,267	175,400	54.46	1,462,863	0.34	8.4	26.85	3.5	504,466	34.48	1,369	
4	0.50 to <0.75	395,376	23,032	89.49	359,746	0.73	3.4	26.32	3.5	164,050	45.60	688	
5	0.75 to <2.50	1,696,909	117,729	53.19	1,288,502	1.70	23.2	26.76	3.5	735,002	57.04	5,831	
6	2.50 to <10.00	315,477	99,484	56.73	183,642	8.09	1.2	21.40	2.6	126,978	69.14	3,082	
7	10.00 to <100.00	145,374	2,985	50.79	88,891	24.00	2.4	33.98	2.2	135,275	152.17	7,292	
8	100.00 (Default)	233,426	7,299	100.00	173,805	100.00	3.1	45.70	1.8	24,870	14.30	79,446	
9	Subtotal	6,610,843	793,718	54.84	5,632,058	4.30	48.2	27.45	3.2	2,097,463	37.24	98,420	95,140
Mid-sized corporations and SMEs exposures (FIRB approach)													
1	0.00 to <0.15	—	—	—	—	—	—	—	—	—	—	—	
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	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Specialized lending (SL)													
1	0.00 to <0.15	3,123,850	130,161	46.21	3,156,267	0.04	0.4	21.93	3.4	339,289	10.74	298	
2	0.15 to <0.25	2,934,146	721,862	54.61	3,218,937	0.16	0.4	21.65	3.9	774,513	24.06	1,122	
3	0.25 to <0.50	2,639,936	1,070,139	53.73	2,562,895	0.36	0.3	23.90	3.6	958,954	37.41	2,249	
4	0.50 to <0.75	75,688	—	—	75,688	0.74	0.0	16.09	3.3	22,500	29.72	90	
5	0.75 to <2.50	1,772,263	496,421	63.76	1,646,463	1.19	0.2	23.52	3.5	925,273	56.19	4,670	
6	2.50 to <10.00	227,248	61,418	62.78	180,517	4.11	0.0	32.89	3.7	210,390	116.54	2,440	
7	10.00 to <100.00	317,380	85,077	53.25	248,566	15.22	0.0	41.71	3.3	540,683	217.52	16,555	
8	100.00 (Default)	94,774	14,839	100.00	53,088	100.00	0.0	52.92	3.5	20,640	38.88	28,095	
9	Subtotal	11,185,289	2,579,920	55.99	11,142,424	1.20	1.7	23.26	3.6	3,792,246	34.03	55,524	70,140
Equity exposures													
1	0.00 to <0.15	3,456,916	—	—	3,456,916	0.04	1.2	90.00	5.0	3,541,158	102.43	—	
2	0.15 to <0.25	396,549	—	—	396,549	0.15	0.4	90.00	5.0	495,908	125.05	—	
3	0.25 to <0.50	99,156	—	—	99,156	0.43	0.2	90.00	5.0	234,870	236.86	—	
4	0.50 to <0.75	1,804	—	—	1,804	0.74	0.0	90.00	5.0	4,349	241.06	—	
5	0.75 to <2.50	11,035	—	—	11,035	1.76	0.0	90.00	5.0	35,424	321.01	—	
6	2.50 to <10.00	10,325	—	—	10,325	8.92	0.0	90.00	5.0	53,932	522.30	—	
7	10.00 to <100.00	388	—	—	388	24.92	0.0	90.00	5.0	3,145	808.79	—	
8	100.00 (Default)	1,434	—	—	1,434	100.00	0.0	90.00	5.0	16,139	1,125.00	—	
9	Subtotal	3,977,611	—	—	3,977,611	0.13	2.0	90.00	5.0	4,384,928	110.24	—	—

(Millions of yen, %, the number of data in thousands, years)

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2022											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Purchased receivables (corporates) (the amount equivalent to default risks) (AIRB approach)													
1	0.00 to <0.15	1,241,918	82,836	99.64	1,311,877	0.05	7.0	35.01	1.1	161,052	12.27	338	
2	0.15 to <0.25	756,150	57,236	98.20	807,184	0.16	5.8	29.09	1.0	144,359	17.88	391	
3	0.25 to <0.50	249,897	54,780	100.00	301,897	0.37	5.8	36.02	1.0	105,133	34.82	400	
4	0.50 to <0.75	9,073	65,786	100.00	74,767	0.59	8.1	57.71	1.0	54,505	72.90	255	
5	0.75 to <2.50	151,883	94,701	100.00	245,824	1.75	17.0	40.38	1.0	188,486	76.67	1,607	
6	2.50 to <10.00	3,041	5,257	100.00	8,255	6.30	0.8	50.93	1.0	12,842	155.57	249	
7	10.00 to <100.00	219	1,763	100.00	1,980	66.05	0.2	57.44	1.0	2,355	118.89	763	
8	100.00 (Default)	3,974	449	100.00	4,381	100.00	0.1	73.54	1.1	575	13.13	3,222	
9	Subtotal	2,416,159	362,811	99.63	2,756,168	0.51	45.1	34.61	1.0	669,309	24.28	7,230	6,901
Purchased receivables (corporates) (the amount equivalent to dilution risks) (AIRB approach)													
1	0.00 to <0.15	966,970	2,420	45.48	968,071	0.05	0.1	32.06	1.1	101,317	10.46	178	
2	0.15 to <0.25	532,821	—	—	532,821	0.15	0.0	32.46	1.0	103,977	19.51	276	
3	0.25 to <0.50	221,017	—	—	221,017	0.30	0.0	28.74	1.0	60,993	27.59	193	
4	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	13,784	—	—	13,784	0.83	0.0	29.38	1.0	6,092	44.19	33	
6	2.50 to <10.00	2,104	—	—	2,104	5.44	0.0	27.75	1.0	1,795	85.31	33	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	756	—	—	756	100.00	0.0	45.72	1.1	99	13.13	345	
9	Subtotal	1,737,453	2,420	45.48	1,738,554	0.17	0.2	31.74	1.0	274,276	15.77	1,062	1,233
Purchased receivables (corporates) (the amount equivalent to default risks) (FIRB approach)													
1	0.00 to <0.15	—	387	100.00	387	0.09	0.0	45.00	1.0	78	20.23	0	
2	0.15 to <0.25	—	99	100.00	99	0.20	0.0	45.00	1.0	28	28.39	0	
3	0.25 to <0.50	—	548	100.00	548	0.33	0.0	45.00	1.0	198	36.21	0	
4	0.50 to <0.75	—	1,422	100.00	1,422	0.56	0.0	45.00	1.0	658	46.28	3	
5	0.75 to <2.50	—	570	100.00	570	1.11	0.0	45.00	1.0	343	60.14	2	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	90	—	—	88	100.00	0.0	45.00	1.0	—	0.00	39	
9	Subtotal	90	3,029	100.00	3,118	3.38	0.1	45.00	1.0	1,307	41.91	47	12
Purchased receivables (corporates) (the amount equivalent to dilution risks) (FIRB approach)													
1	0.00 to <0.15	86	—	—	86	0.11	0.0	45.00	1.0	17	19.97	0	
2	0.15 to <0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.02	0	
3	0.25 to <0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to <0.75	1	—	—	1	0.52	0.0	45.00	1.0	0	53.46	0	
5	0.75 to <2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to <10.00	0	—	—	0	2.82	0.0	45.00	1.0	0	107.58	0	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	88	—	—	88	0.11	0.0	45.00	1.0	18	20.60	0	0
Purchased receivables (retail) (the amount equivalent to default risks)													
1	0.00 to <0.15	2,806	—	—	2,806	0.08	0.3	60.00	—	369	13.15	1	
2	0.15 to <0.25	1,251	—	—	1,251	0.20	0.1	60.00	—	304	24.30	1	
3	0.25 to <0.50	1,648	—	—	1,648	0.32	0.2	44.75	—	414	25.15	2	
4	0.50 to <0.75	432	—	—	432	0.57	0.0	59.63	—	199	46.18	1	
5	0.75 to <2.50	41	20	100.00	61	1.10	0.0	58.10	—	37	61.31	0	
6	2.50 to <10.00	8	—	—	8	2.82	0.0	60.00	—	6	82.92	0	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	6,188	20	100.00	6,208	0.22	0.7	55.90	—	1,332	21.45	7	12

(Millions of yen, %, the number of data in thousands, years)

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2022											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Purchased receivables (retail) (the amount equivalent to dilution risks) (AIRB approach)													
1	0.00 to <0.15	—	—	—	—	—	—	—	—	—	—	—	
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	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposures (QRRE)													
1	0.00 to <0.15	74,687	273,705	6.50	348,392	0.08	4,737.6	67.61		12,350	3.54	200	
2	0.15 to <0.25	343,922	477,764	16.19	821,687	0.18	5,249.8	69.81		57,149	6.95	1,055	
3	0.25 to <0.50	611,962	316,579	9.27	928,542	0.37	3,987.3	68.47		113,565	12.23	2,410	
4	0.50 to <0.75	2,720	6,834	6.29	9,555	0.62	136.6	66.64		1,683	17.61	39	
5	0.75 to <2.50	550,842	54,156	13.98	604,998	1.67	631.2	75.79		256,141	42.33	7,665	
6	2.50 to <10.00	674,223	138,392	5.55	812,615	4.11	1,452.0	73.06		624,135	76.80	24,424	
7	10.00 to <100.00	35,633	4,933	8.94	40,567	50.12	82.0	70.76		69,424	171.13	14,413	
8	100.00 (Default)	74,234	7,167	100.00	81,401	100.00	211.0	74.53		90,018	110.58	60,676	
9	Subtotal	2,368,225	1,279,534	35.07	3,647,760	4.13	16,487.9	71.08		1,224,468	33.56	110,885	104,910
Residential mortgage exposures													
1	0.00 to <0.15	—	—	—	34,611	0.05	4.1	38.58		8,414	24.31	6	
2	0.15 to <0.25	—	—	—	2,110	0.16	0.2	62.63		850	40.30	2	
3	0.25 to <0.50	7,289,523	5,045	100.00	7,294,610	0.31	434.6	23.98		971,056	13.31	5,440	
4	0.50 to <0.75	824,765	945	100.00	825,737	0.58	49.1	25.46		181,859	22.02	1,219	
5	0.75 to <2.50	768,493	1,626	100.00	736,007	0.92	60.2	31.28		280,569	38.12	2,226	
6	2.50 to <10.00	—	—	—	—	—	—	—		—	—	—	
7	10.00 to <100.00	22,421	643	100.00	20,386	21.08	2.0	26.52		29,166	143.06	1,130	
8	100.00 (Default)	71,991	60	100.00	72,052	100.00	5.7	20.42		13,372	18.55	14,713	
9	Subtotal	8,977,194	8,322	100.00	8,985,516	1.23	556.2	24.76		1,485,289	16.52	24,739	23,159
Other retail exposures													
1	0.00 to <0.15	1	2	100.00	4	0.08	0.0	66.64		0	14.01	0	
2	0.15 to <0.25	106,656	13	100.00	106,670	0.16	2.6	34.43		12,760	11.96	58	
3	0.25 to <0.50	279,498	133	100.00	279,632	0.36	8.5	35.36		58,876	21.05	362	
4	0.50 to <0.75	121,358	345,954	100.00	467,312	0.64	333.0	52.15		200,772	42.96	1,565	
5	0.75 to <2.50	665,335	140,625	89.21	805,961	1.30	1,563.9	52.78		478,177	59.33	5,620	
6	2.50 to <10.00	17,144	139,879	100.00	157,024	2.80	126.5	46.11		99,383	63.29	2,012	
7	10.00 to <100.00	11,427	4,787	100.00	16,214	24.35	33.3	53.87		19,530	120.44	2,116	
8	100.00 (Default)	41,816	640	100.00	42,456	100.00	96.0	57.27		91,809	216.24	24,316	
9	Subtotal	1,243,238	632,038	100.00	1,875,277	3.49	2,164.1	48.54		961,309	51.26	36,053	25,714
Total (all portfolios)		204,876,530	47,689,776	57.49	232,296,517	0.82	19,331.1	33.33	—	40,571,392	17.46	827,926	817,582

(Millions of yen, %, the number of data in thousands, years)

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2021											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF (Credit Conversion Factor) 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 (AIRB approach)													
1	0.00 to <0.15	91,532,375	156,769	71.71	94,329,929	0.00	0.5	34.18	3.9	209,533	0.22	221	
2	0.15 to <0.25	448,904	67,281	45.49	475,814	0.15	0.2	33.14	2.2	133,518	28.06	250	
3	0.25 to <0.50	25,336	2	50.00	20,300	0.40	0.0	34.48	1.2	7,458	36.74	28	
4	0.50 to <0.75	197	—	—	197	0.50	0.0	35.00	1.4	87	44.44	0	
5	0.75 to <2.50	89,327	5,240	25.84	38,835	1.30	0.0	25.66	2.9	22,491	57.91	133	
6	2.50 to <10.00	40,324	16,477	63.79	20,520	4.12	0.0	33.66	1.2	19,374	94.41	282	
7	10.00 to <100.00	13,886	17,601	50.21	14,846	14.51	0.0	35.00	2.1	26,444	178.12	754	
8	100.00 (Default)	9	—	—	9	100.00	0.0	34.08	1.0	4	53.00	3	
9	Subtotal	92,150,362	263,373	62.17	94,900,452	0.00	0.8	34.17	3.8	418,914	0.44	1,674	2,855
Sovereign exposures (FIRB approach)													
1	0.00 to <0.15	—	—	—	—	—	—	—	—	—	—	—	
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	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Bank exposures (AIRB approach)													
1	0.00 to <0.15	4,846,972	1,023,039	82.92	6,014,854	0.04	0.6	31.54	2.2	906,122	15.06	765	
2	0.15 to <0.25	815,806	220,959	72.81	966,174	0.16	0.2	30.97	1.0	222,041	22.98	478	
3	0.25 to <0.50	133,881	23,614	38.88	140,826	0.37	0.0	32.55	2.0	73,520	52.20	176	
4	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	741,717	149,859	39.55	709,873	1.21	0.3	34.90	0.6	462,242	65.11	3,009	
6	2.50 to <10.00	25,658	5,625	48.83	27,496	4.09	0.0	17.02	2.0	14,341	52.15	191	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	171	—	—	171	100.00	0.0	80.22	1.0	22	13.38	137	
9	Subtotal	6,564,207	1,423,099	75.92	7,859,397	0.18	1.3	31.74	1.9	1,678,291	21.35	4,759	7,887
Bank exposures (FIRB approach)													
1	0.00 to <0.15	85,262	—	—	85,262	0.03	0.0	45.00	5.0	30,189	35.40	11	
2	0.15 to <0.25	91	—	—	91	0.16	0.0	45.00	5.0	74	81.01	0	
3	0.25 to <0.50	196	—	—	196	0.26	0.0	45.00	5.0	197	100.37	0	
4	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	6,154	—	—	6,154	2.18	0.1	45.00	5.0	10,650	173.04	60	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	91,705	—	—	91,705	0.17	0.2	45.00	5.0	41,111	44.83	72	154
Corporate exposures (AIRB approach)													
1	0.00 to <0.15	29,168,191	14,336,543	53.06	40,873,912	0.06	6.9	35.15	2.4	7,563,457	18.50	8,717	
2	0.15 to <0.25	13,236,100	9,784,812	52.81	17,558,340	0.16	6.0	30.87	2.2	4,786,327	27.25	8,689	
3	0.25 to <0.50	4,797,839	2,770,204	50.96	5,428,166	0.32	2.9	27.97	2.3	1,934,484	35.63	4,935	
4	0.50 to <0.75	987,757	106,009	49.78	1,021,172	0.50	1.1	29.86	2.4	494,341	48.40	1,525	
5	0.75 to <2.50	5,930,393	2,661,526	49.63	5,248,368	1.46	3.6	26.86	3.1	3,512,163	66.91	19,424	
6	2.50 to <10.00	1,333,460	646,408	50.35	1,200,652	6.20	0.8	26.14	2.5	1,149,458	95.73	20,271	
7	10.00 to <100.00	856,571	357,993	51.90	979,574	17.85	0.3	28.42	3.0	1,464,779	149.53	55,778	
8	100.00 (Default)	426,580	33,014	100.00	400,160	100.00	0.3	48.69	2.2	151,387	37.83	194,841	
9	Subtotal	56,736,895	30,696,513	52.46	72,710,348	1.10	22.1	32.74	2.4	21,056,399	28.95	314,184	319,500

(Millions of yen, %, the number of data in thousands, years)

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2021											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Corporate exposures (FIRB approach)													
1	0.00 to <0.15	—	—	—	—	—	—	—	—	—	—	—	
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)	20	—	—	20	100.00	0.0	45.00	5.0	—	0.00	9	
9	Subtotal	20	—	—	20	100.00	0.0	45.00	5.0	—	0.00	9	1
Mid-sized corporations and small-medium enterprises (SMEs) exposures (AIRB approach)													
1	0.00 to <0.15	700,382	81,958	66.81	740,587	0.08	1.2	26.82	2.6	108,149	14.60	159	
2	0.15 to <0.25	1,341,788	81,965	66.30	1,324,692	0.16	5.0	28.82	3.6	345,385	26.07	611	
3	0.25 to <0.50	1,159,457	62,171	51.05	1,066,251	0.29	5.8	29.07	3.8	389,287	36.50	943	
4	0.50 to <0.75	600,972	12,723	49.65	536,928	0.51	3.9	26.25	3.5	215,236	40.08	736	
5	0.75 to <2.50	2,348,409	218,888	57.26	1,741,675	1.58	30.2	28.25	3.5	1,013,590	58.19	7,818	
6	2.50 to <10.00	443,923	201,483	51.31	200,660	8.16	1.4	20.97	2.7	137,918	68.73	3,283	
7	10.00 to <100.00	161,857	1,295	70.76	100,045	24.57	2.6	37.80	2.2	171,151	171.07	9,350	
8	100.00 (Default)	238,438	5,358	100.00	178,869	100.00	3.2	43.61	1.8	26,083	14.58	78,007	
9	Subtotal	6,995,230	665,844	57.39	5,889,711	4.34	53.6	28.54	3.3	2,406,802	40.86	100,911	105,068
Mid-sized corporations and SMEs exposures (FIRB approach)													
1	0.00 to <0.15	—	—	—	—	—	—	—	—	—	—	—	
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	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Specialized lending (SL)													
1	0.00 to <0.15	2,329,383	85,495	45.63	2,316,894	0.04	0.3	21.70	3.6	272,130	11.74	241	
2	0.15 to <0.25	2,130,560	516,797	56.14	2,332,341	0.16	0.4	22.58	4.0	608,350	26.08	845	
3	0.25 to <0.50	1,719,943	810,654	51.41	1,591,075	0.35	0.3	26.76	3.9	696,857	43.79	1,534	
4	0.50 to <0.75	43,168	—	—	43,168	0.50	0.0	29.72	3.3	22,617	52.39	64	
5	0.75 to <2.50	1,484,618	378,360	59.41	1,451,376	1.20	0.2	23.52	3.5	817,621	56.33	4,095	
6	2.50 to <10.00	230,914	73,122	58.08	178,676	4.09	0.0	45.62	4.2	301,117	168.52	3,334	
7	10.00 to <100.00	198,679	27,575	55.36	163,470	15.23	0.0	33.55	3.5	283,241	173.26	8,232	
8	100.00 (Default)	56,738	28,306	100.00	44,348	100.00	0.0	50.45	3.9	23,504	53.00	22,375	
9	Subtotal	8,194,006	1,920,313	55.03	8,121,351	1.28	1.5	24.23	3.8	3,025,440	37.25	40,724	52,391
Equity exposures													
1	0.00 to <0.15	4,001,038	—	—	4,001,038	0.04	1.2	90.00	5.0	4,082,122	102.02	—	
2	0.15 to <0.25	420,743	—	—	420,743	0.16	0.4	90.00	5.0	538,951	128.09	—	
3	0.25 to <0.50	19,116	—	—	19,116	0.26	0.1	90.00	5.0	29,486	154.24	—	
4	0.50 to <0.75	5,066	—	—	5,066	0.50	0.0	90.00	5.0	10,764	212.48	—	
5	0.75 to <2.50	19,879	—	—	19,879	1.79	0.1	90.00	5.0	64,127	322.57	—	
6	2.50 to <10.00	12,310	—	—	12,310	8.02	0.0	90.00	5.0	63,529	516.04	—	
7	10.00 to <100.00	231	—	—	231	24.89	0.0	90.00	5.0	1,898	818.31	—	
8	100.00 (Default)	1,266	—	—	1,266	100.00	0.0	90.00	5.0	14,250	1,125.00	—	
9	Subtotal	4,479,654	—	—	4,479,654	0.12	2.0	90.00	5.0	4,805,131	107.26	—	—

(Millions of yen, %, the number of data in thousands, years)

