

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: 183

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

Sumitomo Mitsui Banking Corporation (Commercial banking)
SMBC Trust Bank Ltd. (Trust service and commercial banking)
SMBC Nikko Securities Inc. (Securities)
Sumitomo Mitsui Card Company, Limited (Credit card services)
SMBC Finance Service Co., Ltd. (Credit card, installment businesses, and transaction businesses)
SMBC Consumer Finance Co., Ltd. (Consumer loans)
The Japan Research Institute, Limited (System engineering, data processing management consulting, and economic research)
Sumitomo Mitsui DS Asset Management Company, Limited (Investment 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. (Management of the US BHC and US BHC subsidiaries)
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, 2023	As of September 30, 2022	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	10,418,570	10,163,708	
1a	of which: capital and capital surplus	3,029,699	3,036,589	
2	of which: retained earnings	7,586,692	7,297,926	
1c	of which: treasury stock (-)	17,721	13,116	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	180,099	157,690	
	of which: other than the above	—	—	
1b	Stock acquisition rights to common shares	1,002	1,201	
3	Accumulated other comprehensive income and other disclosed reserves	3,096,013	2,331,376	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,364	1,386	
6	Common Equity Tier 1 capital: instruments and reserves (A)	13,516,950	12,497,673	
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)	908,739	890,465	
8	of which: goodwill (including those equivalent)	447,778	461,929	
9	of which: other intangibles other than goodwill and mortgage servicing rights	460,960	428,536	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,777	10,745	
11	Net deferred gains or losses on hedges	(37,697)	42,471	
12	Shortfall of eligible provisions to expected losses	11,706	25,688	
13	Securitisation gain on sale	51,223	54,146	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	35,099	55,712	
15	Net defined benefit asset	503,230	445,758	
16	Investments in own shares (excluding those reported in the Net assets section)	13,520	1,478	
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)	429,183	90,385	
19+20+21	Amount exceeding the 10% threshold on specified items	161,481	198,990	
19	of which: significant investments in the common stock of financials	161,481	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)	2,078,264	1,815,843	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	11,438,686	10,681,830	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2023	As of September 30, 2022	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	1,127,301	735,000
		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)		33,261	25,216
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)		1,160,562	760,216
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)		45,639	1,077
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)		82,978	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)		128,618	26,603
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)		1,031,944	733,613
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		12,470,631	11,415,443
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		883,148	756,452
	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)		6,715	5,514
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions		—	—
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)		—	—
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		88,259	77,463
50a	of which: general reserve for possible loan losses		88,259	77,463
50b	of which: eligible provisions		—	—
51	Tier 2 capital: instruments and provisions (H)		978,123	839,430

(Millions of yen, except percentages)

Basel III Template No.	Items		a	b	c
			As of September 30, 2023	As of September 30, 2022	Reference to Template CC2
Tier 2 capital: regulatory adjustments (5)					
52	Investments in own Tier 2 instruments		172	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)		90,870	17,891	
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)		44,874	43,443	
57	Tier 2 capital: regulatory adjustments	(I)	135,917	61,334	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	842,206	778,095	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G)+(J))	(K)	13,312,837	12,193,539	
Risk weighted assets (6)					
60	Total risk-weighted assets (RWA)	(L)	82,040,996	77,971,394	
Capital ratios (consolidated) and buffers (7)					
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))		13.94%	13.69%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))		15.20%	14.64%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))		16.22%	15.63%	
64	CET1 specific buffer requirement		3.66%	3.53%	
65	of which: capital conservation buffer requirement		2.50%	2.50%	
66	of which: countercyclical buffer requirement		0.16%	0.03%	
67	of which: G-SIB/D-SIB additional requirement		1.00%	1.00%	
68	CET1 available after meeting the minimum capital requirements		8.22%	7.63%	
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)		1,202,935	1,097,120	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		1,160,016	1,088,082	
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)		143,837	355,424	
Provisions included in Tier 2 capital: instruments and provisions (9)					
76	Provisions (general reserve for possible loan losses)		98,431	83,905	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		88,259	77,463	
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		355,911	333,304	
Capital instruments subject to transitional arrangements (10)					
82	Current cap on AT1 instruments subject to transitional arrangements		—	—	
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		—	—	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)		—	—	