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2021											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Purchased receivables (corporates) (the amount equivalent to default risks) (AIRB approach)													
1	0.00 to <0.15	1,036,368	73,781	98.37	1,096,622	0.06	6.5	35.82	1.1	140,006	12.76	279	
2	0.15 to <0.25	544,209	52,845	97.88	591,641	0.16	5.6	31.72	1.0	114,781	19.40	314	
3	0.25 to <0.50	205,037	44,033	99.82	246,421	0.33	5.0	35.89	1.0	83,168	33.75	301	
4	0.50 to <0.75	14,839	59,774	100.00	74,450	0.57	8.2	59.86	1.0	55,684	74.79	258	
5	0.75 to <2.50	68,227	100,533	97.35	165,084	1.41	17.0	51.32	1.1	151,720	91.90	1,197	
6	2.50 to <10.00	45,760	4,594	100.00	50,344	4.26	0.8	28.99	1.0	40,413	80.27	642	
7	10.00 to <100.00	399	1,284	100.00	1,675	56.45	0.2	57.98	1.3	2,634	157.21	573	
8	100.00 (Default)	3,918	33	100.00	3,913	100.00	0.1	69.66	1.0	523	13.38	2,726	
9	Subtotal	1,918,761	336,880	98.50	2,230,155	0.54	43.8	36.61	1.0	588,932	26.40	6,293	6,087
Purchased receivables (corporates) (the amount equivalent to dilution risks) (AIRB approach)													
1	0.00 to <0.15	667,073	1,616	45.48	667,808	0.06	0.0	32.88	1.0	73,667	11.03	149	
2	0.15 to <0.25	457,562	7,648	45.48	461,041	0.16	0.0	31.32	1.1	89,997	19.52	231	
3	0.25 to <0.50	182,319	—	—	182,319	0.30	0.0	29.69	1.0	51,568	28.28	164	
4	0.50 to <0.75	28,028	—	—	28,028	0.50	0.0	35.00	1.0	12,688	45.27	49	
5	0.75 to <2.50	34,132	—	—	34,132	0.87	0.0	27.80	1.0	14,578	42.71	84	
6	2.50 to <10.00	2,353	—	—	2,353	8.64	0.0	34.58	1.0	2,989	127.01	70	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	1,742	—	—	1,742	100.00	0.0	46.13	1.3	233	13.38	803	
9	Subtotal	1,373,213	9,264	45.48	1,377,427	0.29	0.2	31.87	1.0	245,724	17.83	1,553	1,279
Purchased receivables (corporates) (the amount equivalent to default risks) (FIRB approach)													
1	0.00 to <0.15	—	98	100.00	98	0.10	0.0	45.00	1.0	19	19.55	0	
2	0.15 to <0.25	—	341	100.00	341	0.21	0.0	45.00	1.0	93	27.36	0	
3	0.25 to <0.50	—	700	100.00	700	0.35	0.0	45.00	1.0	252	36.05	1	
4	0.50 to <0.75	—	1,348	100.00	1,348	0.59	0.0	45.00	1.0	647	47.99	3	
5	0.75 to <2.50	—	794	100.00	794	1.10	0.0	45.00	1.0	492	61.97	3	
6	2.50 to <10.00	—	12	100.00	12	2.93	0.0	45.00	1.0	10	85.31	0	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	104	—	—	103	100.00	0.0	45.00	1.0	—	0.00	46	
9	Subtotal	104	3,296	100.00	3,399	3.63	0.1	45.00	1.0	1,515	44.58	55	15
Purchased receivables (corporates) (the amount equivalent to dilution risks) (FIRB approach)													
1	0.00 to <0.15	100	—	—	100	0.11	0.0	45.00	1.0	20	19.97	0	
2	0.15 to <0.25	2	—	—	2	0.21	0.0	45.00	1.0	0	30.99	0	
3	0.25 to <0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to <0.75	1	—	—	1	0.55	0.0	45.00	1.0	0	55.11	0	
5	0.75 to <2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to <10.00	0	—	—	0	2.93	0.0	45.00	1.0	0	108.97	0	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	104	—	—	104	0.12	0.0	45.00	1.0	21	20.78	0	0
Purchased receivables (retail) (the amount equivalent to default risks)													
1	0.00 to <0.15	2,532	—	—	2,532	0.08	0.2	65.00	—	367	14.49	1	
2	0.15 to <0.25	1,157	—	—	1,157	0.21	0.1	65.00	—	315	27.20	1	
3	0.25 to <0.50	1,862	—	—	1,862	0.33	0.2	43.97	—	473	25.40	2	
4	0.50 to <0.75	612	—	—	612	0.60	0.1	64.70	—	315	51.43	2	
5	0.75 to <2.50	59	20	100.00	80	1.05	0.0	63.22	—	52	65.67	0	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	0.0	—	—	—	—	—	
9	Subtotal	6,225	20	100.00	6,246	0.24	0.8	58.67	—	1,523	24.38	8	14

(Millions of yen, %, the number of data in thousands, years)

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2021											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Purchased receivables (retail) (the amount equivalent to dilution risks) (AIRB approach)													
1	0.00 to <0.15	—	—	—	—	—	—	—	—	—	—	—	
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	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposures (QRRE)													
1	0.00 to <0.15	68,482	261,070	6.35	329,552	0.08	4,534.8	68.49		11,958	3.62	194	
2	0.15 to <0.25	299,603	430,799	16.10	730,403	0.18	4,860.4	70.77		52,567	7.19	975	
3	0.25 to <0.50	488,501	295,918	9.71	784,419	0.37	3,861.1	69.75		96,813	12.34	2,051	
4	0.50 to <0.75	2,629	6,564	6.48	9,194	0.61	131.2	67.46		1,618	17.60	37	
5	0.75 to <2.50	534,052	47,888	14.16	581,940	1.67	571.0	76.82		249,917	42.94	7,484	
6	2.50 to <10.00	640,677	131,354	5.64	772,031	3.98	1,398.0	74.78		592,704	76.77	22,909	
7	10.00 to <100.00	29,741	3,731	8.40	33,472	48.20	66.8	72.20		59,795	178.64	11,674	
8	100.00 (Default)	84,192	9,535	100.00	93,728	100.00	176.5	74.81		101,291	108.06	70,122	
9	Subtotal	2,147,880	1,186,862	35.59	3,334,742	4.64	15,600.3	72.41		1,166,666	34.98	115,449	112,925
Residential mortgage exposures													
1	0.00 to <0.15	—	—	—	40,938	0.06	4.7	38.56		11,080	27.06	9	
2	0.15 to <0.25	—	—	—	2,633	0.16	0.2	62.97		1,061	40.30	2	
3	0.25 to <0.50	7,208,855	6,340	100.00	7,215,246	0.31	440.4	24.74		991,488	13.74	5,555	
4	0.50 to <0.75	855,348	1,155	100.00	856,521	0.57	50.5	26.38		195,454	22.81	1,310	
5	0.75 to <2.50	840,966	1,983	100.00	802,359	0.94	64.5	32.38		321,085	40.01	2,567	
6	2.50 to <10.00	—	—	—	—	—	—	—		—	—	—	
7	10.00 to <100.00	25,100	818	100.00	22,870	22.23	2.2	27.51		34,146	149.30	1,378	
8	100.00 (Default)	88,225	37	100.00	88,263	100.00	6.8	23.15		18,929	21.44	20,437	
9	Subtotal	9,018,496	10,336	100.00	9,028,832	1.42	569.6	25.64		1,573,245	17.42	31,261	26,495
Other retail exposures													
1	0.00 to <0.15	1	2	100.00	4	0.08	0.0	67.46		0	14.19	0	
2	0.15 to <0.25	106,322	12	100.00	106,334	0.16	2.5	34.72		12,826	12.06	59	
3	0.25 to <0.50	301,764	185	100.00	301,950	0.37	9.1	35.58		64,783	21.45	402	
4	0.50 to <0.75	131,126	361,461	100.00	492,587	0.66	343.5	54.34		223,880	45.44	1,770	
5	0.75 to <2.50	715,739	129,977	87.59	845,716	1.35	1,774.4	53.59		516,028	61.01	6,219	
6	2.50 to <10.00	20,125	141,968	100.00	162,093	2.83	131.8	46.60		103,835	64.05	2,126	
7	10.00 to <100.00	10,966	4,243	100.00	15,210	24.62	33.1	55.23		18,863	124.01	2,061	
8	100.00 (Default)	44,920	622	100.00	45,542	100.00	93.4	56.25		93,168	204.57	25,620	
9	Subtotal	1,330,966	638,474	100.00	1,969,440	3.54	2,388.3	49.50		1,033,387	52.47	38,258	27,613
Total (all portfolios)		191,007,837	37,154,279	56.50	212,002,992	0.73	18,685.1	34.63	—	38,043,109	17.94	655,217	662,292

2. Effect on Credit RWA of Credit Derivatives Used as CRM Techniques (CR7)

(Millions of yen)

CR7: IRB – Effect on credit RWA of credit derivatives used as CRM techniques		As of September 30, 2022		As of September 30, 2021	
Item No.	Portfolio	a	b	a	b
		Pre-credit derivatives credit RWA	Actual credit RWA	Pre-credit derivatives credit RWA	Actual credit RWA
1	Sovereign exposures - FIRB	—	—	—	—
2	Sovereign exposures - AIRB	382,880	382,880	318,985	318,985
3	Bank exposures - FIRB	36,661	36,661	41,111	41,111
4	Bank exposures - AIRB	1,671,390	1,671,390	1,627,250	1,627,250
5	Corporate exposures (excluding SL) - FIRB	—	—	—	—
6	Corporate exposures (excluding SL) - AIRB	25,569,765	25,569,747	23,495,992	23,495,329
7	SL - FIRB	664,779	664,779	534,366	534,366
8	SL - AIRB	3,903,458	3,903,458	3,137,232	3,137,232
9	Retail - QRRE	1,224,468	1,224,468	1,166,666	1,166,666
10	Retail - Residential mortgage exposures	1,485,289	1,485,289	1,573,245	1,573,245
11	Retail - Other retail exposures	961,309	961,309	1,033,387	1,033,387
12	Equity - FIRB	—	—	—	—
13	Equity - AIRB	5,036,497	5,036,497	6,627,401	6,627,401
14	Purchased receivables - FIRB	1,325	1,325	1,537	1,537
15	Purchased receivables - AIRB	944,918	944,918	836,180	836,180
16	Total	41,882,744	41,882,726	40,393,358	40,392,695

3. SL (Slotting Criteria Approach) and Equity Exposures (Market-Based Approach, etc.) (CR10)

(Millions of yen, except percentages)

CR10: IRB - SL (slotting criteria approach) and equity exposures (market-based approach, etc.)		As of September 30, 2022									
a	b	c	d	e	f	g	h	i	j	k	l
SL (slotting criteria approach)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					Credit RWA amount	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	—	20,675	50%	20,675	—	—	—	20,675	10,337	—
	Equal to or more than 2.5 years	24,782	—	70%	19,750	5,032	—	—	24,782	17,347	99
Good	Less than 2.5 years	20,702	1,909	70%	21,580	—	—	—	21,580	15,106	86
	Equal to or more than 2.5 years	93,530	10,652	90%	98,657	—	—	—	98,657	88,792	789
Satisfactory		11,072	39,006	115%	48,550	—	—	—	48,550	55,832	1,359
Weak		—	—	250%	—	—	—	—	—	—	—
Default		4,190	—	—	4,190	—	—	—	4,190	—	2,095
Total		154,277	72,243	—	213,404	5,032	—	—	218,436	187,416	4,429
HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	RW					Exposure amount (EAD)	Credit RWA amount	Expected losses
Strong	Less than 2.5 years	16,118	5,324	70%					18,566	12,996	74
	Equal to or more than 2.5 years	359	—	95%					359	341	1
Good	Less than 2.5 years	127,138	42,506	95%					146,727	139,390	586
	Equal to or more than 2.5 years	108,817	15,606	120%					117,398	140,878	469
Satisfactory		106,213	27,265	140%					127,672	178,741	3,574
Weak		—	—	250%					—	—	—
Default		—	—	—					—	—	—
Total		358,647	90,703	—					410,724	472,348	4,707
Equity exposures (market-based approach, etc.)											
Equity exposures subject to market-based approach											
Categories		On-balance sheet amount	Off-balance sheet amount	RW					Exposure amount (EAD)	Credit RWA amount	
Simple risk weight method –listed shares		71,697	—	300%					71,697	215,091	
Simple risk weight method –unlisted shares		82,405	31,575	400%					96,920	387,682	
Internal models approach		31,978	8,560	120%					40,539	48,795	
Total		186,081	40,135	—					209,156	651,569	
Equity exposures subject to 100% risk weight											
Equity exposures subject to 100% risk weight pursuant to the provisions of Article 166, Paragraph 1 of the Notification No. 19 issued by the Japan Financial Service Agency in 2006		—	—	100%					—	—	

(Millions of yen, except percentages)

CR10: IRB - SL (slotting criteria approach) and equity exposures (market-based approach, etc.)		As of September 30, 2021									
a	b	c	d	e	f	g	h	i	j	k	l
SL (slotting criteria approach)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					Credit RWA amount	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	6,764	15,820	50%	13,968	—	—	—	13,968	6,984	—
	Equal to or more than 2.5 years	20,514	—	70%	15,406	5,108	—	—	20,514	14,360	82
Good	Less than 2.5 years	1,759	3,300	70%	3,259	—	—	—	3,259	2,281	13
	Equal to or more than 2.5 years	63,404	16,202	90%	70,931	—	—	—	70,931	63,838	567
Satisfactory		9,341	28,243	115%	37,584	—	—	—	37,584	43,222	1,052
Weak		2,948	148	250%	3,016	—	—	—	3,016	7,540	241
Default		3,220	—	—	3,220	0	—	—	3,220	—	1,610
Total		107,953	63,715	—	147,388	5,108	—	—	152,496	138,227	3,566
HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	RW					Exposure amount (EAD)	Credit RWA amount	Expected losses
Strong	Less than 2.5 years	487	1,017	70%					950	665	3
	Equal to or more than 2.5 years	7,677	16,621	95%					15,236	14,474	60
Good	Less than 2.5 years	104,906	19,276	95%					115,167	109,409	460
	Equal to or more than 2.5 years	82,155	20,205	120%					91,344	109,613	365
Satisfactory		95,218	24,333	140%					110,660	154,924	3,098
Weak		—	—	250%					—	—	—
Default		—	—	—					—	—	—
Total		290,445	81,455	—					333,360	389,088	3,989
Equity exposures (market-based approach, etc.)											
Equity exposures subject to market-based approach											
Categories		On-balance sheet amount	Off-balance sheet amount	RW					Exposure amount (EAD)	Credit RWA amount	
Simple risk weight method –listed shares		98,671	—	300%					98,671	296,014	
Simple risk weight method –unlisted shares		110,589	13,737	400%					116,837	467,348	
Internal models approach		522,068	19,245	195%					541,313	1,058,906	
Total		731,328	32,983	—					756,822	1,822,269	
Equity exposures subject to 100% risk weight											
Equity exposures subject to 100% risk weight pursuant to the provisions of Article 166, Paragraph 1 of the Notification No. 19 issued by the Japan Financial Service Agency in 2006		—	—	100%					—	—	

4. Credit Risk-Weighted Assets under Article 145 of the Notification

(Millions of yen)

Calculation method	As of September 30, 2022	As of September 30, 2021
Look-through approach	934,609	1,441,875
Mandate-based approach	—	—
Simple approach (subject to 250% risk weight)	20,398	33,929
Simple approach (subject to 400% risk weight)	153,792	107,029
Fall-back approach	16,518	6,996

■ Standardised Approach

1. CR Exposure and Credit Risk Mitigation (CRM) Effects (CR4)

(Millions of yen)

CR4: SA – CR exposure and CRM effects		As of September 30, 2022					
Item No.	Asset classes	a	b	c	d	e	f
		Exposures pre-CCF and pre-CRM On-balance sheet amount	Off-balance sheet amount	Exposures post-CCF and post-CRM On-balance sheet amount	Off-balance sheet amount	Credit RWA amount	RWA density
1	Cash	26,714	—	26,714	—	0	0.00%
2	Government of Japan and Bank of Japan (BOJ)	3,319,022	—	3,319,022	—	0	0.00%
3	Foreign central governments and foreign central banks	2,426,614	—	2,426,614	—	6,603	0.27%
4	Bank for International Settlements, etc.	3	—	3	—	0	0.00%
5	Local governments of Japan	75,730	—	75,730	—	0	0.00%
6	Foreign non-central government public sector entities (PSEs)	4,097	—	4,097	—	819	20.00%
7	Multilateral development banks (MDBs)	1,364	—	1,364	—	0	0.00%
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government- affiliated agencies of Japan	100,068	—	100,068	—	10,006	10.00%
10	The three local public corporations	—	—	—	—	—	—
11	Banks entities and financial instruments business operators engaged in Type I Financial Instruments Business	1,296,935	—	1,296,935	—	317,397	24.47%
12	Corporates	879,025	324,396	876,944	102,923	1,009,247	102.99%
13	SMEs and retail	1,916,653	926,260	1,916,653	616,402	1,899,792	75.00%
14	Residential mortgage loans	201,253	—	201,253	—	70,438	35.00%
15	Real estate acquisition activities	—	—	—	—	—	—
16	Past due loans (three months or more), etc. (excluding residential mortgage loans)	138,659	165	138,433	165	198,985	143.57%
17	Past due loans (three months or more) (residential mortgage loans)	71	—	71	—	71	100.00%
18	Bills in the course of collection	—	—	—	—	—	—
19	Guaranteed by credit guarantee associations, etc.	—	—	—	—	—	—
20	Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)	—	—	—	—	—	—
22	Total	10,386,215	1,250,821	10,383,908	719,490	3,513,362	31.64%

(Millions of yen)

CR4: SA – CR exposure and CRM effects		As of September 30, 2021					
Item No.	Asset classes	a	b	c	d	e	f
		Exposures pre-CCF and pre-CRM On-balance sheet amount	Off-balance sheet amount	Exposures post-CCF and post-CRM On-balance sheet amount	Off-balance sheet amount	Credit RWA amount	RWA density
1	Cash	26,297	—	26,297	—	0	0.00%
2	Government of Japan and Bank of Japan (BOJ)	2,738,449	—	2,738,449	—	0	0.00%
3	Foreign central governments and foreign central banks	1,927,060	—	1,927,060	—	2,670	0.13%
4	Bank for International Settlements, etc.	2	—	2	—	0	0.00%
5	Local governments of Japan	9,309	—	9,309	—	0	0.00%
6	Foreign non-central government public sector entities (PSEs)	4,195	—	4,195	—	839	20.00%
7	Multilateral development banks (MDBs)	1,365	—	1,365	—	0	0.00%
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government- affiliated agencies of Japan	85,601	—	85,601	—	8,560	10.00%
10	The three local public corporations	—	—	—	—	—	—
11	Banks entities and financial instruments business operators engaged in Type I Financial Instruments Business	1,741,230	—	1,741,230	—	467,796	26.86%
12	Corporates	667,527	274,189	667,021	88,660	770,625	101.97%
13	SMEs and retail	1,333,925	913,896	1,333,925	614,066	1,460,994	75.00%
14	Residential mortgage loans	178,714	—	178,714	—	62,550	35.00%
15	Real estate acquisition activities	—	—	—	—	—	—
16	Past due loans (three months or more), etc. (excluding residential mortgage loans)	126,973	296	125,866	296	176,971	140.27%
17	Past due loans (three months or more) (residential mortgage loans)	73	—	73	—	73	100.00%
18	Bills in the course of collection	—	—	—	—	—	—
19	Guaranteed by credit guarantee associations, etc.	—	—	—	—	—	—
20	Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)	—	—	—	—	—	—
22	Total	8,840,728	1,188,381	8,839,117	703,023	2,951,081	30.92%

2. CR Exposures by Asset Classes and Risk Weights (CR5)

(Millions of yen)

CR5: SA – CR exposures by asset classes and risk weights		As of September 30, 2022										
Item No.	Risk weight	a	b	c	d	e	f	g	h	i	j	k
		CR exposure amounts (post-CCF and CRM)										
Asset classes		0%	10%	20%	35%	50%	75%	100%	150%	250%	1250%	Total
1 Cash		26,714	–	–	–	–	–	–	–	–	–	26,714
2 Government of Japan and BOJ		3,319,022	–	–	–	–	–	–	–	–	–	3,319,022
3 Foreign central governments and foreign central banks		2,413,407	–	–	–	13,206	–	–	–	–	–	2,426,614
4 Bank for International Settlements, etc.		3	–	–	–	–	–	–	–	–	–	3
5 Local governments of Japan		75,730	–	–	–	–	–	–	–	–	–	75,730
6 Foreign non-central government PSEs		–	–	4,097	–	–	–	–	–	–	–	4,097
7 MDBs		1,364	–	–	–	–	–	–	–	–	–	1,364
8 JFM		–	–	–	–	–	–	–	–	–	–	–
9 Government- affiliated agencies of Japan		–	100,068	–	–	–	–	–	–	–	–	100,068
10 The three local public corporations		–	–	–	–	–	–	–	–	–	–	–
11 Banks and financial instruments business operators engaged in Type I Financial Instruments Business		–	–	1,196,704	–	44,347	–	55,883	–	–	–	1,296,935
12 Corporates		4,530	–	3,338	–	–	–	971,999	–	–	–	979,868
13 SMEs and retail		–	–	–	–	–	2,533,056	–	–	–	–	2,533,056
14 Residential mortgage loans		–	–	–	201,253	–	–	–	–	–	–	201,253
15 Real estate acquisition activities		–	–	–	–	–	–	–	–	–	–	–
16 Past due loans (three months or more), etc. (excluding residential mortgage loans)		–	–	–	–	6,351	–	5,120	127,126	–	–	138,598
17 Past due loans (three months or more) (residential mortgage loans)		–	–	–	–	–	–	71	–	–	–	71
18 Bills in the course of collection		–	–	–	–	–	–	–	–	–	–	–
19 Guaranteed by credit guarantee associations, etc.		–	–	–	–	–	–	–	–	–	–	–
20 Guaranteed by REVIC of Japan, etc.		–	–	–	–	–	–	–	–	–	–	–
21 Investments, etc. (excluding significant investments)		–	–	–	–	–	–	–	–	–	–	–
22 Total		5,840,774	100,068	1,204,140	201,253	63,905	2,533,056	1,033,074	127,126	–	–	11,103,399

Note: As the sum of the respective risk weight of the original obligor and the original obligee are applied for the risk weight for loan participation transactions by a bank adopting the SA, the credit RWA amount calculated by summing up the exposure amount multiplied by the corresponding risk weights in the above table does not match with the credit RWA amount shown in column e of CR4 (SA-CR exposure and CRM effects).

(Millions of yen)

CR5: SA – CR exposures by asset classes and risk weights		As of September 30, 2021										
Item No.	Risk weight	a	b	c	d	e	f	g	h	i	j	k
		CR exposure amounts (post-CCF and CRM)										
Asset classes		0%	10%	20%	35%	50%	75%	100%	150%	250%	1250%	Total
1 Cash		26,297	–	–	–	–	–	–	–	–	–	26,297
2 Government of Japan and BOJ		2,738,449	–	–	–	–	–	–	–	–	–	2,738,449
3 Foreign central governments and foreign central banks		1,921,720	–	–	–	5,340	–	–	–	–	–	1,927,060
4 Bank for International Settlements, etc.		2	–	–	–	–	–	–	–	–	–	2
5 Local governments of Japan		9,309	–	–	–	–	–	–	–	–	–	9,309
6 Foreign non-central government PSEs		–	–	4,195	–	–	–	–	–	–	–	4,195
7 MDBs		1,365	–	–	–	–	–	–	–	–	–	1,365
8 JFM		–	–	–	–	–	–	–	–	–	–	–
9 Government- affiliated agencies of Japan		–	85,601	–	–	–	–	–	–	–	–	85,601
10 The three local public corporations		–	–	–	–	–	–	–	–	–	–	–
11 Banks and financial instruments business operators engaged in Type I Financial Instruments Business		–	–	1,564,894	–	43,036	–	133,299	–	–	–	1,741,230
12 Corporates		5,372	–	4,011	–	–	–	746,299	–	–	–	755,682
13 SMEs and retail		–	–	–	–	–	1,947,992	–	–	–	–	1,947,992
14 Residential mortgage loans		–	–	–	178,714	–	–	–	–	–	–	178,714
15 Real estate acquisition activities		–	–	–	–	–	–	–	–	–	–	–
16 Past due loans (three months or more), etc. (excluding residential mortgage loans)		–	–	–	–	7,947	–	8,650	109,565	–	–	126,162
17 Past due loans (three months or more) (residential mortgage loans)		–	–	–	–	–	–	73	–	–	–	73
18 Bills in the course of collection		–	–	–	–	–	–	–	–	–	–	–
19 Guaranteed by credit guarantee associations, etc.		–	–	–	–	–	–	–	–	–	–	–
20 Guaranteed by REVIC of Japan, etc.		–	–	–	–	–	–	–	–	–	–	–
21 Investments, etc. (excluding significant investments)		–	–	–	–	–	–	–	–	–	–	–
22 Total		4,702,518	85,601	1,573,102	178,714	56,323	1,947,992	888,322	109,565	–	–	9,542,140

Note: As the sum of the respective risk weight of the original obligor and the original obligee are applied for the risk weight for loan participation transactions by a bank adopting the SA, the credit RWA amount calculated by summing up the exposure amount multiplied by the corresponding risk weights in the above table does not match with the credit RWA amount shown in column e of CR4 (SA-CR exposure and CRM effects).

■ Credit Risk Mitigation (CRM) Techniques

Credit Risk Mitigation Techniques (CR3)

(Millions of yen)

CR3: CRM techniques		As of September 30, 2022				
Item No.		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	67,350,607	31,153,403	13,170,834	12,014,250	—
2	Securities (of which: Debt securities)	24,714,869	445,756	150,830	15,730	—
3	Other on-balance sheet assets (of which: debt-based assets)	82,943,737	391,756	5,648	344,247	—
4	Total (1+2+3)	175,009,214	31,990,917	13,327,313	12,374,228	—
5	Of which: defaulted	967,148	269,771	86,473	50,764	—

(Millions of yen)

CR3: CRM techniques		As of September 30, 2021				
Item No.		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	55,382,716	28,699,126	12,909,138	10,014,592	51,563
2	Securities (of which: Debt securities)	27,830,985	576,851	189,335	24,733	—
3	Other on-balance sheet assets (of which: debt-based assets)	78,950,813	329,251	6,009	284,183	—
4	Total (1+2+3)	162,164,515	29,605,230	13,104,482	10,323,509	51,563
5	Of which: defaulted	670,831	214,331	102,076	11,199	—

■ Counterparty Credit Risk

1. Amount of Counter Party Credit Risk (CCR) Exposure by Approach (CCR1)

(Millions of yen)

CCR1: Amount of CCR exposure by approach		As of September 30, 2022					
Item No.		a	b	c	d	e	f
		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	—	—		1.4	—	—
	CEM	4,922,412	3,965,687			8,888,099	1,959,260
2	Expected exposure method (IMM)			—	—	—	—
3	Simple approach for CRM					—	—
4	Comprehensive approach for CRM					6,884,899	734,638
5	Exposure fluctuation estimation model					—	—
6	Total						2,693,898

(Millions of yen)

CCR1: Amount of CCR exposure by approach		As of September 30, 2021					
Item No.		a	b	c	d	e	f
		Replacement cost	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	—	—		1.4	—	—
	CEM	1,758,529	2,575,092			4,333,621	1,324,641
2	Expected exposure method (IMM)			—	—	—	—
3	Simple approach for CRM					—	—
4	Comprehensive approach for CRM					6,335,649	817,062
5	Exposure fluctuation estimation model					—	—
6	Total						2,141,704

2. CVA Capital Charge (CCR2)

(Millions of yen)

CCR2: CVA risk capital charge		As of September 30, 2022		As of September 30, 2021	
Item No.		a	b	a	b
		EAD post-CRM	RWA (Amount calculated by dividing CVA capital charge by 8%)	EAD post-CRM	RWA (Amount calculated by dividing CVA capital charge by 8%)
1	Total portfolios subject to the advanced CVA capital charge	—	—	—	—
2	(i) VaR component (including the 3×multiplier)		—		—
3	(ii) Stressed VaR component (including the 3×multiplier)		—		—
4	Total portfolios subject to the standardised CVA capital charge	8,234,943	3,105,198	3,863,326	2,509,164
5	Total subject to the CVA capital charge	8,234,943	3,105,198	3,863,326	2,509,164

3. CCR Exposures by Regulatory Portfolio and Risk Weights (CCR3)

(Millions of yen)

CCR3: CCR exposures by regulatory portfolio and risk weights		As of 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%	Others	Total
1	Government of Japan and BOJ	50,621	—	—	—	—	—	—	—	50,621
2	Foreign central governments and foreign central banks	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—
4	Local governments of Japan	2,219	—	—	—	—	—	—	—	2,219
5	Foreign non-central government PSEs	—	—	—	—	—	—	—	—	—
6	MDBs	—	—	—	—	—	—	—	—	—
7	JFM	—	—	—	—	—	—	—	—	—
8	Government- affiliated agencies of Japan	—	—	—	—	—	—	—	—	—
9	The three local public corporations	—	—	—	—	—	—	—	—	—
10	Banks and financial instruments business operators engaged in Type I Financial Instruments Business	—	—	485,141	286	—	—	—	—	485,428
11	Corporates	—	—	—	—	—	492,767	—	—	492,767
12	SMEs and retail	—	—	—	—	82,938	—	—	—	82,938
13	Other than the above	—	—	—	—	—	78,648	—	—	78,648
14	Total	52,841	—	485,141	286	82,938	571,416	—	—	1,192,625

(Millions of yen)

CCR3: CCR exposures by regulatory portfolio and risk weights		As of September 30, 2021								
Item No.	Regulatory portfolio Risk weight	a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (post-CRM)								
		0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Government of Japan and BOJ	63,438	—	—	—	—	—	—	—	63,438
2	Foreign central governments and foreign central banks	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—
4	Local governments of Japan	1,212	—	—	—	—	—	—	—	1,212
5	Foreign non-central government PSEs	—	—	—	—	—	—	—	—	—
6	MDBs	—	—	—	—	—	—	—	—	—
7	JFM	—	—	—	—	—	—	—	—	—
8	Government- affiliated agencies of Japan	—	—	—	—	—	—	—	—	—
9	The three local public corporations	—	—	—	—	—	—	—	—	—
10	Banks and financial instruments business operators engaged in Type I Financial Instruments Business	—	—	689,071	268	—	—	—	—	689,339
11	Corporates	—	—	—	—	—	499,301	—	—	499,301
12	SMEs and retail	—	—	—	—	83,607	—	—	—	83,607
13	Other than the above	—	—	—	—	—	92,546	—	—	92,546
14	Total	64,651	—	689,071	268	83,607	591,848	—	—	1,429,446

4. IRB Approach – CCR Exposures by Portfolio and PD Scale (CCR4)

(Millions of yen, %, the number of data in thousands, years)

CCR4: IRB - CCR exposures by portfolio and PD scale		As of 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 (AIRB approach)								
1	0.00 to <0.15	336,049	0.00	0.4	8.94	1.2	1,069	0.31
2	0.15 to <0.25	18,182	0.15	0.0	21.79	1.5	1,577	8.67
3	0.25 to <0.50	3,202	0.25	0.0	1.15	4.2	69	2.16
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	48	1.19	0.0	25.00	3.6	29	61.61
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	357,481	0.01	0.5	9.52	1.3	2,745	0.76
Sovereign exposures (FIRB approach)								
1	0.00 to <0.15	—	—	—	—	—	—	—
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	Subtotal	—	—	—	—	—	—	—
Bank exposures (AIRB approach)								
1	0.00 to <0.15	8,637,809	0.03	30.9	20.55	1.4	691,403	8.00
2	0.15 to <0.25	1,150,015	0.15	3.8	18.29	1.3	220,207	19.14
3	0.25 to <0.50	2,720	0.35	0.0	32.96	1.9	1,199	44.09
4	0.50 to <0.75	—	—	0.0	—	—	—	—
5	0.75 to <2.50	66,291	1.04	0.2	10.09	0.4	16,158	24.37
6	2.50 to <10.00	1,856	4.11	0.0	30.00	1.4	1,915	103.15
7	10.00 to <100.00	28	13.24	0.0	30.00	1.0	43	151.22
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	9,858,721	0.05	35.2	20.22	1.3	930,928	9.44
Bank exposures (FIRB approach)								
1	0.00 to <0.15	—	—	—	—	—	—	—
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	Subtotal	—	—	—	—	—	—	—

(Millions of yen, %, the number of data in thousands, years)

CCR4: IRB - CCR exposures by portfolio and PD scale		As of 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 (%)
Corporate exposures (AIRB approach)								
1	0.00 to <0.15	2,438,190	0.04	51.5	24.79	2.0	274,505	11.25
2	0.15 to <0.25	1,168,397	0.15	24.5	30.15	2.9	372,264	31.86
3	0.25 to <0.50	224,105	0.40	12.6	31.50	2.8	118,190	52.73
4	0.50 to <0.75	8,548	0.74	1.1	35.00	2.1	5,305	62.06
5	0.75 to <2.50	162,278	1.19	2.8	31.27	1.9	110,822	68.29
6	2.50 to <10.00	9,889	6.50	0.7	30.92	1.9	10,862	109.83
7	10.00 to <100.00	6,859	17.36	0.1	34.53	1.4	11,219	163.57
8	100.00 (Default)	2,310	100.00	0.0	34.68	1.0	844	36.53
9	Subtotal	4,020,580	0.25	93.7	27.04	2.3	904,014	22.48
Corporate exposures (FIRB approach)								
1	0.00 to <0.15	—	—	—	—	—	—	—
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	Subtotal	—	—	—	—	—	—	—
Mid-sized corporations and SMEs exposures (AIRB approach)								
1	0.00 to <0.15	8,650	0.07	1.8	33.55	3.7	2,057	23.78
2	0.15 to <0.25	14,615	0.16	3.9	32.53	3.7	4,835	33.08
3	0.25 to <0.50	13,284	0.38	3.8	34.53	3.8	6,972	52.48
4	0.50 to <0.75	3,146	0.74	0.9	35.00	3.6	2,059	65.44
5	0.75 to <2.50	2,761	1.80	3.1	34.99	3.4	2,159	78.20
6	2.50 to <10.00	357	8.71	0.1	33.22	4.1	448	125.38
7	10.00 to <100.00	24	22.84	0.0	35.00	2.2	37	153.58
8	100.00 (Default)	98	100.00	0.0	55.82	4.3	12	13.13
9	Subtotal	42,938	0.67	14.1	33.76	3.7	18,583	43.27
Mid-sized corporations and SMEs exposures (FIRB approach)								
1	0.00 to <0.15	—	—	—	—	—	—	—
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	Subtotal	—	—	—	—	—	—	—

(Millions of yen, %, the number of data in thousands, years)

CCR4: IRB - CCR exposures by portfolio and PD scale		As of September 30, 2022						
		a	b	c	d	e	f	g
Item No.	PD scale	EAD post-CRM	Average PD (%)	Number of counterparties	Average LGD (%)	Average maturity	Credit RWA	RWA density (%)
SL								
1	0.00 to <0.15	28,754	0.04	0.2	11.76	4.4	3,057	10.63
2	0.15 to <0.25	134,301	0.15	0.5	17.13	4.6	29,173	21.72
3	0.25 to <0.50	89,265	0.36	2.0	18.47	4.6	29,481	33.02
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	35,747	1.04	0.2	23.79	4.6	22,141	61.93
6	2.50 to <10.00	9,458	4.11	0.1	45.66	4.6	16,143	170.67
7	10.00 to <100.00	2,911	14.99	0.0	42.34	4.8	6,754	232.03
8	100.00 (Default)	212	100.00	0.0	45.13	5.0	82	38.88
9	Subtotal	300,652	0.65	3.2	18.97	4.6	106,835	35.53
Equity exposures								
1	0.00 to <0.15	—	—	—	—	—	—	—
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	Subtotal	—	—	—	—	—	—	—
Other retail exposures								
1	0.00 to <0.15	—	—	—	—		—	—
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	Subtotal	—	—	—	—		—	—
Total (sum of portfolios)		14,580,373	0.12	146.9	21.86	1.7	1,963,106	13.46

(Millions of yen, %, the number of data in thousands, years)

CCR4: IRB - CCR exposures by portfolio and PD scale		As of September 30, 2021						
		a	b	c	d	e	f	g
Item No.	PD scale	EAD post-CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA	RWA density (%)
Sovereign exposures (AIRB approach)								
1	0.00 to <0.15	289,060	0.00	0.4	12.79	1.6	400	0.13
2	0.15 to <0.25	74,298	0.15	0.0	33.90	0.1	9,262	12.46
3	0.25 to <0.50	4	0.47	0.0	35.00	1.0	1	39.22
4	0.50 to <0.75	2	0.50	0.0	35.00	1.0	0	40.57
5	0.75 to <2.50	142	1.49	0.0	27.64	1.6	76	54.02
6	2.50 to <10.00	4	4.09	0.0	35.00	1.0	4	95.16
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	363,512	0.03	0.5	17.11	1.3	9,746	2.68
Sovereign exposures (FIRB approach)								
1	0.00 to <0.15	—	—	—	—	—	—	—
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	Subtotal	—	—	—	—	—	—	—
Bank exposures (AIRB approach)								
1	0.00 to <0.15	4,580,998	0.03	19.8	16.53	1.2	304,296	6.64
2	0.15 to <0.25	1,352,409	0.15	4.2	17.71	0.9	218,912	16.18
3	0.25 to <0.50	766	0.34	0.1	34.78	2.4	381	49.75
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	34,427	0.85	0.2	4.69	0.0	2,908	8.44
6	2.50 to <10.00	6,901	4.09	0.0	1.42	0.0	336	4.88
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	5,975,503	0.07	24.4	16.71	1.1	526,836	8.81
Bank exposures (FIRB approach)								
1	0.00 to <0.15	—	—	—	—	—	—	—
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	Subtotal	—	—	—	—	—	—	—

(Millions of yen, %, the number of data in thousands, years)

CCR4: IRB - CCR exposures by portfolio and PD scale		As of September 30, 2021						
		a	b	c	d	e	f	g
Item No.	PD scale	EAD post-CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA	RWA density (%)
Corporate exposures (AIRB approach)								
1	0.00 to <0.15	1,336,901	0.05	49.8	21.54	1.7	148,923	11.13
2	0.15 to <0.25	700,785	0.15	22.3	31.06	3.2	237,357	33.87
3	0.25 to <0.50	88,795	0.33	8.1	33.93	3.3	46,302	52.14
4	0.50 to <0.75	6,500	0.50	1.4	33.07	3.6	4,047	62.26
5	0.75 to <2.50	91,792	1.17	3.8	34.91	2.4	71,681	78.09
6	2.50 to <10.00	8,255	6.36	0.9	32.91	1.7	9,394	113.79
7	10.00 to <100.00	4,290	17.06	0.0	33.13	2.2	7,013	163.45
8	100.00 (Default)	1,632	100.00	0.0	36.28	1.8	771	47.28
9	Subtotal	2,238,954	0.27	86.7	25.67	2.3	525,492	23.47
Corporate exposures (FIRB approach)								
1	0.00 to <0.15	—	—	—	—	—	—	—
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	Subtotal	—	—	—	—	—	—	—
Mid-sized corporations and SMEs exposures (AIRB approach)								
1	0.00 to <0.15	15,547	0.08	2.3	18.08	0.8	1,328	8.54
2	0.15 to <0.25	7,129	0.16	4.1	34.78	3.4	2,348	32.94
3	0.25 to <0.50	4,848	0.26	2.1	34.86	3.7	2,086	43.04
4	0.50 to <0.75	4,176	0.50	2.3	33.95	3.8	2,538	60.77
5	0.75 to <2.50	7,526	1.32	3.7	34.98	4.1	5,765	76.60
6	2.50 to <10.00	741	8.95	0.2	34.24	3.8	964	129.96
7	10.00 to <100.00	9	24.89	0.0	35.00	3.4	15	164.54
8	100.00 (Default)	327	100.00	0.0	54.73	4.8	43	13.38
9	Subtotal	40,307	1.37	15.0	28.45	2.6	15,091	37.44
Mid-sized corporations and SMEs exposures (FIRB approach)								
1	0.00 to <0.15	—	—	—	—	—	—	—
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	Subtotal	—	—	—	—	—	—	—

(Millions of yen, %, the number of data in thousands, years)

CCR4: IRB - CCR exposures by portfolio and PD scale		As of September 30, 2021						
		a	b	c	d	e	f	g
Item No.	PD scale	EAD post-CRM	Average PD (%)	Number of counterparties	Average LGD (%)	Average maturity	Credit RWA	RWA density (%)
SL								
1	0.00 to <0.15	94,603	0.04	0.2	18.88	4.6	15,210	16.07
2	0.15 to <0.25	262,482	0.15	0.5	23.39	4.7	79,186	30.16
3	0.25 to <0.50	137,436	0.35	1.4	20.87	4.7	51,367	37.37
4	0.50 to <0.75	249	0.50	0.0	35.00	1.9	121	48.87
5	0.75 to <2.50	95,963	1.10	0.2	26.50	4.7	69,320	72.23
6	2.50 to <10.00	24,327	4.09	0.2	47.76	4.7	43,647	179.41
7	10.00 to <100.00	5,785	16.25	0.0	40.82	4.6	12,809	221.41
8	100.00 (Default)	698	100.00	0.0	51.92	3.7	370	53.00
9	Subtotal	621,546	0.74	2.7	23.78	4.7	272,034	43.76
Equity exposures								
1	0.00 to <0.15	—	—	—	—	—	—	—
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	Subtotal	—	—	—	—	—	—	—
Other retail exposures								
1	0.00 to <0.15	—	—	—	—		—	—
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	Subtotal	—	—	—	—		—	—
Total (sum of portfolios)		9,239,824	0.17	129.5	19.42	1.7	1,349,201	14.60

5. Composition of Collateral for CCR Exposure (CCR5)

(Millions of yen)

CCR5: Composition of collateral for CCR exposure		As of September 30, 2022					
Item No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in securities financing transactions (SFTs)	
		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)	12,855	307,952	—	492,772	6,094,793	7,619,544
2	Cash (other currencies)	80	853,820	—	643,570	4,860,340	2,500,668
3	Domestic sovereign debt	1,298	214,526	—	9,904	4,444,303	7,436,392
4	Other sovereign debt	1,141	160,146	—	—	2,725,169	4,010,370
5	Government agency debt	75	—	—	—	826,741	2,844
6	Corporate bonds	5,919	—	—	—	178,589	323,338
7	Equity securities	5,188	—	—	—	2,464,424	1,207,674
8	Other collateral	—	—	—	—	20,683	—
9	Total	26,559	1,536,446	—	1,146,247	21,615,046	23,100,832

(Millions of yen)