(Millions of yen)

Items	As of September 30, 2023	As of September 30, 2022
Required capital ((L) × 8%)	6,563,279	6,237,711

■ 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, 2023	As of September 30, 2022	As of September 30, 2023	As of September 30, 2022
1	Credit risk (CR) (excluding counterparty credit risk)	51,181,869	48,715,646	4,299,171	4,095,161
2	Of which: Standardised Approach (SA)	4,128,952	3,513,362	330,316	281,068
3	Of which: internal ratings-based (IRB) approach	42,629,651	41,231,157	3,614,994	3,496,402
	Of which: significant investments in commercial entities	—	—	—	—
	Of which: lease residual value	35,251	35,369	2,820	2,829
	Other assets	4,388,014	3,935,756	351,041	314,860
4	Counterparty credit risk (CCR)	5,748,057	6,008,371	468,745	490,092
5	Of which: standardised approach for counterparty credit risk (SA-CCR)	—	—	—	—
	Of which: current exposure method (CEM)	1,736,111	1,959,260	146,083	164,886
6	Of which: Expected Positive Exposure (EPE)	—	—	—	—
	Of which: Credit Valuation Adjustment (CVA)	2,716,425	3,105,198	217,314	248,415
	Of which: Central Counterparty (CCP)	391,476	209,273	31,318	16,741
	Others	904,043	734,638	74,030	60,048
7	Equity positions in banking book under market-based approach	1,614,272	651,569	136,890	55,253
8	Equity investments in funds – look-through approach	3,426,634	2,341,841	274,130	187,347
9	Equity investments in funds – mandate-based approach	—	—	—	—
	Equity investments in funds – simple approach (subject to 250% risk weight)	130,115	50,996	10,688	4,136
	Equity investments in funds – simple approach (subject to 400% risk weight)	878,138	615,171	73,630	51,656
10	Equity investments in funds – fall-back approach	247,586	206,480	19,806	16,518
11	Settlement risk	32	1,832	2	155
12	Securitisation exposures in banking book	1,327,517	1,509,852	106,201	120,788
13	Of which: securitisation IRB approach (SEC-IRBA) or internal assessment approach (IAA)	1,086,171	1,196,657	86,893	95,732
14	Of which: securitisation external ratings-based approach (SEC-ERBA)	224,076	292,750	17,926	23,420
15	Of which: securitisation standardised approach (SEC-SA)	3,074	4,872	245	389
	Of which: Risk weight (RW) 1250% is applied	14,195	15,571	1,135	1,245
16	Market risk	3,613,364	3,691,340	289,069	295,307
17	Of which: standardised approach (SA)	1,548,018	897,668	123,841	71,813
18	Of which: internal model approaches (IMA)	2,065,345	2,793,671	165,227	223,493
19	Operational risk	5,059,369	4,569,003	404,749	365,520
20	Of which: Basic Indicator Approach	1,158,203	1,045,512	92,656	83,641
21	Of which: Standardised Approach	—	—	—	—
22	Of which: Advanced Measurement Approach	3,901,165	3,523,491	312,093	281,879
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,259,610	3,608,766	275,912	304,665
	RWA subject to transitional arrangements	—	—	—	—
24	Floor adjustment	2,553,512	3,138,873	204,281	251,109
25	Total (After applying the 1.06 scaling factor)	82,040,996	77,971,394	6,563,279	6,237,711

■ Credit Quality of Assets

1. Credit Quality of Assets (CR1)

(Millions of yen)