CCR5: Composition of collateral for CCR exposure		As of September 30, 2021					
Item No.		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in securities financing transactions (SFTs)	
		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)	13,878	46,696	—	146,046	5,083,647	8,134,385
2	Cash (other currencies)	127	207,655	—	319,415	5,754,811	2,358,426
3	Domestic sovereign debt	763	73,932	—	1,436	4,717,967	5,748,098
4	Other sovereign debt	2,051	23,828	—	—	2,230,933	5,291,098
5	Government agency debt	83	—	—	—	840,945	18,336
6	Corporate bonds	5,680	—	—	—	48,766	223,168
7	Equity securities	7,268	—	—	—	2,967,931	1,683,679
8	Other collateral	—	—	—	—	1,972	—
9	Total	29,852	352,112	—	466,897	21,646,977	23,457,192

6. Credit Derivative Transaction Exposures (CCR6)

(Millions of yen)

CCR6: Credit derivative transaction exposures			As of September 30, 2022		As of September 30, 2021	
Item No.		a	b	a	b	
		Protection bought	Protection sold	Protection bought	Protection sold	
Notionals						
1	Single-name credit default swaps	482,359	633,694	456,294	556,397	
2	Index credit default swaps	1,018,587	728,643	814,809	612,056	
3	Total return swaps	—	—	—	—	
4	Credit options	115,848	—	89,560	—	
5	Other credit derivatives	—	—	—	—	
6	Total notionals	1,616,794	1,362,338	1,360,664	1,168,454	
Fair values						
7	Positive fair value (asset)	291,113	38,868	4,115	152,612	
8	Negative fair value (liability)	56,891	280,798	268,230	5,468	

7. Exposures to Central Counterparties (CCR8)

(Millions of yen)

CCR8: Exposures to central counterparties (CCP)		As of September 30, 2022		As of September 30, 2021	
Item No.		a	b	a	b
		EAD to CCP (post-CRM)	RWA	EAD to CCP (post-CRM)	RWA
1	Exposures to qualifying central counterparties (QCCPs) (total)		180,578		104,683
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	4,654,708	93,106	2,144,166	43,025
3	(i) OTC derivatives	4,060,631	81,212	1,684,179	33,683
4	(ii) Exchange-traded derivatives	557,545	11,163	437,974	8,901
5	(iii) SFTs	36,532	730	22,012	440
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	2		—	
8	Non-segregated initial margin	300,219	6,004	285,513	5,710
9	Pre-funded default fund contributions	223,565	81,467	177,999	55,948
10	Unfunded default fund contributions	—	—	—	—
11	Exposures to non-QCCPs (total)		28,694		9,675
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	35,799	28,694	14,542	9,675
13	(i) OTC derivatives	24,421	24,421	6,413	6,413
14	(ii) Exchange-traded derivatives	11,378	4,273	8,128	3,261
15	(iii) SFTs	—	—	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
17	Segregated initial margin	—		—	
18	Non-segregated initial margin	0	0	0	0
19	Pre-funded default fund contributions	—	—	—	—
20	Unfunded default fund contributions	—	—	—	—

■ Securitisation Transactions

1. Securitisation Exposures in the Banking Book (SEC1)

(Millions of yen)

SEC1: Securitisation exposures in the banking book		As of 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			Bank acts as investor		
		Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal
1	Retail (total)	430,597	—	430,597	1,076,308	—	1,076,308	1,587,500	—	1,587,500
	- of which									
2	Residential mortgage	430,597	—	430,597	—	—	—	536,741	—	536,741
3	Credit card	—	—	—	40,000	—	40,000	292,312	—	292,312
4	Other retail exposures	—	—	—	1,036,308	—	1,036,308	758,446	—	758,446
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total)	224,430	5	224,435	795,241	—	795,241	2,270,814	—	2,270,814
	- of which									
7	Loans to corporates	224,430	5	224,435	32,287	—	32,287	2,006,566	—	2,006,566
8	Commercial mortgage	—	—	—	—	—	—	1,245	—	1,245
9	Lease and receivables	—	—	—	757,953	—	757,953	154,858	—	154,858
10	Other wholesale	—	—	—	5,000	—	5,000	108,143	—	108,143
11	Re-securitisation	—	—	—	—	—	—	—	—	—

(Millions of yen)

SEC1: Securitisation exposures in the banking book		As of September 30, 2021								
Item No.	Type of underlying asset	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal
1	Retail (total)	455,491	—	455,491	633,775	—	633,775	1,069,681	—	1,069,681
	- of which									
2	Residential mortgage	455,491	—	455,491	—	—	—	294,482	—	294,482
3	Credit card	—	—	—	—	—	—	337,655	—	337,655
4	Other retail exposures	—	—	—	633,775	—	633,775	437,544	—	437,544
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total)	136,417	5	136,423	627,777	—	627,777	1,228,364	190,789	1,419,153
	- of which									
7	Loans to corporates	136,417	5	136,423	48,785	—	48,785	1,029,132	—	1,029,132
8	Commercial mortgage	—	—	—	—	—	—	1,456	—	1,456
9	Lease and receivables	—	—	—	573,991	—	573,991	121,596	—	121,596
10	Other wholesale	—	—	—	5,000	—	5,000	76,178	190,789	266,967
11	Re-securitisation	—	—	—	—	—	—	—	—	—

2. Securitisation Exposures in the Trading Book (SEC2)

(Millions of yen)

SEC2: Securitisation exposures in the trading book		As of 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			Bank acts as investor		
		Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal
1	Retail (total)	—	—	—	—	—	—	15,512	—	15,512
	- of which									
2	Residential mortgage	—	—	—	—	—	—	—	—	—
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	15,512	—	15,512
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total)	—	—	—	—	—	—	10,807	—	10,807
	- of which									
7	Loans to corporates	—	—	—	—	—	—	10,807	—	10,807
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

(Millions of yen)

SEC2: Securitisation exposures in the trading book		As of September 30, 2021								
Item No.	Type of underlying asset	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal
1	Retail (total)	—	—	—	—	—	—	14,079	—	14,079
	- of which									
2	Residential mortgage	—	—	—	—	—	—	2,947	—	2,947
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	11,132	—	11,132
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total)	—	—	—	—	—	—	9,566	—	9,566
	- of which									
7	Loans to corporates	—	—	—	—	—	—	4,549	—	4,549
8	Commercial mortgage	—	—	—	—	—	—	4,977	—	4,977
9	Lease and receivables	—	—	—	—	—	—	39	—	39
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

3. Securitisation Exposures in the Banking Book and Associated Regulatory Capital Requirements
(Bank Acting as Originator or as Sponsor) (SEC3)

(Millions of yen)

SEC3: Securitisation exposures in the banking book and associated capital regulatory requirements (bank acting as originator or sponsor) (1/2)		As of September 30, 2022							
Item No.		a	b	c	d	e	f	g	h
		Total	Traditional securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)									
1	≤20% RW	1,651,174	1,651,174	1,651,174	860,517	790,657	—	—	—
2	>20% to 50% RW	436,436	436,436	436,436	307,272	129,163	—	—	—
3	>50% to 100% RW	216,383	216,383	216,383	196,752	19,631	—	—	—
4	>100% to <1250% RW	222,120	222,120	222,120	142,363	79,756	—	—	—
5	1250% RW	467	462	462	—	462	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA or IAA	2,362,790	2,362,784	2,362,784	1,451,720	911,064	—	—	—
7	SEC-ERBA	152,835	152,835	152,835	44,227	108,607	—	—	—
8	SEC-SA	10,956	10,956	10,956	10,956	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA or IAA	773,485	773,417	773,417	517,888	255,529	—	—	—
11	SEC-ERBA	41,955	41,955	41,955	10,079	31,876	—	—	—
12	SEC-SA	4,872	4,872	4,872	4,872	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA or IAA	61,878	61,873	61,873	41,431	20,442	—	—	—
15	SEC-ERBA	3,356	3,356	3,356	806	2,550	—	—	—
16	SEC-SA	389	389	389	389	—	—	—	—
17	1250% RW	—	—	—	—	—	—	—	—

(Millions of yen)

SEC3: Securitisation exposures in the banking book and associated regulatory capital requirements (bank acting as originator or sponsor) (2/2)		As of September 30, 2022						
Item No.		i	j	k	l	m	n	o
		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)								
1	≤20% RW	—	—	—	—	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	5	5	—	5	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA or IAA	5	5	—	5	—	—	—
7	SEC-ERBA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA or IAA	67	67	—	67	—	—	—
11	SEC-ERBA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)								
14	SEC-IRBA or IAA	5	5	—	5	—	—	—
15	SEC-ERBA	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—
17	1250% RW	—	—	—	—	—	—	—

(Millions of yen)

SEC3: Securitisation exposures in the banking book and associated capital regulatory requirements (bank acting as originator or sponsor) (1/2)		As of September 30, 2021							
Item No.		a	b	c	d	e	f	g	h
		Total	Traditional securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)									
1	≤20% RW	1,063,772	1,063,772	1,063,772	515,858	547,914	—	—	—
2	>20% to 50% RW	367,324	367,324	367,324	298,071	69,253	—	—	—
3	>50% to 100% RW	281,211	281,211	281,211	212,319	68,892	—	—	—
4	>100% to <1250% RW	140,766	140,766	140,766	63,018	77,748	—	—	—
5	1250% RW	392	386	386	—	386	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA or IAA	1,708,046	1,708,040	1,708,040	999,821	708,219	—	—	—
7	SEC-ERBA	145,420	145,420	145,420	89,445	55,975	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA or IAA	708,860	708,785	708,785	388,101	320,684	—	—	—
11	SEC-ERBA	35,746	35,746	35,746	19,317	16,428	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA or IAA	56,708	56,702	56,702	31,048	25,654	—	—	—
15	SEC-ERBA	2,859	2,859	2,859	1,545	1,314	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—
17	1250% RW	—	—	—	—	—	—	—	—

(Millions of yen)

SEC3: Securitisation exposures in the banking book and associated regulatory capital requirements (bank acting as originator or sponsor) (2/2)		As of September 30, 2021						
Item No.		i	j	k	l	m	n	o
		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)								
1	≤20% RW	—	—	—	—	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	5	5	—	5	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA or IAA	5	5	—	5	—	—	—
7	SEC-ERBA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA or IAA	74	74	—	74	—	—	—
11	SEC-ERBA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)								
14	SEC-IRBA or IAA	5	5	—	5	—	—	—
15	SEC-ERBA	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—
17	1250% RW	—	—	—	—	—	—	—

4. Securitisation Exposures in the Banking Book Associated Capital Requirements
(Bank Acting as Investor) (SEC4)

(Millions of yen)

SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (1/2)		As of September 30, 2022							
Item No.		a	b	c	d	e	f	g	h
		Total	Traditional securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)									
1	≤20% RW	3,580,195	3,580,195	3,580,195	1,508,199	2,071,995	—	—	—
2	>20% to 50% RW	177,628	177,628	177,628	69,020	108,607	—	—	—
3	>50% to 100% RW	83,236	83,236	83,236	8,451	74,784	—	—	—
4	>100% to <1250% RW	16,009	16,009	16,009	1,828	14,181	—	—	—
5	1250% RW	1,245	1,245	1,245	—	1,245	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA or IAA	2,973,053	2,973,053	2,973,053	1,073,726	1,899,327	—	—	—
7	SEC-ERBA	884,015	884,015	884,015	513,773	370,241	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—
9	1250% RW	1,245	1,245	1,245	—	1,245	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA or IAA	423,171	423,171	423,171	137,801	285,370	—	—	—
11	SEC-ERBA	250,794	250,794	250,794	101,841	148,953	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—
13	1250% RW	15,571	15,571	15,571	—	15,571	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA or IAA	33,853	33,853	33,853	11,024	22,829	—	—	—
15	SEC-ERBA	20,063	20,063	20,063	8,147	11,916	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—
17	1250% RW	1,245	1,245	1,245	—	1,245	—	—	—

(Millions of yen)

SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (2/2)		As of September 30, 2022						
Item No.		i	j	k	l	m	n	o
		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)								
1	≤20% RW	—	—	—	—	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	—	—	—	—	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA or IAA	—	—	—	—	—	—	—
7	SEC-ERBA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA or IAA	—	—	—	—	—	—	—
11	SEC-ERBA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)								
14	SEC-IRBA or IAA	—	—	—	—	—	—	—
15	SEC-ERBA	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—
17	1250% RW	—	—	—	—	—	—	—

(Millions of yen)

SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (1/2)		As of September 30, 2021							
Item No.		a	b	c	d	e	f	g	h
		Total	Traditional securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)									
1	≤20% RW	2,394,814	2,204,024	2,204,024	1,020,916	1,183,108	—	—	—
2	>20% to 50% RW	52,070	52,070	52,070	40,875	11,195	—	—	—
3	>50% to 100% RW	25,945	25,945	25,945	6,071	19,873	—	—	—
4	>100% to <1250% RW	14,549	14,549	14,549	1,818	12,730	—	—	—
5	1250% RW	1,456	1,456	1,456	—	1,456	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA or IAA	2,037,029	1,846,240	1,846,240	752,249	1,093,991	—	—	—
7	SEC-ERBA	450,349	450,349	450,349	317,432	132,916	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—
9	1250% RW	1,456	1,456	1,456	—	1,456	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA or IAA	284,219	281,393	281,393	108,597	172,795	—	—	—
11	SEC-ERBA	104,847	104,847	104,847	59,792	45,055	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—
13	1250% RW	18,206	18,206	18,206	—	18,206	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA or IAA	22,737	22,511	22,511	8,687	13,823	—	—	—
15	SEC-ERBA	8,387	8,387	8,387	4,783	3,604	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—
17	1250% RW	1,456	1,456	1,456	—	1,456	—	—	—

(Millions of yen)

SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (2/2)		As of September 30, 2021						
Item No.		i	j	k	l	m	n	o
		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)								
1	≤20% RW	190,789	190,789	—	190,789	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	—	—	—	—	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA or IAA	190,789	190,789	—	190,789	—	—	—
7	SEC-ERBA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA or IAA	2,826	2,826	—	2,826	—	—	—
11	SEC-ERBA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)								
14	SEC-IRBA or IAA	226	226	—	226	—	—	—
15	SEC-ERBA	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—
17	1250% RW	—	—	—	—	—	—	—

■ Market Risk

1. Market Risk under standardised approach (MR1)

(Millions of yen)

MR1: Market risk under standardised approach		As of September 30, 2022	As of September 30, 2021
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	554,676	644,925
2	Equity risk (general and specific)	140,386	305,318
3	Foreign exchange risk	80,013	188,950
4	Commodity risk	89	512
	Options		
5	Simplified approach	—	—
6	Delta-plus method	100,960	231,043
7	Scenario approach	—	—
8	Specific risk related to securitisation exposures	21,542	51,986
9	Total	897,668	1,422,738

2. IMA values for trading portfolios (MR3)

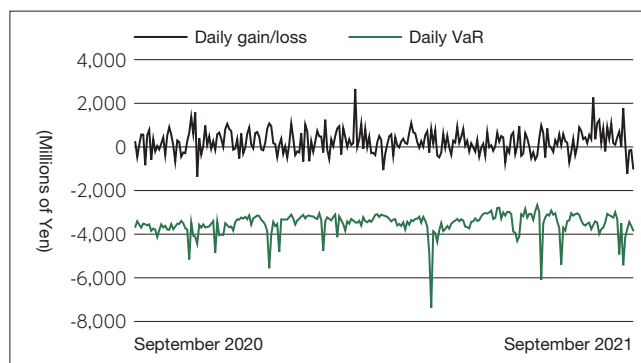
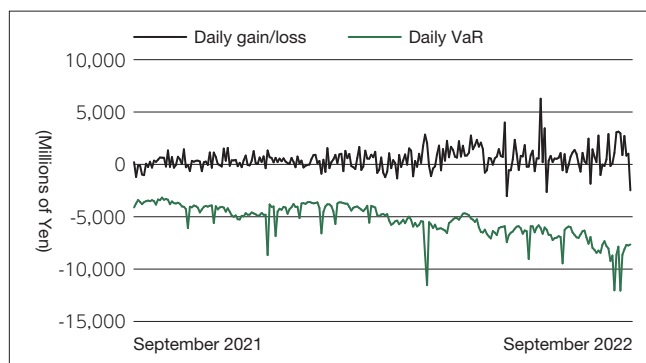
(Millions of yen)

MR3: IMA values for trading portfolios		First half of fiscal 2022	First half of fiscal 2021
Item No.			
	VaR (holding period of 10 business days, one-sided confidence level of 99%)		
1	Maximum value	29,280	13,722
2	Average value	20,199	10,699
3	Minimum value	14,784	8,392
4	Period end	24,300	12,103
	Stressed VaR (holding period of 10 business days, one-sided confidence level of 99%)		
5	Maximum value	85,369	49,234
6	Average value	49,243	37,869
7	Minimum value	35,967	26,773
8	Period end	64,855	38,563
	Incremental risk value (one-sided confidence level of 99.9%)		
9	Maximum value	—	—
10	Average value	—	—
11	Minimum value	—	—
12	Period end	—	—
	Comprehensive risk value (one-sided confidence level of 99.9%)		
13	Maximum value	—	—
14	Average value	—	—
15	Minimum value	—	—
16	Period end	—	—
17	Floor (modified standardized measurement method)	—	—

Note: The VaR and the stressed VaR are calculated using the historical simulation method. Specifically, they are calculated on a daily basis, assuming a one-sided confidence level of 99.0% and a one-day holding period, based on profit and loss simulation on a scenario-specific basis generated from historical data (the full valuation method, in principle), and they are adjusted to a 10-day holding period using the square root of time method. Under this method, the VaR and the stressed VaR use observation periods of four years immediately preceding, and 12 months including the stress period, respectively.

3. Backtesting results by the internal models approach (MR4)

The status of backtesting of trading at the end of the first half of fiscal 2022 and fiscal 2021 is as follows. “Daily gain/loss” represents the actual gain/loss incurred, and “Daily VaR” represents the daily VaR calculated using the risk measurement model with a one-day holding period. In the past 250 business days, the number of times loss exceeded VaR was 0, and the VaR model (one-sided confidence level of 99.0%) is considered to have sufficient accuracy.



■ Interest Rate Risk in the Banking Book

(Millions of yen)

IRRBB1: Interest rate risk							
Item No.		a	b	c	d		
		△EVE		△NII			
		As of September 30, 2022	As of September 30, 2021	As of September 30, 2022	As of September 30, 2021		
1	Parallel up	115,034	927,172	(346,364)	(307,265)		
2	Parallel down	4,522	1,919	544,940	505,066		
3	Steeper	99,886	369,680				
4	Flattener	43,341	74,941				
5	Short rate up	74,301	285,149				
6	Short rate down	54,122	35,323				
7	Maximum	115,034	927,172	544,940	505,066		
8	Tier 1 capital	e		f			
		As of September 30, 2022		As of September 30, 2021			
		11,415,443		11,577,364			

Note: Interest rate shocks of deposits with central banks are considered to be the same with the standardized interest rate shocks when calculating △NII.

■ CC2: Reconciliation of regulatory capital to balance sheet

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(Millions of yen)

Items	a		b	c
	Consolidated balance sheet as in published financial statements		Reference to Template CC1	Reference to appended table
	As of Sep. 30, 2022	As of Sep. 30, 2021		
(Assets)				
Cash and due from banks	70,792,739	70,940,025		
Call loans and bills bought	6,966,151	2,760,584		
Receivables under resale agreements	4,939,894	4,686,909		
Receivables under securities borrowing transactions	5,164,745	5,805,985		
Monetary claims bought	5,750,967	4,829,709		
Trading assets	9,457,976	6,493,877		7-a
Money held in trust	9,698	309		
Securities	32,550,380	36,278,557		3-b,7-b
Loans and bills discounted	100,873,464	85,037,573		7-c
Foreign exchanges	2,867,296	3,299,302		
Lease receivables and investment assets	232,348	228,695		
Other assets	15,309,545	8,476,457		7-d
Tangible fixed assets	1,545,628	1,478,934		
Intangible fixed assets	927,683	744,165		3-a
Net defined benefit asset	642,198	584,177		4
Deferred tax assets	94,666	30,062		5-a
Customers' liabilities for acceptances and guarantees	14,425,845	10,296,696		
Reserve for possible loan losses	(802,454)	(630,194)		
Total assets	271,748,777	241,341,831		
(Liabilities)				
Deposits	157,082,471	141,340,182		
Negotiable certificates of deposit	14,513,066	11,962,673		
Call money and bills sold	1,157,518	1,723,491		
Payables under repurchase agreements	16,409,654	14,291,544		
Payables under securities lending transactions	1,155,189	1,813,833		
Commercial paper	2,161,263	2,127,405		
Trading liabilities	8,630,950	4,392,292		7-e
Borrowed money	11,977,900	18,104,699		9-a
Foreign exchanges	1,576,112	1,419,000		
Short-term bonds	317,000	401,000		
Bonds	10,595,969	9,461,894		9-b
Due to trust account	2,354,852	2,543,382		
Other liabilities	16,251,302	8,192,422		7-f
Reserve for employee bonuses	57,076	59,184		
Net defined benefit liability	36,224	35,413		
Reserve for executive retirement benefits	995	965		
Reserve for point service program	27,227	24,419		
Reserve for reimbursement of deposits	2,846	7,714		
Reserve for losses on interest repayment	117,817	121,960		
Reserve under the special laws	3,902	4,083		
Deferred tax liabilities	103,612	612,212		5-b
Deferred tax liabilities for land revaluation	29,132	29,338		5-c
Acceptances and guarantees	14,425,845	10,296,696		
Total liabilities	258,987,935	228,965,814		
(Net assets)				
Capital stock	2,342,537	2,341,878		1-a
Capital surplus	694,052	693,614		1-b
Retained earnings	7,297,926	6,809,834		1-c
Treasury stock	(13,116)	(13,409)		1-d
Total stockholders' equity	10,321,399	9,831,917		
Net unrealized gains or losses on other securities	960,324	2,192,305		
Net deferred gains or losses on hedges	42,636	(10,828)		
Land revaluation excess	36,307	36,345		6
Foreign currency translation adjustments	1,179,188	133,014		
Accumulated remeasurements of defined benefit plans	112,919	117,398		
Total accumulated other comprehensive income	2,331,376	2,468,234	(a)	
Stock acquisition rights	1,201	1,498		2,8-a
Non-controlling interests	106,864	74,365		8-b
Total net assets	12,760,842	12,376,017		
Total liabilities and net assets	271,748,777	241,341,831		

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

(Appended Table)

1. Stockholders' equity

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Capital stock	2,342,537	2,341,878		1-a
Capital surplus	694,052	693,614		1-b
Retained earnings	7,297,926	6,809,834		1-c
Treasury stock	(13,116)	(13,409)		1-d
Total stockholders' equity	10,321,399	9,831,917		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	10,321,399	9,831,917	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,036,589	3,035,492		1a
of which: retained earnings	7,297,926	6,809,834		2
of which: treasury stock (-)	13,116	13,409		1c
of which: other than the above	—	—		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—	Stockholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy	31a

2. Stock acquisition rights

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Stock acquisition rights	1,201	1,498		2
of which: Stock acquisition rights issued by bank holding company	1,201	1,498		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Stock acquisition rights to common shares	1,201	1,498		1b
Stock acquisition rights to Additional Tier 1 instruments	—	—		31b
Stock acquisition rights to Tier 2 instruments	—	—		46

3. Intangible fixed assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Intangible fixed assets	927,683	744,165		3-a
Securities	32,550,380	36,278,557		3-b
of which: goodwill attributable to equity-method investees	141,857	38,258		

Income taxes related to above	179,075	180,748	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Goodwill (including those equivalent)	461,929	172,813		8
Other intangibles other than goodwill and mortgage servicing rights	428,536	428,861	Software and other	9
Mortgage servicing rights	—	—		
Amount exceeding the 10% threshold on specified items	—	—		20
Amount exceeding the 15% threshold on specified items	—	—		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—		74

4. Net defined benefit asset

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Net defined benefit asset	642,198	584,177		4

Income taxes related to above	196,439	178,969	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Net defined benefit asset	445,758	405,208		15

5. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Deferred tax assets	94,666	30,062		5-a
Deferred tax liabilities	103,612	612,212		5-b
Deferred tax liabilities for land revaluation	29,132	29,338		5-c

Tax effects on intangible fixed assets	179,075	180,748	
Tax effects on net defined benefit asset	196,439	178,969	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	10,745	3,526	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 tax liability)	355,424	5,990	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.	
Amount exceeding the 10% threshold on specified items	—	—		21
Amount exceeding the 15% threshold on specified items	—	—		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	355,424	5,990		75

6. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Net deferred gains or losses on hedges	42,636	(10,828)		6

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	42,471	(9,229)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

7. Items associated with investments in the capital of financial institutions

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Trading assets	9,457,976	6,493,877	Including trading account securities and derivatives for trading assets	7-a
Securities	32,550,380	36,278,557		7-b
Loans and bills discounted	100,873,464	85,037,573	Including subordinated loans	7-c
Other assets	15,309,545	8,476,457	Including derivatives	7-d
Trading liabilities	8,630,950	4,392,292	Including trading account securities sold and derivatives for trading liabilities	7-e
Other liabilities	16,251,302	8,192,422	Including derivatives	7-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Investments in own capital instruments	1,478	4,881		
Common Equity Tier 1 capital	1,478	4,881		16
Additional Tier 1 capital	—	—		37
Tier 2 capital	0	0		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	—	—		
Common Equity Tier 1 capital	—	—		17
Additional Tier 1 capital	—	—		38
Tier 2 capital and other TLAC liabilities	—	—		53
Investments in the capital 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 the 10% threshold)	1,206,475	1,275,633		
Common Equity Tier 1 capital	90,385	138,770		18
Additional Tier 1 capital	1,077	3,050		39
Tier 2 capital and other TLAC liabilities	17,891	26,040		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	1,097,120	1,107,771		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	1,356,041	1,008,387		
Amount exceeding the 10% threshold on specified items	198,990	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	25,525	25,525		40
Tier 2 capital and other TLAC liabilities	43,443	33,585		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	1,088,082	949,276		73

8. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Stock acquisition rights	1,201	1,498		8-a
Non-controlling interests	106,864	74,365		8-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Amount allowed in group CET1	1,386	1,160	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	30-31ab-32
Amount allowed in group AT1	25,216	14,790	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	34-35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	46
Amount allowed in group T2	5,514	2,502	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	48-49

9. Other capital instruments

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Borrowed money	11,977,900	18,104,699		9-a
Bonds	10,595,969	9,461,894		9-b
Total	22,573,869	27,566,594		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	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	735,000	652,202		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	756,452	776,754		46

■ Composition of Leverage Ratio

(In million yen, %)

Corresponding line # on Basel III disclosure template (Table2)	Corresponding line # on Basel III disclosure template (Table1)	Items	As of September 30, 2022	As of September 30, 2021
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	179,083,941	156,606,998
1a	1	Total assets reported in the consolidated balance sheet	217,745,727	182,500,468
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)	—	—
1c	7	The amount of assets of subsidiaries that are included in the scope of the 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) (-)	38,661,786	25,893,469
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	1,690,116	1,189,429
3		Total on-balance sheet exposures (a)	177,393,824	155,417,569
Exposures related to derivative transactions (2)				
4		Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)		
		Replacement cost associated with derivatives transactions, etc.	7,246,577	2,301,336
5		Add-on amount for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)		
		Add-on amount associated with derivatives transactions, etc.	6,346,989	4,020,406
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	1,284,007	597,822
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) (-)	326,368	69,323
8		The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (-)		
9		Adjusted effective notional amount of written credit derivatives	1,362,338	1,168,454
10		The amount of deductions from effective notional amount of written credit derivatives (-)	1,211,340	990,751
11	4	Total exposures related to derivative transactions (b)	14,702,204	7,027,945
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	10,104,640	10,492,895
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	571,283	485,120
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	10,675,923	10,978,015
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	83,340,338	70,276,739
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	49,874,941	43,847,801
19	6	Total exposures related to off-balance sheet transactions (d)	33,465,397	26,428,938
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	11,415,443	11,577,364
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	236,237,350	199,852,468
22		Leverage ratio on a consolidated basis ((e)/(f))	4.83%	5.79%
Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6)				
		Total exposures (f)	236,237,350	199,852,468
		The amount of deposits with the Bank of Japan	54,003,050	58,841,363
		Total exposures (including deposits with the Bank of Japan) (f)	290,240,400	258,693,832
		Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f))	3.93%	4.47%

Note: The key driver for year-on-year changes in the leverage ratio at the end of the first half of FY2022

The decrease in the leverage ratio on a consolidated basis was due to a decrease in the amount of capital primarily attributable to a decrease in net unrealized gains on other securities.

Countercyclical buffer requirement by country or region

■ Countercyclical buffer requirement by country or region

(Millions of yen, except percentages)

CCyB1: Countercyclical buffer (CCyB) requirement by country or region				
As of September 30, 2022				
	a	b	c	d
Geographical breakdown	Applicable CCyB ratio in effect	RWAs used in the computation of CCyB ratio	Bank-specific CCyB ratio	CCyB amount
Hong Kong	1.00%	1,696,065		
Luxembourg	0.50%	421,165		
Subtotal		2,117,230		
Total		58,170,897	0.03%	19,066

Note: While credit risk-weighted asset shall be calculated on an ultimate risk basis where feasible, some assets including funds and other assets or portion of assets subject to standardized approach, are calculated on an obligor basis or on a country of undertaking basis.

(Millions of yen, except percentages)

CCyB1: Countercyclical buffer (CCyB) requirement by country or region				
As of September 30, 2021				
	a	b	c	d
Geographical breakdown	Applicable CCyB ratio in effect	RWAs used in the computation of CCyB ratio	Bank-specific CCyB ratio	CCyB amount
Hong Kong	1.00%	1,341,292		
Luxembourg	0.50%	255,928		
Subtotal		1,597,220		
Total		52,963,143	0.02%	14,692

Note: While credit risk-weighted asset shall be calculated on an ultimate risk basis where feasible, some assets including funds and other assets or portion of assets subject to standardized approach, are calculated on an obligor basis or on a country of undertaking basis.

TLAC information

■ TLAC1: TLAC composition for G-SIBs (at resolution group level)

(Millions of yen, except percentages)

Basel III Template No.	Items		a As of September 30, 2022	b As of September 30, 2021
Preferred resolution strategy (1)				
The SPE (Single Point of Entry) resolution strategy is considered to be the preferred resolution strategy for Sumitomo Mitsui Financial Group, Inc. (SMFG) and its subsidiaries. More concretely, at the time of a stress, following the relevant authority's determination that one or more of the material sub-groups, i.e. Sumitomo Mitsui Banking Corporation and SMBC Nikko Securities Inc., have reached the point of non-viability, losses incurred to them would be passed to SMFG, the ultimate holding company. While this could lead to a resolution of SMFG, the material sub-groups are expected to continue their business as usual under the Specified Bridge Financial Institution, etc. incorporated by the Deposit Insurance Corporation of Japan (DICJ) to which SMFG transfers its business.				
Regulatory capital elements of TLAC and adjustments (2)				
1	Common Equity Tier 1 capital (CET1)	(A)	10,681,830	10,938,947
2	Additional Tier 1 capital (AT1) before TLAC adjustments	(B)	733,613	638,416
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	(C)	—	—
4	Other adjustments	(D)	25,216	—
5	AT1 instruments eligible under the TLAC framework ((B)-(C)-(D))	(E)	708,396	638,416
6	Tier 2 capital (T2) before TLAC adjustments	(F)	778,095	985,733
7	Amortised portion of T2 instruments where remaining maturity > 1 year	(G)	(327,666)	(236,748)
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(H)	—	—
9	Other adjustments	(I)	5,514	60,402
10	T2 instruments eligible under the TLAC framework ((F)-(G)-(H)-(I))	(J)	1,100,247	1,162,079
11	TLAC arising from regulatory capital ((A)+(E)+(J))	(K)	12,490,474	12,739,444
Non-regulatory capital elements of TLAC (3)				
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	(L)	6,600,184	5,596,209
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements			
14	Of which: amount eligible as TLAC after application of the caps			
15	External TLAC instruments issued by funding vehicles prior to 1 January 2022			
16	Eligible ex ante commitments to recapitalise a G-SIB in resolution	(M)	2,728,998	1,717,235
17	TLAC arising from non-regulatory capital instruments before adjustments ((L)+(M))	(N)	9,329,182	7,313,445
Non-regulatory capital elements of TLAC: adjustments (4)				
18	TLAC before deductions ((K)+(N))	(O)	21,819,657	20,052,889
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs)	(P)	—	—
20	Deduction of investments in own other TLAC liabilities	(Q)	—	—
21	Other adjustments to TLAC	(R)	—	—
22	TLAC after deductions ((O)-(P)-(Q)-(R))	(S)	21,819,657	20,052,889
Risk-weighted assets and leverage exposure measure for TLAC purposes (5)				
23	Total risk-weighted assets (RWA)	(T)	77,971,394	68,689,415
24	Total exposures	(U)	236,237,350	199,852,468
TLAC ratios and buffers (6)				
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((S)/(T))		27.98%	29.19%
25a	TLAC (as a percentage of RWA)		24.45%	25.67%
26	TLAC (as a percentage of total exposures) ((S)/(U))		9.23%	10.03%
27	CET1 available after meeting the minimum capital requirements		7.63%	10.28%
28	CET1 specific buffer requirement		3.53%	3.52%
29	of which: capital conservation buffer requirement		2.50%	2.50%
30	of which: countercyclical buffer requirement		0.03%	0.02%
31	of which: G-SIB/D-SIB additional requirement		1.00%	1.00%
TLAC (as a percentage of total exposures) (including deposits with the Bank of Japan) (7)				
	Total exposures	(U)	236,237,350	199,852,468
	The amount of deposits with the Bank of Japan		54,003,050	58,841,363
	Total exposures (including deposits with the Bank of Japan)	(U')	290,240,400	258,693,832
	TLAC (as a percentage of total exposures) (including deposits with the Bank of Japan) ((S)/(U'))		7.51%	7.75%

■ TLAC2: - Material subgroup entity - creditor ranking at legal entity level

Sumitomo Mitsui Banking Corporation

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2022									
		Creditor ranking									Sum of 1 to 4
		1		2		3		4			
		(most junior)						(most senior)			
1	Is the resolution entity the creditor/investor?	Yes	No	Yes	No	Yes	No	Yes	No		
2	Description of creditor ranking	Common share capital		Additional Tier 1 instruments		Tier 2 instruments		Other internal TLAC liabilities			
3	Total capital and liabilities net of credit risk mitigation (A)	3,545,551	—	1,235,000	—	1,084,999	—	7,464,631	—	13,330,182	
4	Subset of row 3 that are excluded liabilities (B)	—	—	—	—	—	—	—	—	—	
5	Total capital and liabilities less excluded liabilities ((A)-(B))	3,545,551	—	1,235,000	—	1,084,999	—	7,464,631	—	13,330,182	
6	Subset of row 5 that are eligible as TLAC	3,545,551	—	1,235,000	—	1,084,999	—	6,598,801	—	12,464,352	
7	1 year ≤ residual maturity < 2 years	—	—	—	—	353,417	—	871,235	—	1,224,652	
8	2 years ≤ residual maturity < 5 years	—	—	—	—	260,000	—	3,119,257	—	3,379,257	
9	5 years ≤ residual maturity < 10 years	—	—	—	—	348,493	—	1,999,483	—	2,347,977	
10	10 years ≤ residual maturity (excluding perpetual securities)	—	—	—	—	123,088	—	608,825	—	731,913	
11	Perpetual securities	3,545,551	—	1,235,000	—	—	—	—	—	4,780,551	

SMBC Nikko Securities Inc.

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2022							
		Creditor ranking						Sum of 1 to 3	
		1		2		3			
		(most junior)				(most senior)			
1	Is the resolution entity the creditor/investor?	Yes	No	Yes	No	Yes	No		
2	Description of creditor ranking	Common share capital		Subordinated debts		Other internal TLAC liabilities			
3	Total capital and liabilities net of credit risk mitigation (A)	467,714	—	—	—	—	—	467,714	
4	Subset of row 3 that are excluded liabilities (B)	—	—	—	—	—	—	—	
5	Total capital and liabilities less excluded liabilities ((A)-(B))	467,714	—	—	—	—	—	467,714	
6	Subset of row 5 that are eligible as TLAC	467,714	—	—	—	—	—	467,714	
7	1 year ≤ residual maturity < 2 years	—	—	—	—	—	—	—	
8	2 years ≤ residual maturity < 5 years	—	—	—	—	—	—	—	
9	5 years ≤ residual maturity < 10 years	—	—	—	—	—	—	—	
10	10 years ≤ residual maturity (excluding perpetual securities)	—	—	—	—	—	—	—	
11	Perpetual securities	467,714	—	—	—	—	—	467,714	

Basel III Template No.	Items	As of September 30, 2021									
		Creditor ranking								Sum of 1 to 4	
		1		2		3		4			
		(most junior)						(most senior)			
1	Is the resolution entity the creditor/investor?	Yes	No	Yes	No	Yes	No	Yes	No		
2	Description of creditor ranking	Common share capital		Additional Tier 1 instruments		Tier 2 instruments *		Other internal TLAC liabilities			
3	Total capital and liabilities net of credit risk mitigation (A)	3,545,551	—	1,155,000	—	955,202	495,925	6,472,862	—	12,624,541	
4	Subset of row 3 that are excluded liabilities (B)	—	—	—	—	—	—	—	—	—	
5	Total capital and liabilities less excluded liabilities ((A)-(B))	3,545,551	—	1,155,000	—	955,202	495,925	6,472,862	—	12,624,541	
6	Subset of row 5 that are eligible as TLAC	3,545,551	—	1,155,000	—	955,202	263,000	5,603,107	—	11,521,861	
7	1 year ≤ residual maturity < 2 years	—	—	—	—	—	48,000	685,045	—	733,045	
8	2 years ≤ residual maturity < 5 years	—	—	—	—	555,912	130,000	2,355,464	—	3,041,376	
9	5 years ≤ residual maturity < 10 years	—	—	—	—	304,132	65,000	2,195,665	—	2,564,797	
10	10 years ≤ residual maturity (excluding perpetual securities)	—	—	—	—	95,157	—	366,933	—	462,090	
11	Perpetual securities	3,545,551	—	1,155,000	—	—	20,000	—	—	4,720,551	

* Including eligible Tier 2 capital instruments subject to transitional arrangements

WINDS Finance Securities Inc.										(millions of dollars)
Basel III Template No.	Items	As of September 30, 2021								
		Creditor ranking						Sum of 1 to 3		
		1		2		3				
		(most junior)				(most senior)				
1	Is the resolution entity the creditor/investor?	Yes	No	Yes	No	Yes	No			
2	Description of creditor ranking	Common share capital		Subordinated debts		Other internal TLAC liabilities				
3	Total capital and liabilities net of credit risk mitigation (A)	467,714	—	—	—	—	—	467,714		
4	Subset of row 3 that are excluded liabilities (B)	—	—	—	—	—	—	—		
5	Total capital and liabilities less excluded liabilities ((A)-(B))	467,714	—	—	—	—	—	467,714		
6	Subset of row 5 that are eligible as TLAC	467,714	—	—	—	—	—	467,714		
7	1 year ≤ residual maturity < 2 years	—	—	—	—	—	—	—		
8	2 years ≤ residual maturity < 5 years	—	—	—	—	—	—	—		
9	5 years ≤ residual maturity < 10 years	—	—	—	—	—	—	—		
10	10 years ≤ residual maturity (excluding perpetual securities)	—	—	—	—	—	—	—		
11	Perpetual securities	467,714	—	—	—	—	—	467,714		

■ TLAC3: Creditor ranking of external TLAC, etc.

Sumitomo Mitsui Financial Group, Inc.

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2022				
		Creditor ranking				Sum of 1 to 4
		1 (most junior)	2	3	4 (most senior)	
1	Description of creditor ranking	Common share capital	Additional Tier 1 instruments	Tier 2 instruments	Unsecured senior bonds *1	
2	Total capital and liabilities net of credit risk mitigation (A)	3,906,550	735,000	1,084,999	7,529,405	13,255,955
3	Subset of row 2 that are excluded liabilities *2 (B)	—	—	—	58,194	58,194
4	Total capital and liabilities less excluded liabilities ((A)-(B))	3,906,550	735,000	1,084,999	7,471,210	13,197,760
5	Subset of row 4 that are eligible as TLAC	3,906,550	735,000	1,084,999	6,605,380	12,331,930
6	1 year ≤ residual maturity < 2 years	—	—	353,417	871,235	1,224,652
7	2 years ≤ residual maturity < 5 years	—	—	260,000	3,120,769	3,380,769
8	5 years ≤ residual maturity < 10 years	—	—	348,493	1,999,483	2,347,977
9	10 years ≤ residual maturity (excluding perpetual securities)	—	—	123,088	613,891	736,980
10	Perpetual securities	3,906,550	735,000	—	—	4,641,550

*1 Excluding those owed to group companies

*2 Conservatively estimated in light of quantitative materiality

Sumitomo Mitsui Financial Group, Inc.

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2021				
		Creditor ranking				Sum of 1 to 4
		1 (most junior)	2	3	4 (most senior)	
1	Description of creditor ranking	Common share capital	Additional Tier 1 instruments	Tier 2 instruments	Unsecured senior bonds *1	
2	Total capital and liabilities net of credit risk mitigation (A)	3,905,233	655,000	955,202	6,545,494	12,060,930
3	Subset of row 2 that are excluded liabilities *2 (B)	—	—	—	68,032	68,032
4	Total capital and liabilities less excluded liabilities ((A)-(B))	3,905,233	655,000	955,202	6,477,461	11,992,897
5	Subset of row 4 that are eligible as TLAC	3,905,233	655,000	955,202	5,607,706	11,123,142
6	1 year ≤ residual maturity < 2 years	—	—	—	685,045	685,045
7	2 years ≤ residual maturity < 5 years	—	—	555,912	2,357,058	2,912,971
8	5 years ≤ residual maturity < 10 years	—	—	304,132	2,195,665	2,499,797
9	10 years ≤ residual maturity (excluding perpetual securities)	—	—	95,157	369,938	465,095
10	Perpetual securities	3,905,233	655,000	—	—	4,560,233

*1 Excluding those owed to group companies

*2 Conservatively estimated in light of quantitative materiality

Liquidity Coverage Ratio Information (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Since March 31, 2015, the “Liquidity Coverage Ratio” (hereinafter referred to as “LCR”), the liquidity ratio regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, Sumitomo Mitsui Financial Group calculates its consolidated LCR using the calculation formula stipulated in the “Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank Holding Company as a Benchmark for Judging the Soundness of Management of Itself and its Subsidiaries, etc., Based on the Provision of Article 52-25 of the Banking Act, and Which Are Also the Criteria to be Referred to for Judging the Soundness of Management in Banks” (Notification No. 62 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the “Liquidity Ratio Notification”).