CR1: Credit quality of assets		As of September 30, 2023				As of September 30, 2022			
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	973,341	100,069,119	781,984	100,260,475	1,108,968	98,191,156	796,113	98,504,011
2	Securities (of which: debt securities)	4,202	31,110,642	—	31,114,845	6,518	25,154,107	—	25,160,626
3	Other on-balance sheet assets (of which: debt-based assets)	169,141	87,599,929	36,929	87,732,141	121,433	83,254,608	40,547	83,335,494
4	Subtotal (1+2+3)	1,146,685	218,779,691	818,914	219,107,462	1,236,920	206,599,872	836,661	207,000,131
Off-balance sheet assets									
5	Acceptances and guarantees, etc.	10,397	15,672,498	62,819	15,620,076	26,967	15,310,669	67,873	15,269,763
6	Commitments, etc.	21,980	34,849,859	79,575	34,792,264	13,944	32,473,324	73,069	32,414,199
7	Subtotal (5+6)	32,377	50,522,358	142,394	50,412,341	40,912	47,783,993	140,943	47,683,962
Total									
8	Total (4+7)	1,179,063	269,302,049	961,309	269,519,803	1,277,832	254,383,866	977,604	254,684,094

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

Fiscal 2023 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, 2023		1,064,872
2		Amounts defaulted	163,529
3	Changes in loans and securities (of which: debt securities) by factors during the current interim period	Amounts returned to non-defaulted status	78,344
4		Amounts written off	152,738
5		Other changes	149,367
6	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of September 30, 2023 (1+2-3-4+5)		1,146,685

Note: The major factor for other changes is due to increases in stock as a result of an increase in the balance of receivables from exchange rate impacts, despite decreases in stock by collection and sale of receivables that were placed in defaulted status at the end of the previous fiscal year.

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		Amounts defaulted	260,982
3	Changes in loans and securities (of which: debt securities) by factors during the current interim period	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.

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, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF (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	98,954,530	432,710	83.69	101,542,793	0.00	0.6	33.46	3.7	203,762	0.20	305	
2	0.15 to <0.25	387,316	43,145	48.14	438,970	0.16	0.0	31.82	2.5	128,129	29.18	226	
3	0.25 to <0.50	66,589	23,203	49.43	52,487	0.35	0.0	28.39	1.8	18,759	35.74	54	
4	0.50 to <0.75	5	—	—	5	0.71	0.0	35.00	1.0	2	48.64	0	
5	0.75 to <2.50	86,063	73,226	90.56	66,599	1.26	0.0	30.79	2.5	44,567	66.91	246	
6	2.50 to <10.00	56,555	16,214	46.46	14,646	4.16	0.0	28.43	1.3	12,236	83.54	173	
7	10.00 to <100.00	11,741	2,100	100.00	13,841	15.00	0.0	30.00	1.0	19,323	139.60	622	
8	100.00 (Default)	153,267	—	—	153,267	100.00	0.0	54.76	1.0	71,468	46.63	83,942	
9	Subtotal	99,716,070	590,601	79.63	102,282,612	0.15	0.7	33.48	3.7	498,249	0.48	85,571	3,010
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	5,962,140	1,275,542	81.30	7,614,266	0.04	0.7	29.95	2.0	1,028,813	13.51	945	
2	0.15 to <0.25	613,995	173,597	54.18	667,265	0.16	0.1	28.59	1.3	149,462	22.39	313	
3	0.25 to <0.50	149,201	92,329	46.55	173,118	0.35	0.0	28.30	1.4	63,353	36.59	174	
4	0.50 to <0.75	1,923	—	—	1,923	0.71	0.0	35.00	5.0	2,160	112.35	4	
5	0.75 to <2.50	830,104	256,440	53.19	882,236	1.14	0.2	32.70	2.1	660,951	74.91	3,352	
6	2.50 to <10.00	182,590	34,414	64.83	188,190	4.16	0.0	27.77	1.0	158,488	84.21	2,174	
7	10.00 to <100.00	2,739	—	—	1,637	13.30	0.0	30.00	1.0	2,479	151.44	65	
8	100.00 (Default)	166	—	—	166	100.00	0.0	79.25	1.0	22	13.63	131	
9	Subtotal	7,742,860	1,832,323	72.74	9,528,803	0.24	1.2	30.04	1.9	2,065,731	21.67	7,161	12,989
Bank exposures (FIRB approach)													
1	0.00 to <0.15	98,551	—	—	98,551	0.03	0.0	45.00	5.0	34,799	35.31	13	
2	0.15 to <0.25	75	—	—	75	0.16	0.0	45.00	5.0	60	81.01	0	
3	0.25 to <0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to <0.75	399	—	—	399	0.71	0.0	45.00	5.0	577	144.46	1	
5	0.75 to <2.50	12,839	—	—	12,839	2.16	0.1	45.00	5.0	22,390	174.37	124	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	111,866	—	—	111,866	0.27	0.2	45.00	5.0	57,828	51.69	139	300
Corporate exposures (AIRB approach)													
1	0.00 to <0.15	38,741,674	22,403,471	54.82	56,834,534	0.06	7.9	33.07	2.4	9,453,347	16.63	10,988	
2	0.15 to <0.25	16,664,543	11,613,214	54.45	20,304,211	0.17	7.3	28.53	2.2	5,227,151	25.74	9,940	
3	0.25 to <0.50	5,571,904	3,827,423	54.44	5,906,459	0.37	2.1	26.44	2.4	2,174,465	36.81	5,898	
4	0.50 to <0.75	503,561	35,895	52.19	505,755	0.70	0.6	34.76	2.9	375,637	74.27	1,248	
5	0.75 to <2.50	5,452,735	2,330,941	53.26	5,869,072	1.36	2.4	24.97	3.1	3,706,959	63.16	19,820	
6	2.50 to <10.00	1,552,907	952,522	52.76	1,542,526	5.85	0.7	27.23	2.4	1,510,745	97.93	25,538	
7	10.00 to <100.00	606,956	306,304	55.28	660,854	15.74	0.2	24.72	2.7	812,689	122.97	25,834	
8	100.00 (Default)	477,672	26,996	100.00	463,807	100.00	0.3	52.85	2.1	157,273	33.90	245,157	
9	Subtotal	69,571,957	41,496,768	54.58	92,087,222	0.90	21.9	31.08	2.4	23,418,271	25.43	344,426	405,184