■ Disclosure of Qualitative Information about Liquidity Coverage Ratio

1. Intra-period Changes in Consolidated LCR

As described on the following page, the LCR has remained stable since the introduction of the liquidity ratio regulation on March 31, 2015.

2. Assessment of Consolidated LCR

The Liquidity Ratio Notification stipulates the minimum requirement of the LCR at 100%. The LCR of Sumitomo Mitsui Financial Group (consolidated) exceeds the minimum requirement of the LCR, having no cause for concern. In terms of the future LCR forecasts, Sumitomo Mitsui Financial Group does not expect significant deviations from the disclosed ratios. In addition, the actual LCR does not differ significantly from the initial forecast.

3. Composition of High-Quality Liquid Assets

Regarding the high-quality liquid assets allowed to be included in the calculation, there are no significant changes in locations and properties of currency denominations, categories and so on. In addition, in respect of major currencies (those of which the aggregate amount of liabilities denominated in a certain currency accounts for 5% or more of Sumitomo Mitsui Financial Group's total liabilities on the consolidated basis), there is no significant mismatch in currency denomination between the total amount of the high-quality liquid assets allowed to be included in the calculation and the amount of net cash outflows.

4. Other Information Concerning Consolidated LCR

Sumitomo Mitsui Financial Group has not applied “special provisions concerning qualifying operational deposits” prescribed in Article 28 of the Liquidity Ratio Notification and “increased liquidity needs related to market valuation changes on derivative or other transactions simulated through Scenario Approach” prescribed in Article 37 of the Liquidity Ratio Notification. Meanwhile, Sumitomo Mitsui Financial Group records “cash outflows related to small-sized consolidated subsidiaries” etc. under “cash outflows based on other contracts” prescribed in Article 59 of the Liquidity Ratio Notification.

■ Disclosure of Quantitative Information about Liquidity Coverage Ratio (Consolidated)

(In million yen, %, the number of data)

Item		Current Quarter (From 2022/7/1 To 2022/9/30)	Prior Quarter (From 2022/4/1 To 2022/6/30)
High-Quality Liquid Assets (1)			
1	Total high-quality liquid assets (HQLA)	79,127,744	78,158,193
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	60,572,556	4,716,858
3	of which, Stable deposits	19,186,785	577,659
4	of which, Less stable deposits	41,385,771	4,139,198
5	Cash outflows related to unsecured wholesale funding	88,793,209	44,992,858
6	of which, Qualifying operational deposits	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	82,523,542	38,723,191
8	of which, Debt securities	6,269,666	6,269,666
9	Cash outflows related to secured funding, etc.	373,620	449,902
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	34,900,919	12,237,069
11	of which, Cash outflows related to derivative transactions, etc.	2,271,417	2,271,417
12	of which, Cash outflows related to funding programs	371,965	371,965
13	of which, Cash outflows related to credit and liquidity facilities	32,257,536	9,593,686
14	Cash outflows related to contractual funding obligations, etc.	11,215,022	8,422,959
15	Cash outflows related to contingencies	83,132,863	2,171,099
16	Total cash outflows	72,914,465	70,476,868
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	7,331,245	832,025
18	Cash inflows related to collection of loans, etc.	13,487,875	8,598,924
19	Other cash inflows	5,559,418	2,710,643
20	Total cash inflows	26,378,540	12,141,594
Consolidated Liquidity Coverage Ratio (4)			
21	Total HQLA allowed to be included in the calculation	79,127,744	78,158,193
22	Net cash outflows	60,772,870	57,778,280
23	Consolidated liquidity coverage ratio (LCR)	130.2%	135.2%
24	The number of data used to calculate the average value	62	61

Notes: 1. The data after the introduction of the liquidity ratio regulation on March 31, 2015 is available on Sumitomo Mitsui Financial Group's website.
(https://www.smfg.co.jp/english/investor/financial/basel_3.html)

2. The average values are calculated based on daily data in accordance with Notification No. 7 issued by the Japanese Financial Services Agency in 2015. Some data, such as attribute information of customers and data on consolidated subsidiaries, is updated on the monthly or quarterly basis.

■ Breakdown of High-Quality Liquid Assets

(In million yen)

Item		Current Quarter (From 2022/7/1 To 2022/9/30)	Prior Quarter (From 2022/4/1 To 2022/6/30)
1	Cash and due from banks	73,375,482	72,194,108
2	Securities	5,752,262	5,964,084
3	of which, government bonds, etc.	2,699,772	3,000,144
4	of which, municipal bonds, etc.	211,155	289,349
5	of which, other bonds	884,712	759,128
6	of which, stocks	1,956,621	1,915,461
7	Total high-quality liquid assets (HQLA)	79,127,744	78,158,193

Note: The above amounts are those of high-quality liquid assets in accordance with the liquidity ratio regulation under the Basel III and do not correspond to the financial amounts.
The amounts stated are those after multiplying factors in the liquidity ratio regulation under the Basel III.

Net Stable Funding Ratio Information (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Since September 30, 2021, the “Net Stable Funding Ratio” (hereinafter referred to as “NSFR”), the liquidity ratio regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, Sumitomo Mitsui Financial Group calculates its consolidated NSFR using the calculation formula stipulated in the “Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank Holding Company as a Benchmark for Judging the Soundness of Management of Itself and its Subsidiaries, etc., Based on the Provision of Article 52-25 of the Banking Act, and Which Are Also the Criteria to be Referred to for Judging the Soundness of Management in Banks” (Notification No. 62 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the “Liquidity Ratio Notification”).

■ Disclosure of Qualitative Information about Net Stable Funding Ratio

1. Intra-period Changes in Consolidated NSFR

As described on the following page, the NSFR has remained stable since the introduction of the liquidity ratio regulation on September 30, 2021.

2. Special Provisions Pertaining to Interdependent Assets and Liabilities

Sumitomo Mitsui Financial Group has not applied the “special provisions pertaining to interdependent assets and liabilities” prescribed in Article 99 of the Liquidity Ratio Notification to its NSFR.

3. Other Information Concerning Consolidated NSFR

The Liquidity Ratio Notification stipulates the minimum requirement of the NSFR at 100%. The NSFR of Sumitomo Mitsui Financial Group (consolidated) exceeds the minimum requirements of the NSFR, having no cause for concern. In terms of the future NSFR forecasts, Sumitomo Mitsui Financial Group does not expect significant deviations from the disclosed ratios. In addition, the actual NSFR does not differ significantly from the initial forecast.

■ Disclosure of Quantitative Information about Net Stable Funding Ratio (Consolidated)

(In million yen, %)

Item		Current Quarter (From 2022/7/1 To 2022/9/30)					Prior Quarter (From 2022/4/1 To 2022/6/30)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	12,686,095	85,000	0	1,653,891	14,424,986	12,374,005	85,000	0	1,773,111	14,232,116
2	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	12,686,095	85,000	0	1,326,225	14,097,320	12,374,005	85,000	0	1,485,905	13,944,910
3	Other capital instruments that are not included in the above category	0	0	0	327,666	327,666	0	0	0	287,205	287,205
4	Funding from retail and small business customers; of which:	60,609,975	0	40,821	0	55,543,958	60,658,953	0	38,935	0	55,609,540
5	Stable deposits	19,164,811	0	0	0	18,206,570	19,628,799	0	0	0	18,647,359
6	Less stable deposits	41,445,164	0	40,821	0	37,337,387	41,030,154	0	38,935	0	36,962,180
7	Wholesale funding; of which:	66,449,572	64,347,130	5,490,912	17,780,730	56,288,567	66,972,776	65,261,581	7,124,908	19,168,990	57,469,599
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	66,449,572	64,347,130	5,490,912	17,780,730	56,288,567	66,972,776	65,261,581	7,124,908	19,168,990	57,469,599
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,022,408	11,017,861	0	569,377	74,747	956,152	10,962,346	0	225,118	71,411
12	Derivative liabilities				347,197					0	
13	All other liabilities and equity not included in the above categories	1,022,408	11,017,861	0	222,180	74,747	956,152	10,962,346	0	225,118	71,411
14	Total available stable funding					126,332,259					127,382,668
Required stable funding (RSF) items (2)											
15	HQLA					2,363,385					2,783,768
16	Deposits held at financial institutions for operational purposes	277,899	24,028	0	0	150,964	274,481	22,729	0	0	148,605
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,702,670	40,281,379	10,909,525	72,816,926	81,884,716	1,646,553	38,362,838	9,310,435	70,980,272	79,208,984
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	6,175,359	74,311	826	60,658	0	6,368,253	120,701	12,393	81,554
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	279,695	9,262,030	2,991,005	11,735,040	14,724,595	338,554	7,164,747	2,603,123	11,490,182	14,030,567
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,013,375	23,571,164	7,149,879	46,857,912	54,920,618	899,840	23,398,863	5,891,389	45,134,364	52,739,146
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	638	3,340,178	412,730	1,333,655	1,938,541	1,048	2,808,372	642,762	1,419,065	2,001,356
22	Residential mortgages; of which:	0	292,067	291,346	10,551,753	7,955,416	0	294,987	291,874	10,596,482	7,992,275
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,163	157,782	6,526,403	4,400,135	0	158,380	157,931	6,540,828	4,409,694
24	Securities that are not in default and do not qualify as HQLA and other similar assets	409,599	980,757	402,983	3,671,392	4,223,427	408,159	1,135,986	403,347	3,746,849	4,365,441
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	3,661,063	1,581,506	127,993	13,883,068	17,990,569	3,317,286	1,481,608	128,879	14,439,320	18,120,927
27	Physical traded commodities, including gold	0				0	0				0
28	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)				1,000,577	850,490				892,043	758,237
29	Derivative assets				0	0				355,774	355,774
30	Derivative liabilities (before deduction of variation margin posted)				336,183	336,183				239,706	239,706
31	All other assets not included in the above categories	3,661,063	1,581,506	127,993	12,546,307	16,803,895	3,317,286	1,481,608	128,879	12,951,795	16,767,209
32	Off-balance sheet items				116,970,926	2,484,441				114,720,216	2,405,003
33	Total required stable funding					104,874,076					102,667,289
34	Consolidated net stable funding ratio (NSFR)					120.4%					124.0%

Basel III Information

Capital Ratio and Leverage Ratio Information (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

■ CC1: Composition of regulatory capital

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2022	As of September 30, 2021	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves (1)				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,446,400	7,197,790	
1a	of which: capital and capital surplus	3,526,681	3,527,243	
2	of which: retained earnings	4,314,113	4,012,879	
1c	of which: treasury stock (–)	–	–	
26	of which: national specific regulatory adjustments (earnings to be distributed) (–)	394,394	342,332	
	of which: other than the above	–	–	
1b	Stock acquisition rights to common shares	–	–	
3	Accumulated other comprehensive income and other disclosed reserves	1,771,285	2,077,297	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,387	1,160	
6	Common Equity Tier 1 capital: instruments and reserves (A)	9,219,073	9,276,247	
Common Equity Tier 1 capital: regulatory adjustments (2)				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	242,597	257,533	
8	of which: goodwill (including those equivalent)	5,386	6,883	
9	of which: other intangibles other than goodwill and mortgage servicing rights	237,210	250,650	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,786	3,105	
11	Net deferred gains or losses on hedges	33,740	4,716	
12	Shortfall of eligible provisions to expected losses	–	–	
13	Securitisation gain on sale	54,146	57,810	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	53,297	10,003	
15	Net defined benefit asset	440,541	400,265	
16	Investments in own shares (excluding those reported in the Net assets section)	–	–	
17	Reciprocal cross-holdings in common equity	–	–	
18	Investments in the capital 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 the 10% threshold)	–	–	
19+20+21	Amount exceeding the 10% threshold on specified items	–	–	
19	of which: significant investments in the common stock of financials	–	–	
20	of which: mortgage servicing rights	–	–	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	–	–	
22	Amount exceeding the 15% threshold on specified items	–	–	
23	of which: significant investments in the common stock of financials	–	–	
24	of which: mortgage servicing rights	–	–	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	–	–	
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)	826,109	733,434	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,392,964	8,542,813	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2022	As of September 30, 2021	Reference to Template CC2
Additional Tier 1 capital: instruments (3)				
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—
	31b	Stock acquisition 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	1,235,000	1,155,000
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		18,929	17,431
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments		—	—
33	of which: instruments issued by banks and their special purpose vehicles		—	—
35	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)		—	—
36	Additional Tier 1 capital: instruments (D)		1,253,929	1,172,431
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments		—	—
38	Reciprocal cross-holdings in Additional Tier 1 instruments		—	—
39	Investments in the capital 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 the 10% threshold)		—	—
40	Significant investments in the Additional Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		25,525	25,525
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		—	—
43	Additional Tier 1 capital: regulatory adjustments (E)		25,525	25,525
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)		1,228,403	1,146,905
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		9,621,367	9,689,718
Tier 2 capital: instruments and provisions (4)				
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown		—	—
	Stock acquisition rights to Tier 2 instruments		—	—
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		757,323	778,809
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		—	—
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group T2)		4,034	3,124
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions		—	203,452
47	of which: instruments issued by banks and their special purpose vehicles		—	203,452
49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)		—	—
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		45,687	66,331
50a	of which: general reserve for possible loan losses		14,739	17,421
50b	of which: eligible provisions		30,947	48,909
51	Tier 2 capital: instruments and provisions (H)		807,045	1,051,717

(Millions of yen, except percentages)

Basel III Template No.	Items		a	b	c
			As of September 30, 2022	As of September 30, 2021	Reference to Template CC2
Tier 2 capital: regulatory adjustments (5)					
52	Investments in own Tier 2 instruments		—	—	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		—	—	
54	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, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		—	—	
55	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)		43,443	33,585	
57	Tier 2 capital: regulatory adjustments	(I)	43,443	33,585	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	763,602	1,018,132	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G)+(J))	(K)	10,384,970	10,707,851	
Risk weighted assets (6)					
60	Total risk-weighted assets (RWA)	(L)	72,286,492	62,238,855	
Capital ratios (consolidated) (7)					
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))		11.61%	13.72%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))		13.31%	15.56%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))		14.36%	17.20%	
Regulatory adjustments (8)					
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)		549,093	560,020	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		649,706	506,674	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)		195,687	5,433	
Provisions included in Tier 2 capital: instruments and provisions (9)					
76	Provisions (general reserve for possible loan losses)		14,739	17,421	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		28,908	22,732	
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”)		30,947	48,909	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		306,652	283,898	
Capital instruments subject to transitional arrangements (10)					
82	Current cap on AT1 instruments subject to transitional arrangements		—	123,785	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)		—	—	
84	Current cap on T2 instruments subject to transitional arrangements		—	203,452	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)		—	16,952	

(Millions of yen)

Items	As of September 30, 2022	As of September 30, 2021
Required capital ((L) × 8%)	5,782,919	4,979,108

■ CC2: Reconciliation of regulatory capital to balance sheet

Sumitomo Mitsui Banking Corporation and Subsidiaries

(Millions of yen)

Items	a		b	c
	Consolidated balance sheet as in published financial statements		Reference to Template CC1	Reference to appended table
	As of Sep. 30, 2022	As of Sep. 30, 2021		
(Assets)				
Cash and due from banks	68,690,146	68,679,759		
Call loans and bills bought	8,216,151	3,710,584		
Receivables under resale agreements	3,343,077	4,322,783		
Receivables under securities borrowing transactions	1,899,378	1,859,665		
Monetary claims bought	5,745,444	4,824,402		
Trading assets	5,575,675	2,367,954		6-a
Money held in trust	0	0		
Securities	31,364,451	35,173,527		2-b,6-b
Loans and bills discounted	102,433,214	86,696,552		6-c
Foreign exchanges	2,859,785	3,289,098		
Lease receivables and investment assets	232,348	228,695		
Other assets	11,507,036	4,929,165		6-d
Tangible fixed assets	1,387,525	1,324,029		
Intangible fixed assets	334,741	355,388		2-a
Net defined benefit asset	634,678	577,053		3
Deferred tax assets	79,295	29,081		4-a
Customers' liabilities for acceptances and guarantees	13,042,373	8,954,329		
Reserve for possible loan losses	(655,677)	(497,019)		
Total assets	256,689,648	226,825,053		
(Liabilities)				
Deposits	157,424,275	141,872,725		
Negotiable certificates of deposit	14,889,617	12,122,673		
Call money and bills sold	912,518	838,491		
Payables under repurchase agreements	14,119,108	11,979,286		
Payables under securities lending transactions	287,228	602,720		
Commercial paper	2,140,976	2,127,405		
Trading liabilities	5,040,546	1,575,815		6-e
Borrowed money	20,657,961	25,862,992		8-a
Foreign exchanges	1,627,801	1,472,495		
Bonds	910,907	1,143,235		8-b
Due to trust account	2,354,852	2,543,382		
Other liabilities	13,268,385	5,240,955		6-f
Reserve for employee bonuses	32,428	28,807		
Net defined benefit liability	6,358	5,032		
Reserve for executive retirement benefits	504	525		
Reserve for point service program	907	703		
Reserve for reimbursement of deposits	2,846	7,714		
Deferred tax liabilities	176,163	679,018		4-b
Deferred tax liabilities for land revaluation	29,132	29,338		4-c
Acceptances and guarantees	13,042,373	8,954,329		
Total liabilities	246,924,895	217,087,652		
(Net assets)				
Capital stock	1,770,996	1,770,996		1-a
Capital surplus	1,965,688	1,966,249		1-b
Retained earnings	4,314,113	4,012,879		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	7,840,794	7,540,122		
Net unrealized gains or losses on other securities	616,751	1,823,272		
Net deferred gains or losses on hedges	33,904	3,117		5
Land revaluation excess	36,307	36,345		
Foreign currency translation adjustments	973,840	98,842		
Accumulated remeasurements of defined benefit plans	110,481	115,719		
Total accumulated other comprehensive income	1,771,285	2,077,297	(a)	
Non-controlling interests	152,672	119,981		7-b
Total net assets	9,764,752	9,737,401		
Total liabilities and net assets	256,689,648	226,825,053		

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

(Appended Table)

1. Stockholders' equity

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Capital stock	1,770,996	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	1,965,688	1,966,249	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	4,314,113	4,012,879		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	7,840,794	7,540,122		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,840,794	7,540,122	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,526,681	3,527,243		1a
of which: retained earnings	4,314,113	4,012,879		2
of which: treasury stock (-)	—	—		1c
of which: other than the above	—	—		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—	Stockholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Intangible fixed assets	334,741	355,388		2-a
Securities	31,364,451	35,173,527		2-b
of which: goodwill attributable to equity-method investees	5,386	6,883		

Income taxes related to above	97,531	104,738	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Goodwill (including those equivalent)	5,386	6,883		8
Other intangibles other than goodwill and mortgage servicing rights	237,210	250,650	Software and other	9
Mortgage servicing rights	—	—		
Amount exceeding the 10% threshold on specified items	—	—		20
Amount exceeding the 15% threshold on specified items	—	—		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—		74

3. Net defined benefit asset

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Net defined benefit asset	634,678	577,053		3
Income taxes related to above	194,137	176,787		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Net defined benefit asset	440,541	400,265		15

4. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Deferred tax assets	79,295	29,081		4-a
Deferred tax liabilities	176,163	679,018		4-b
Deferred tax liabilities for land revaluation	29,132	29,338		4-c

Tax effects on intangible fixed assets	97,531	104,738	
Tax effects on net defined benefit asset	194,137	176,787	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,786	3,105	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 tax liability)	195,687	5,433	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.	
Amount exceeding the 10% threshold on specified items	—	—		21
Amount exceeding the 15% threshold on specified items	—	—		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	195,687	5,433		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Net deferred gains or losses on hedges	33,904	3,117		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	33,740	4,716	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Items associated with investments in the capital of financial institutions

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Trading assets	5,575,675	2,367,954	Including trading account securities and derivatives for trading assets	6-a
Securities	31,364,451	35,173,527		6-b
Loans and bills discounted	102,433,214	86,696,552	Including subordinated loans	6-c
Other assets	11,507,036	4,929,165	Including derivatives	6-d
Trading liabilities	5,040,546	1,575,815	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	13,268,385	5,240,955	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Investments in own capital instruments	—	—		
Common Equity Tier 1 capital	—	—		16
Additional Tier 1 capital	—	—		37
Tier 2 capital	—	—		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	—	—		
Common Equity Tier 1 capital	—	—		17
Additional Tier 1 capital	—	—		38
Tier 2 capital and other TLAC liabilities	—	—		53
Investments in the capital 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 the 10% threshold)	549,093	560,020		
Common Equity Tier 1 capital	—	—		18
Additional Tier 1 capital	—	—		39
Tier 2 capital and other TLAC liabilities	—	—		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	549,093	560,020		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	718,675	565,785		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	25,525	25,525		40
Tier 2 capital and other TLAC liabilities	43,443	33,585		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	649,706	506,674		73

7. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Non-controlling interests	152,672	119,981		7-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Amount allowed in group CET1	1,387	1,160	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	30-31ab-32
Amount allowed in group AT1	18,929	17,431	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	34-35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	46
Amount allowed in group T2	4,034	3,124	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	48-49

8. Other capital instruments

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Borrowed money	20,657,961	25,862,992		8-a
Bonds	910,907	1,143,235		8-b
Total	21,568,868	27,006,228		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	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	1,235,000	1,155,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	757,323	778,809		46

■ Composition of Leverage Ratio

(In million yen, %)

Corresponding line # on Basel III disclosure template (Table2)	Corresponding line # on Basel III disclosure template (Table1)	Items	As of September 30, 2022	As of September 30, 2021
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	172,505,770	149,111,379
1a	1	Total assets reported in the consolidated balance sheet	203,591,277	168,748,404
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)	—	—
1c	7	The amount of assets of subsidiaries that are included in the scope of the 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) (-)	31,085,507	19,637,025
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	710,451	686,429
3		Total on-balance sheet exposures (a)	171,795,318	148,424,949
Exposures related to derivative transactions (2)				
4		Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)		
		Replacement cost associated with derivatives transactions, etc.	6,428,240	1,921,318
5		Add-on amount for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)		
		Add-on amount associated with derivatives transactions, etc.	5,415,981	3,133,927
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	1,085,186	514,958
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) (-)	326,368	69,323
8		The amount of client-cleared trade exposures for which a bank acting as clearing member is not obliged to make any indemnification (-)		
9		Adjusted effective notional amount of written credit derivatives	48,171	80,978
10		The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
11	4	Total exposures related to derivative transactions (b)	12,651,211	5,581,859
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	5,242,455	6,182,449
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	417,013	297,729
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	5,659,469	6,480,179
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	77,817,615	64,636,552
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	46,473,200	40,339,762
19	6	Total exposures related to off-balance sheet transactions (d)	31,344,414	24,296,790
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	9,621,367	9,689,718
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	221,450,414	184,783,779
22		Leverage ratio on a consolidated basis ((e)/(f))	4.34%	5.24%
Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6)				
		Total exposures (f)	221,450,414	184,783,779
		The amount of deposits with the Bank of Japan	53,098,370	58,076,648
		Total exposures (including deposits with the Bank of Japan) (f)	274,548,784	242,860,427
		Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f))	3.50%	3.98%

Note: The key driver for year-on-year changes in the leverage ratio at the end of the first half of FY2022

The decrease in the leverage ratio on a consolidated basis was due to a decrease in the amount of capital primarily attributable to a decrease in net unrealized gains on other securities.

Liquidity Coverage Ratio Information (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Since March 31, 2015, the “Liquidity Coverage Ratio” (hereinafter referred to as “LCR”), the liquidity ratio regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, SMBC calculates its consolidated LCR using the calculation formula stipulated in the “Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank as a Benchmark for Judging its Soundness of Management, Based on the Provision of Article 14-2 of the Banking Act” (Notification No. 60 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the “Liquidity Ratio Notification”).

■ Disclosure of Qualitative Information about Liquidity Coverage Ratio

1. Intra-period Changes in Consolidated LCR

As described on the following page, the LCR has remained stable since the introduction of the liquidity ratio regulation on March 31, 2015.

2. Assessment of Consolidated LCR

The Liquidity Ratio Notification stipulates the minimum requirement of the LCR at 100%. The LCR of SMBC (consolidated) exceeds the minimum requirement of the LCR, having no cause for concern. In terms of the future LCR forecasts, SMBC does not expect significant deviations from the disclosed ratios. In addition, the actual LCR does not differ significantly from the initial forecast.

3. Composition of High-Quality Liquid Assets

Regarding the high-quality liquid assets allowed to be included in the calculation, there are no significant changes in locations and properties of currency denominations, categories and so on. In addition, in respect of major currencies (those of which the aggregate amount of liabilities denominated in a certain currency accounts for 5% or more of SMBC’s total liabilities on the consolidated basis), there is no significant mismatch in currency denomination between the total amount of the high-quality liquid assets allowed to be included in the calculation and the amount of net cash outflows.

4. Other Information Concerning Consolidated LCR

SMBC has not applied “special provisions concerning qualifying operational deposits” prescribed in Article 29 of the Liquidity Ratio Notification and “increased liquidity needs related to market valuation changes on derivative or other transactions simulated through Scenario Approach” prescribed in Article 38 of the Liquidity Ratio Notification. Meanwhile, SMBC records “due to trust account,” etc. under “cash outflows based on other contracts” prescribed in Article 60 of the Liquidity Ratio Notification.

■ Disclosure of Quantitative Information about Liquidity Coverage Ratio (Consolidated)

(In million yen, %, the number of data)

Item		Current Quarter (From 2022/7/1 To 2022/9/30)		Prior Quarter (From 2022/4/1 To 2022/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	77,712,914		76,839,990	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	60,572,652	4,716,862	59,546,857	4,650,460
3	of which, Stable deposits	19,186,860	577,661	18,667,480	561,929
4	of which, Less stable deposits	41,385,791	4,139,200	40,879,377	4,088,531
5	Cash outflows related to unsecured wholesale funding	89,012,327	45,211,189	87,638,327	43,924,837
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	82,958,734	39,157,595	81,894,652	38,181,162
8	of which, Debt securities	6,053,593	6,053,593	5,743,675	5,743,675
9	Cash outflows related to secured funding, etc.	181,082		200,210	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	34,646,311	11,901,084	32,838,995	11,316,650
11	of which, Cash outflows related to derivative transactions, etc.	1,881,180	1,881,180	1,882,526	1,882,526
12	of which, Cash outflows related to funding programs	371,965	371,965	315,491	315,491
13	of which, Cash outflows related to credit and liquidity facilities	32,393,165	9,647,938	30,640,977	9,118,632
14	Cash outflows related to contractual funding obligations, etc.	8,103,539	5,842,377	8,034,690	5,496,014
15	Cash outflows related to contingencies	78,719,966	2,043,508	77,462,555	1,851,950
16	Total cash outflows	69,896,104		67,440,123	
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	2,891,108	83,198	2,524,771	137,782
18	Cash inflows related to collection of loans, etc.	14,424,597	9,853,630	13,608,430	9,486,691
19	Other cash inflows	4,445,175	1,860,618	4,427,080	1,792,133
20	Total cash inflows	21,760,881	11,797,447	20,560,283	11,416,607
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	77,712,914		76,839,990	
22	Net cash outflows	58,098,656		56,023,516	
23	Consolidated liquidity coverage ratio (LCR)	133.7%		137.1%	
24	The number of data used to calculate the average value	62		61	

Notes: 1. The data after the introduction of the liquidity ratio regulation on March 31, 2015 is available on Sumitomo Mitsui Financial Group's website.
(https://www.smfg.co.jp/english/investor/financial/basel_3.html)

2. The average values are calculated based on daily data in accordance with Notification No. 7 issued by the Japanese Financial Services Agency in 2015. Some data, such as attribute information of customers and data on consolidated subsidiaries, is updated on the monthly or quarterly basis.

■ Breakdown of High-Quality Liquid Assets

(In million yen)

Item		Current Quarter (From 2022/7/1 To 2022/9/30)	Prior Quarter (From 2022/4/1 To 2022/6/30)
1	Cash and due from banks	72,548,711	71,442,762
2	Securities	5,164,202	5,397,227
3	of which, government bonds, etc.	2,675,179	2,988,940
4	of which, municipal bonds, etc.	197,249	275,111
5	of which, other bonds	877,984	748,941
6	of which, stocks	1,413,789	1,384,234
7	Total high-quality liquid assets (HQLA)	77,712,914	76,839,990

Note: The above amounts are those of high-quality liquid assets in accordance with the liquidity ratio regulation under the Basel III and do not correspond to the financial amounts.
The amounts stated are those after multiplying factors in the liquidity ratio regulation under the Basel III.

Net Stable Funding Ratio Information (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Since September 30, 2021, the “Net Stable Funding Ratio” (hereinafter referred to as “NSFR”), the liquidity ratio regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, SMBC calculates its consolidated NSFR using the calculation formula stipulated in the “Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank as a Benchmark for Judging its Soundness of Management, Based on the Provision of Article 14-2 of the Banking Act” (Notification No. 60 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the “Liquidity Ratio Notification”).

■ Disclosure of Qualitative Information about Net Stable Funding Ratio

1. Intra-period Changes in Consolidated NSFR

As described on the following page, the NSFR has remained stable since the introduction of the liquidity ratio regulation on September 30, 2021.

2. Special Provisions Pertaining to Interdependent Assets and Liabilities

SMBC has not applied the “special provisions pertaining to interdependent assets and liabilities” prescribed in Article 101 of the Liquidity Ratio Notification to its NSFR.

3. Other Information Concerning Consolidated NSFR

The Liquidity Ratio Notification stipulates the minimum requirement of the NSFR at 100%. The NSFR of SMBC (consolidated) exceeds the minimum requirements of the NSFR, having no cause for concern. In terms of the future NSFR forecasts, SMBC does not expect significant deviations from the disclosed ratios. In addition, the actual NSFR does not differ significantly from the initial forecast.

■ Disclosure of Quantitative Information about Net Stable Funding Ratio (Consolidated)

(In million yen, %)

Item		Current Quarter (From 2022/7/1 To 2022/9/30)					Prior Quarter (From 2022/4/1 To 2022/6/30)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	9,636,431	85,000	0	1,886,293	11,607,724	9,385,870	85,000	0	2,261,131	11,732,002
2	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	9,636,431	85,000	0	1,558,616	11,280,048	9,385,870	85,000	0	1,973,625	11,444,496
3	Other capital instruments that are not included in the above category	0	0	0	327,676	327,676	0	0	0	287,506	287,506
4	Funding from retail and small business customers; of which:	60,651,036	0	40,821	0	55,582,965	60,699,287	0	38,935	0	55,647,577
5	Stable deposits	19,205,851	0	0	0	18,245,558	19,663,529	0	0	0	18,680,353
6	Less stable deposits	41,445,185	0	40,821	0	37,337,406	41,035,757	0	38,935	0	36,967,224
7	Wholesale funding; of which:	66,858,609	60,216,987	5,341,552	17,692,576	56,145,513	67,734,357	60,851,930	6,975,195	19,065,541	57,305,997
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	66,858,609	60,216,987	5,341,552	17,692,576	56,145,513	67,734,357	60,851,930	6,975,195	19,065,541	57,305,997
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,077,892	4,774,729	0	885,688	128,320	1,060,889	4,260,150	0	132,329	112,498
12	Derivative liabilities				775,553					33,629	
13	All other liabilities and equity not included in the above categories	1,077,892	4,774,729	0	110,135	128,320	1,060,889	4,260,150	0	98,699	112,498
14	Total available stable funding					123,464,524					124,798,076
Required stable funding (RSF) items (2)											
15	HQLA					2,187,390					2,353,605
16	Deposits held at financial institutions for operational purposes	277,899	24,028	0	0	150,964	274,481	22,729	0	0	148,605
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,706,772	39,416,575	12,810,644	70,125,770	80,808,947	1,650,469	39,217,609	9,684,204	68,198,355	77,512,927
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	3,877,700	74,311	826	133,116	0	3,889,441	120,701	22,074	139,313
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	279,924	11,211,346	4,908,753	10,569,119	14,810,175	338,646	10,685,258	2,986,273	10,232,575	13,492,703
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,013,375	22,855,544	7,140,556	45,577,698	53,799,303	899,840	22,971,616	5,882,976	43,869,581	51,634,800
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	638	2,641,395	412,730	1,333,655	1,918,489	1,048	2,393,714	642,762	1,419,065	1,982,605
22	Residential mortgages; of which:	0	292,067	291,346	10,551,753	7,955,416	0	294,987	291,874	10,596,482	7,992,275
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,163	157,782	6,526,403	4,400,135	0	158,380	157,931	6,540,828	4,409,694
24	Securities that are not in default and do not qualify as HQLA and other similar assets	413,472	1,179,916	395,677	3,426,372	4,110,935	411,983	1,376,306	402,378	3,477,640	4,253,834
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	3,628,888	1,026,654	127,993	7,022,198	11,130,400	3,342,796	764,757	128,879	7,215,051	10,946,251
27	Physical traded commodities, including gold	0				0	0				0
28	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)				778,422	661,659				727,604	618,463
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				328,089	328,089				199,045	199,045
31	All other assets not included in the above categories	3,628,888	1,026,654	127,993	5,915,687	10,140,651	3,342,796	764,757	128,879	6,288,401	10,128,741
32	Off-balance sheet items				111,226,261	2,332,830				108,909,666	2,252,040
33	Total required stable funding					96,610,532					93,213,430
34	Consolidated net stable funding ratio (NSFR)					127.7%					133.8%

Capital Ratio and Leverage Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

■ CC1: Composition of regulatory capital

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2022	As of September 30, 2021	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves (1)				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,377,326	6,155,308	
1a	of which: capital and capital surplus	3,335,548	3,335,548	
2	of which: retained earnings	3,436,172	3,162,092	
1c	of which: treasury stock (–)	–	–	
26	of which: national specific regulatory adjustments (earnings to be distributed) (–)	394,394	342,332	
	of which: other than the above	–	–	
1b	Stock acquisition rights to common shares	–	–	
3	Valuation and translation adjustment and other disclosed reserves	419,731	1,852,390	(a)
6	Common Equity Tier 1 capital: instruments and reserves (A)	6,797,058	8,007,699	
Common Equity Tier 1 capital: regulatory adjustments (2)				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	182,464	187,061	
8	of which: goodwill	–	–	
9	of which: other intangibles other than goodwill and mortgage servicing rights	182,464	187,061	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	–	–	
11	Net deferred gains or losses on hedges	(329,315)	26,799	
12	Shortfall of eligible provisions to expected losses	–	–	
13	Securitisation gain on sale	54,146	57,810	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	36,629	7,834	
15	Prepaid pension cost	321,649	276,414	
16	Investments in own shares (excluding those reported in the Net assets section)	–	–	
17	Reciprocal cross-holdings in common equity	–	–	
18	Investments in the capital 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 the 10% threshold)	–	–	
19+20+21	Amount exceeding the 10% threshold on specified items	–	–	
19	of which: significant investments in the common stock of financials	–	–	
20	of which: mortgage servicing rights	–	–	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	–	–	
22	Amount exceeding the 15% threshold on specified items	–	–	
23	of which: significant investments in the common stock of financials	–	–	
24	of which: mortgage servicing rights	–	–	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	–	–	
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)	265,574	555,920	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,531,483	7,451,778	

(Millions of yen, except percentages)

Basel III Template No.		Items	a	b	c
			As of September 30, 2022	As of September 30, 2021	Reference to Template CC2
Additional Tier 1 capital: instruments (3)					
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—	
	31b	Stock acquisition 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	1,235,000	1,155,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
33+35		Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	—	—	
36		Additional Tier 1 capital: instruments (D)	1,235,000	1,155,000	
Additional Tier 1 capital: regulatory adjustments					
37		Investments in own Additional Tier 1 instruments	—	—	
38		Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	
39		Investments in the capital 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 the 10% threshold)	—	—	
40		Significant investments in the Additional Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	25,525	25,525	
42		Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—	
43		Additional Tier 1 capital: regulatory adjustments (E)	25,525	25,525	
Additional Tier 1 capital (AT1)					
44		Additional Tier 1 capital ((D)-(E)) (F)	1,209,474	1,129,474	
Tier 1 capital (T1 = CET1 + AT1)					
45		Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,740,957	8,581,252	
Tier 2 capital: instruments and provisions (4)					
46		Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—	
		Stock acquisition rights to Tier 2 instruments	—	—	
		Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	757,323	778,809	
		Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
47+49		Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	—	201,724	
50		Total of general reserve for possible loan losses and eligible provisions included in Tier 2	89,616	45,276	
50a		of which: general reserve for possible loan losses	—	—	
50b		of which: eligible provisions	89,616	45,276	
51		Tier 2 capital: instruments and provisions (H)	846,939	1,025,809	

(Millions of yen, except percentages)

Basel III Template No.	Items		a	b	c
			As of September 30, 2022	As of September 30, 2021	Reference to Template CC2
Tier 2 capital: regulatory adjustments (5)					
52	Investments in own Tier 2 instruments		—	—	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		—	—	
54	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, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		—	—	
55	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)		43,443	33,585	
57	Tier 2 capital: regulatory adjustments	(I)	43,443	33,585	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	803,496	992,224	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G)+(J))	(K)	8,544,453	9,573,477	
Risk weighted assets (6)					
60	Total risk-weighted assets (RWA)	(L)	67,080,519	59,098,693	
Capital ratios (7)					
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))		9.73%	12.60%	
62	Tier 1 risk-weighted capital ratio ((G)/(L))		11.53%	14.52%	
63	Total risk-weighted capital ratio ((K)/(L))		12.73%	16.19%	
Regulatory adjustments (8)					
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)		534,165	546,376	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		294,078	291,049	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)		166	—	
Provisions included in Tier 2 capital: instruments and provisions (9)					
76	Provisions (general reserve for possible loan losses)		—	—	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		3,934	2,309	
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”)		89,616	45,276	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		301,232	289,534	
Capital instruments subject to transitional arrangements (10)					
82	Current cap on AT1 instruments subject to transitional arrangements		—	123,735	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)		—	—	
84	Current cap on T2 instruments subject to transitional arrangements		—	201,724	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)		—	18,680	

(Millions of yen)

Items	As of September 30, 2022	As of September 30, 2021
Required capital ((L) × 8%)	5,366,441	4,727,895

■ CC2: Reconciliation of regulatory capital to balance sheet

Sumitomo Mitsui Banking Corporation

(Millions of yen)

Items	a		b	c
	Balance sheet as in published financial statements		Reference to Template CC1	Reference to appended table
	As of Sep. 30, 2022	As of Sep. 30, 2021		
(Assets)				
Cash and due from banks	65,991,341	66,489,624		
Call loans	7,075,668	2,429,867		
Receivables under resale agreements	1,178,424	2,063,690		
Receivables under securities borrowing transactions	1,884,837	1,848,579		
Monetary claims bought	2,316,004	1,919,441		
Trading assets	3,157,387	1,434,541		6-a
Securities	31,630,177	36,507,327		6-b
Loans and bills discounted	96,029,464	82,073,805		6-c
Foreign exchanges	2,713,664	3,199,259		
Other assets	9,544,304	4,168,562		6-d
Tangible fixed assets	769,906	771,358		
Intangible fixed assets	262,992	269,618		2
Prepaid pension cost	463,605	398,406		3
Customers' liabilities for acceptances and guarantees	16,259,230	10,546,547		
Reserve for possible loan losses	(571,221)	(426,288)		
Total assets	238,705,788	213,694,342		
(Liabilities)				
Deposits	147,864,317	133,817,619		
Negotiable certificates of deposit	14,563,142	11,978,248		
Call money	876,444	911,296		
Payables under repurchase agreements	12,819,034	10,028,802		
Payables under securities lending transactions	219,661	602,720		
Commercial paper	1,227,039	1,383,720		
Trading liabilities	2,057,078	1,065,041		6-e
Borrowed money	20,537,074	25,658,616		7-a
Foreign exchanges	1,664,352	1,547,397		
Bonds	719,101	1,046,297		7-b
Due to trust account	2,226,616	2,444,396		
Other liabilities	10,410,455	3,711,326		6-f
Reserve for employee bonuses	11,738	12,094		
Reserve for point service program	907	703		
Reserve for reimbursement of deposits	2,246	7,049		
Deferred tax liabilities	26,761	553,094		4-a
Deferred tax liabilities for land revaluation	29,132	29,338		4-b
Acceptances and guarantees	16,259,230	10,546,547		
Total liabilities	231,514,336	205,344,311		
(Net assets)				
Capital stock	1,770,996	1,770,996		1-a
Capital surplus	1,774,554	1,774,554		1-b
Retained earnings	3,436,172	3,162,092		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	6,771,720	6,497,640		
Net unrealized gains or losses on other securities	723,335	1,801,553		
Net deferred gains or losses on hedges	(329,154)	25,250		5
Land revaluation excess	25,550	25,587		
Total valuation and translation adjustments	419,731	1,852,390	(a)	
Total net assets	7,191,452	8,350,031		
Total liabilities and net assets	238,705,788	213,694,342		

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

(Appended Table)

1. Stockholders' equity

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Capital stock	1,770,996	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	1,774,554	1,774,554	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	3,436,172	3,162,092		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,771,720	6,497,640		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,771,720	6,497,640	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,335,548	3,335,548		1a
of which: retained earnings	3,436,172	3,162,092		2
of which: treasury stock (-)	—	—		1c
of which: other than the above	—	—		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—	Stockholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy	31a

2. Intangible fixed assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Intangible fixed assets	262,992	269,618		2
Income taxes related to above	80,528	82,557		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Goodwill	—	—		8
Other intangibles other than goodwill and mortgage servicing rights	182,464	187,061	Software and other	9
Mortgage servicing rights	—	—		
Amount exceeding the 10% threshold on specified items	—	—		20
Amount exceeding the 15% threshold on specified items	—	—		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—		74

3. Prepaid pension cost

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Prepaid pension cost	463,605	398,406		3
Income taxes related to above	141,956	121,991		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Prepaid pension cost	321,649	276,414		15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Deferred tax liabilities	26,761	553,094		4-a
Deferred tax liabilities for land revaluation	29,132	29,338		4-b
Tax effects on intangible fixed assets	80,528	82,557		
Tax effects on prepaid pension cost	141,956	121,991		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	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 tax liability)	166	—	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.	
Amount exceeding the 10% threshold on specified items	—	—		21
Amount exceeding the 15% threshold on specified items	—	—		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	166	—		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Net deferred gains or losses on hedges	(329,154)	25,250		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(329,315)	26,799	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"	11

6. Items associated with investments in the capital of financial institutions

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Trading assets	3,157,387	1,434,541	Including trading account securities and derivatives for trading assets	6-a
Securities	31,630,177	36,507,327		6-b
Loans and bills discounted	96,029,464	82,073,805	Including subordinated loans	6-c
Other assets	9,544,304	4,168,562	Including derivatives	6-d
Trading liabilities	2,057,078	1,065,041	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	10,410,455	3,711,326	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Basel III Template No.
Investments in own capital instruments	—	—		
Common Equity Tier 1 capital	—	—		16
Additional Tier 1 capital	—	—		37
Tier 2 capital	—	—		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	—	—		
Common Equity Tier 1 capital	—	—		17
Additional Tier 1 capital	—	—		38
Tier 2 capital and other TLAC liabilities	—	—		53
Investments in the capital 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 the 10% threshold)	534,165	546,376		
Common Equity Tier 1 capital	—	—		18
Additional Tier 1 capital	—	—		39
Tier 2 capital and other TLAC liabilities	—	—		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	534,165	546,376		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	363,047	350,160		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	25,525	25,525		40
Tier 2 capital and other TLAC liabilities	43,443	33,585		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	294,078	291,049		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2022	As of Sep. 30, 2021	Remarks	Ref. No.
Borrowed money	20,537,074	25,658,616		7-a
Bonds	719,101	1,046,297		7-b
Total	21,256,175	26,704,914		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	As of Sep. 30, 2021	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	1,235,000	1,155,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	757,323	778,809		46

■ Composition of Leverage Ratio

(In million yen, %)

Corresponding line # on Basel III disclosure template (Table2)	Corresponding line # on Basel III disclosure template (Table1)	Items	As of September 30, 2022	As of September 30, 2021
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	157,033,223	138,630,957
1a	1	Total assets reported in the balance sheet	187,090,565	156,881,323
1b	3	The amount of assets that are deducted from the total assets reported in the balance sheet (except adjustment items) (-)	30,057,341	18,250,365
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	529,639	489,001
3		Total on-balance sheet exposures (a)	156,503,583	138,141,956
Exposures related to derivative transactions (2)				
4		Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)		
		Replacement cost associated with derivatives transactions, etc.	3,500,548	1,441,679
5		Add-on amount for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)		
		Add-on amount associated with derivatives transactions, etc.	3,284,116	2,207,232
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	911,489	497,027
6		The amount of receivables arising from providing collateral, provided where deducted from the balance sheet pursuant to the operative accounting framework		
		The amount of receivables arising from providing cash margin, provided where deducted from the balance sheet pursuant to the operative accounting framework	—	—
7		The amount of deductions of receivables (out of those arising from providing cash variation margin) (-)	196,278	280,810
8		The amount of client-cleared trade exposures for which a bank acting as clearing member is not obliged to make any indemnification (-)		
9		Adjusted effective notional amount of written credit derivatives	—	—
10		The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
11	4	Total exposures related to derivative transactions (b)	7,499,875	3,865,128
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	3,063,261	3,912,270
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	325,856	267,673
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	3,389,118	4,179,943
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	72,856,788	60,569,528
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	40,001,593	35,869,849
19	6	Total exposures related to off-balance sheet transactions (d)	32,855,195	24,699,679
Leverage ratio (5)				
20		The amount of capital (Tier 1 capital) (e)	7,740,957	8,581,252
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	200,247,771	170,886,707
22		Leverage ratio ((e)/(f))	3.86%	5.02%
Leverage ratio (including deposits with the Bank of Japan) (6)				
		Total exposures (f)	200,247,771	170,886,707
		The amount of deposits with the Bank of Japan	51,615,223	56,813,019
		Total exposures (including deposits with the Bank of Japan) (f)	251,862,995	227,699,727
		Leverage ratio (including deposits with the Bank of Japan) ((e)/(f))	3.07%	3.76%

Note: The key driver for year-on-year changes in the leverage ratio at the end of the first half of FY2022

The decrease in the leverage ratio on a non-consolidated basis was due to a decrease in the amount of capital primarily attributable to a decrease in net unrealized gains on other securities and an increase in total exposures caused by the depreciation of yen.

Liquidity Coverage Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Since March 31, 2015, the “Liquidity Coverage Ratio” (hereinafter referred to as “LCR”), the liquidity ratio regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, SMBC calculates its non-consolidated LCR using the calculation formula stipulated in the “Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank as a Benchmark for Judging its Soundness of Management, Based on the Provision of Article 14-2 of the Banking Act” (Notification No. 60 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the “Liquidity Ratio Notification”).

■ Disclosure of Qualitative Information about Liquidity Coverage Ratio

1. Intra-period Changes in Non-consolidated LCR

As described on the following page, the LCR has remained stable since the introduction of the liquidity ratio regulation on March 31, 2015.

2. Assessment of Non-consolidated LCR

The Liquidity Ratio Notification stipulates the minimum requirement of the LCR at 100%. The LCR of SMBC exceeds the minimum requirements of the LCR, having no cause for concern. In terms of the future LCR forecasts, SMBC does not expect significant deviations from the disclosed ratios. In addition, the actual LCR does not differ significantly from the initial forecast.

3. Composition of High-Quality Liquid Assets

Regarding the high-quality liquid assets allowed to be included in the calculation, there are no significant changes in locations and properties of currency denominations, categories and so on. In addition, in respect of major currencies (those of which the aggregate amount of liabilities denominated in a certain currency accounts for 5% or more of SMBC's total liabilities), there is no significant mismatch in currency denomination between the total amount of the high-quality liquid assets allowed to be included in the calculation and the amount of net cash outflows.

4. Other Information Concerning Non-consolidated LCR

SMBC has not applied “special provisions concerning qualifying operational deposits” prescribed in Article 29 of the Liquidity Ratio Notification and “increased liquidity needs related to market valuation changes on derivative or other transactions simulated through Scenario Approach” prescribed in Article 38 of the Liquidity Ratio Notification. Meanwhile, SMBC records “due to trust account,” etc. under “cash outflows based on other contracts” prescribed in Article 60 of the Liquidity Ratio Notification.

■ Disclosure of Quantitative Information about Liquidity Coverage Ratio (Non-consolidated)

(In million yen, %, the number of data)

Item		Current Quarter (From 2022/7/1 To 2022/9/30)		Prior Quarter (From 2022/4/1 To 2022/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	71,390,619		70,533,704	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	57,285,044	4,423,120	56,409,473	4,370,696
3	of which, Stable deposits	18,657,224	559,716	18,154,924	544,647
4	of which, Less stable deposits	38,627,820	3,863,403	38,254,548	3,826,048
5	Cash outflows related to unsecured wholesale funding	84,841,160	43,405,984	83,499,415	42,135,789
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	78,873,619	37,438,443	77,777,115	36,413,489
8	of which, Debt securities	5,967,540	5,967,540	5,722,299	5,722,299
9	Cash outflows related to secured funding, etc.	181,018		206,318	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	30,883,001	10,386,414	29,243,115	9,791,438
11	of which, Cash outflows related to derivative transactions, etc.	779,715	779,715	772,202	772,202
12	of which, Cash outflows related to funding programs	371,965	371,965	315,491	315,491
13	of which, Cash outflows related to credit and liquidity facilities	29,731,321	9,234,734	28,155,421	8,703,743
14	Cash outflows related to contractual funding obligations, etc.	7,912,944	4,245,883	8,430,697	4,645,394
15	Cash outflows related to contingencies	78,691,244	1,943,420	78,123,468	1,779,766
16	Total cash outflows	64,585,841		62,929,403	
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	1,235,641	66,210	912,069	117,987
18	Cash inflows related to collection of loans, etc.	14,619,362	10,462,047	14,656,244	10,890,251
19	Other cash inflows	3,365,653	1,252,194	2,898,254	1,111,611
20	Total cash inflows	19,220,658	11,780,452	18,466,568	12,119,851
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	71,390,619		70,533,704	
22	Net cash outflows	52,805,388		50,809,552	
23	Non-consolidated liquidity coverage ratio (LCR)	135.1%		138.8%	
24	The number of data used to calculate the average value	62		61	

Notes: 1. The data after the introduction of the liquidity ratio regulation on March 31, 2015 is available on Sumitomo Mitsui Financial Group's website.
(https://www.smfg.co.jp/english/investor/financial/basel_3.html)

2. The average values are calculated based on daily data in accordance with Notification No. 7 issued by the Japanese Financial Services Agency in 2015. Some data such as attribute information of customers, is updated on the monthly or quarterly basis.

■ Breakdown of High-Quality Liquid Assets

(In million yen)

Item		Current Quarter (From 2022/7/1 To 2022/9/30)	Prior Quarter (From 2022/4/1 To 2022/6/30)
1	Cash and due from banks	67,281,735	66,284,593
2	Securities	4,108,883	4,249,111
3	of which, government bonds, etc.	2,127,912	2,290,862
4	of which, municipal bonds, etc.	152,791	232,522
5	of which, other bonds	414,390	341,491
6	of which, stocks	1,413,789	1,384,234
7	Total high-quality liquid assets (HQLA)	71,390,619	70,533,704

Note: The above amounts are those of high-quality liquid assets in accordance with the liquidity ratio regulation under the Basel III and do not correspond to the financial amounts.
The amounts stated are those after multiplying factors in the liquidity ratio regulation under the Basel III.

Net Stable Funding Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Since September 30, 2021, the “Net Stable Funding Ratio” (hereinafter referred to as “NSFR”), the liquidity ratio regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, SMBC calculates its non-consolidated NSFR using the calculation formula stipulated in the “Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank as a Benchmark for Judging its Soundness of Management, Based on the Provision of Article 14-2 of the Banking Act” (Notification No. 60 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the “Liquidity Ratio Notification”).

■ Disclosure of Qualitative Information about Net Stable Funding Ratio

1. Intra-period Changes in Non-consolidated NSFR

As described on the following page, the NSFR has remained stable since the introduction of the liquidity ratio regulation on September 30, 2021.

2. Special Provisions Pertaining to Interdependent Assets and Liabilities

SMBC has not applied the “special provisions pertaining to interdependent assets and liabilities” prescribed in Article 101 of the Liquidity Ratio Notification to its NSFR.

3. Other Information Concerning Non-consolidated NSFR

The Liquidity Ratio Notification stipulates the minimum requirement of the NSFR at 100%. The NSFR of SMBC (non-consolidated) exceeds the minimum requirements of the NSFR, having no cause for concern. In terms of the future NSFR forecasts, SMBC does not expect significant deviations from the disclosed ratios. In addition, the actual NSFR does not differ significantly from the initial forecast.

■ Disclosure of Quantitative Information about Net Stable Funding Ratio (Non-Consolidated)

(In million yen, %)

Item		Current Quarter (From 2022/7/1 To 2022/9/30)					Prior Quarter (From 2022/4/1 To 2022/6/30)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	7,191,452	85,000	0	1,930,221	9,206,674	7,284,850	85,000	0	2,235,959	9,605,809
2	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	7,191,452	85,000	0	1,602,545	8,878,997	7,284,850	85,000	0	1,948,453	9,318,303
3	Other capital instruments that are not included in the above category	0	0	0	327,676	327,676	0	0	0	287,506	287,506
4	Funding from retail and small business customers; of which:	57,199,733	0	40,821	0	52,453,026	57,230,516	0	38,935	0	52,494,741
5	Stable deposits	18,730,535	0	0	0	17,794,009	19,044,692	0	0	0	18,092,457
6	Less stable deposits	38,469,197	0	40,821	0	34,659,017	38,185,823	0	38,935	0	34,402,283
7	Wholesale funding; of which:	65,591,671	54,633,381	5,121,607	17,564,533	53,163,862	66,398,859	55,616,259	6,807,916	19,037,949	54,832,765
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	65,591,671	54,633,381	5,121,607	17,564,533	53,163,862	66,398,859	55,616,259	6,807,916	19,037,949	54,832,765
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	986,021	1,901,410	1,211	179,702	605	1,088,233	2,309,135	0	0	0
12	Derivative liabilities				179,702					0	
13	All other liabilities and equity not included in the above categories	986,021	1,901,410	1,211	0	605	1,088,233	2,309,135	0	0	0
14	Total available stable funding					114,824,169					116,933,317
Required stable funding (RSF) items (2)											
15	HQLA					2,155,827					2,325,079
16	Deposits held at financial institutions for operational purposes	298,267	0	0	0	149,133	311,003	0	0	0	155,501
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,638,705	35,821,052	12,069,612	66,780,376	76,460,332	1,555,049	36,177,204	8,921,872	64,768,130	73,108,263
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	1,929,479	42,822	0	31,286	0	1,868,541	120,701	0	60,693
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	239,807	12,571,162	4,974,228	11,818,016	16,250,051	272,434	12,742,475	2,998,179	11,002,911	14,510,331
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	988,403	19,837,401	6,364,711	41,544,607	48,550,053	873,132	19,906,145	5,153,368	40,236,516	46,750,517
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	638	1,999,851	355,819	1,017,886	1,361,807	1,048	1,813,563	432,241	1,068,476	1,357,182
22	Residential mortgages; of which:	0	291,925	291,181	10,351,359	7,825,007	0	294,978	291,846	10,399,919	7,864,490
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	158,154	157,751	6,326,010	4,269,859	0	158,371	157,903	6,344,264	4,281,909
24	Securities that are not in default and do not qualify as HQLA and other similar assets	410,494	1,191,083	396,667	3,066,392	3,803,932	409,482	1,365,063	357,777	3,128,783	3,922,230
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	7,860,109	434,454	121,723	2,797,962	10,880,481	8,057,822	529,313	121,675	2,965,242	11,102,485
27	Physical traded commodities, including gold	0				0	0				0
28	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)				464,510	394,833				446,547	379,565
29	Derivative assets				0	0				223,791	223,791
30	Derivative liabilities (before deduction of variation margin posted)				154,600	154,600				131,172	131,172
31	All other assets not included in the above categories	7,860,109	434,454	121,723	2,178,851	10,331,046	8,057,822	529,313	121,675	2,163,730	10,367,955
32	Off-balance sheet items				108,731,559	2,219,431				105,876,109	2,138,279
33	Total required stable funding					91,865,206					88,829,610
34	Non-Consolidated net stable funding ratio (NSFR)					124.9%					131.6%

Glossary

Advanced Measurement Approach (AMA)

Based on the operational risk measurement methods used in the internal management of financial institutions, this is a method for obtaining the operational risk equivalent amount by calculating the maximum amount of operational risk loss expected over a period of one year, with a one-sided confidence interval of 99.9%.

Backtesting

A formal statistical framework that consists of verifying that actual losses are in line with projected losses. This involves systematically comparing the history of VaR forecasts with their associated portfolio returns.

Basic Indicator Approach (BIA)

A calculation approach in which an average value for the most recent three years derived by multiplying gross profit for the financial institution as a whole by certain level (15%) is deemed to be the operational risk equivalent amount.

Calculation of credit risk-weighted assets under Article 145 of the Notification

Method used for calculating the credit risk-weighted assets for the fund exposure, etc. There is a method of making the total credit risk-weighted asset of individual underlying asset of funds, etc. as the relevant exposure of the credit risk-weighted asset; or a method of applying the risk weight determined based on the formation of underlying assets to the relevant exposure.

Capital adequacy ratio notification ("the Notification")

Administrative action or written ordinance by which the Financial Services Agency officially informs Japanese banks of regulations regarding capital adequacy ratio.

CCF

Abbreviation for Credit Conversion Factor

Ratio required for converting off-balance sheet items such as guarantees or derivatives into on-balance sheet credit exposure equivalents.

CCP-related exposure

Exposure to a central counterparty (CCP) that interposes itself between counterparties to contracts traded in one or more financial markets, becoming the buyer to every seller and the seller to every buyer and thereby ensuring the future performance of open contracts.

CDS

Abbreviation for Credit Default Swap

Derivative transactions which transfer the credit risk.

Credit Risk Mitigation (CRM) Techniques

Method of reducing credit risk by guarantees, collateral and purchase of credit derivatives, etc.

Credit risk-weighted assets

Total assets (lending exposures, including credit equivalent amount of off-balance sheet transactions, etc.) which are reevaluated according to the level of credit risk.

Current exposure method

One of the methods for calculating the credit exposure equivalents of derivative transactions, etc. Method of calculating the equivalents by adding the amount (multiplying the notional amount by certain rate, and equivalent to the future exposure fluctuation amount) to the mark-to-market replacement cost calculated by evaluating the market price of the transaction.

CVA (credit value adjustment) amount

Capital charges for market-price fluctuation of derivatives transaction due to deteriorated creditworthiness of a counterparty.

EL

Abbreviation for Expected Loss

Average loss expected to occur over the coming one year.

Full revaluation approach

An approach for PL simulation by repricing the financial instruments under each scenario.

High-quality liquid assets (HQLA)

Liquid assets that can be converted easily and immediately into cash to meet liquidity needs in a specified stress scenario for the subsequent 30 calendar days.

Historical simulation method

A method of simulating future fluctuations without the use of random numbers, by using historical data for risk factors.

Internal models approach (IMA)

Methods of measuring market risk equivalent amount as the value at risk (VaR) calculated with models determined by each bank.

Internal models method

One of the methods of market-based approach using the VaR model to calculate the loss for shares held by the bank applying the Internal Ratings-Based Approach, and dividing such loss amount by 8% to obtain the credit risk-weighted asset of the equity exposure.

The Internal Ratings-Based (IRB) Approach

A method of calculating the risk asset by applying PD (Probability of Default) estimated internally by financial institution which conducts sophisticated risk management. There are two methods to calculate exposures to corporate clients, etc.: the Advanced Internal Ratings-Based (AIRB) Approach and the Foundation Internal Ratings-Based (FIRB) Approach. The former uses self-estimated LGD and EAD values, while the latter uses LGD and EAD values designated by the authorities.

Liquidity Ratio Notification

Administrative action and written ordinance for official notification to the general public of regulations concerning the LCR and NSFR of financial institutions in Japan which are decided by the Japanese Financial Services Agency based on the Basel Agreement.

LGD

Abbreviation for Loss Given Default

Percentage of loss assumed in the event of default by obligor; ratio of uncollectible amount of the exposure owned in the event of default.

Market-based approach

Method of calculating the risk assets of equity exposures, etc., by using the simple risk weight method or internal model method.

Market risk equivalent amount

Pursuant to the Basel Capital Accord, the required capital amount imposed on the market-related risk calculated for the four risk categories of mainly the trading book: interest rates, equities, foreign exchange and commodities.

Net cash outflows

Net cash flows calculated as total expected cash outflows minus total expected cash inflows in a specified stress scenario for the subsequent 30 calendar days.

Object finance

For providing credit for purchasing ships or aircrafts, the only source of repayments for the financing should be profits generated from the said tangible assets; and the said tangible assets serve as collaterals, and having an appreciable extent of control over the said tangible assets and profits generated from the said tangible assets.

Operational risk equivalent amount

Operational risk capital requirements under the Basel Capital Accord.

Originator

The term “originator” is used in the case that we are directly or indirectly involved in the formation of underlying assets for securitisation transactions when we have the securitisation exposure; or the cases of providing the back-up line for ABCP issued by the securitisation conduit for the purpose of obtaining exposure from the third party, or providing ABL to the securitisation conduit (as sponsor).

PD

Abbreviation for Probability of Default

Probability of becoming default by obligor during one year.

Project finance

Out of credit provided for specified businesses such as electric power plants and transportation infrastructure, the only source of repayments is profits generated from the said businesses, and the collateral is tangible assets of the said businesses, and having an appreciable extent of control over the said tangible assets and profits generated from the said tangible assets.

Qualifying Revolving Retail Exposures (QRRE)

Exposure which may fluctuate up to the upper limit set forth by an agreement according to the individual's voluntary decision, such as card loan and credit card, etc., and the upper limit of the exposure without any collateral is 10 million yen or less.

Risk weight

Indicator which indicates the extent of credit risk determined by the types of assets (claims) owned. Risk weight becomes higher for assets with high risk of default.

Square-root-of-time rule

A method of converting the maximum loss estimated as value at risk (VaR) for a specific holding period into the maximum loss for a shorter or longer time period using statistical assumption.

Securitisation transaction

It is a transaction which stratifies the credit risk for the underlying assets into more than two exposures of senior/subordinated structure and has the quality of transferring part of or entire exposure to the third party.

Simple risk weight method

One of market-based approaches for calculating the risk-weighted asset amount for the equity exposure, etc. by multiplying the listed shares and unlisted shares with the risk weights of 300% and 400%, respectively.

Slotting criteria

For risk-weighted asset calculation under the Internal Ratings-Based (IRB) Approach, it is a method of mapping the credit rating to the risk-weight in 5 levels set forth by the Financial Services Agency for Specialised Lending.

Small-sized consolidated subsidiaries

Consolidated subsidiaries that have an extremely small impact on the level of the consolidated LCR.

Specialized Lending (SL)

General term used for project finance, object finance, commodity finance and lending for commercial real estate.

The Standardised Approach (SA)

Method of calculating risk-weighted assets by multiplying each obligor classification (corporation, financial institution, country, retail, etc.) by the risk-weight designated by the authorities.

Standardised Approach

Method of calculating market risk using formula determined by the Financial Services Agency.

Underlying assets

General term used for assets which serve as the source of payments for principal and interest for securitization exposures, etc.

VaR

Abbreviation for Value at Risk

The maximum loss that can be expected to occur with a certain degree of probability when holding a financial asset portfolio for a given amount of time.

ΔEVE

Decrease in present value (EVE, Economic Value of Equity) against interest rate shock.

ΔNII

Decrease in interest income (NII, Net Interest Income) for 12 months that have passed from a reference date for calculation.