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Corporate exposures (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	2
Mid-sized corporations and small-medium enterprises (SMEs) exposures (AIRB approach)													
1	0.00 to <0.15	714,887	62,075	52.07	741,195	0.07	1.3	25.06	2.8	100,204	13.51	144	
2	0.15 to <0.25	1,836,481	282,847	53.72	1,703,977	0.18	7.6	25.03	3.4	395,715	23.22	769	
3	0.25 to <0.50	876,297	127,065	58.13	792,348	0.39	4.7	29.60	3.8	324,635	40.97	891	
4	0.50 to <0.75	399,258	18,385	92.10	370,540	0.70	3.2	25.93	3.6	166,504	44.93	673	
5	0.75 to <2.50	1,504,123	62,603	51.63	1,197,594	1.65	19.5	25.99	3.4	650,595	54.32	5,163	
6	2.50 to <10.00	212,104	50,898	46.20	148,205	8.05	1.1	20.83	2.6	99,950	67.44	2,411	
7	10.00 to <100.00	130,528	2,267	48.30	77,283	24.99	2.2	34.79	1.9	121,235	156.87	6,731	
8	100.00 (Default)	206,303	6,959	100.00	151,512	100.00	2.9	43.74	1.8	23,728	15.66	66,286	
9	Subtotal	5,879,984	613,102	55.29	5,182,656	4.09	42.7	26.59	3.3	1,882,570	36.32	83,071	83,194
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	4,316,912	339,869	50.23	4,423,620	0.06	—	21.24	3.3	532,817	12.04	589	
2	0.15 to <0.25	2,231,653	701,951	51.42	2,495,738	0.16	—	18.97	3.5	501,145	20.08	802	
3	0.25 to <0.50	2,944,760	1,177,849	54.54	3,112,784	0.36	—	22.67	3.6	1,087,418	34.93	2,582	
4	0.50 to <0.75	29,523	—	—	29,523	0.71	—	16.50	2.3	8,342	28.25	34	
5	0.75 to <2.50	1,901,558	703,660	60.35	1,872,534	1.15	—	21.14	3.5	942,359	50.32	4,655	
6	2.50 to <10.00	406,570	38,272	48.99	365,898	4.16	—	25.38	2.9	304,537	83.22	3,863	
7	10.00 to <100.00	319,845	91,876	57.17	250,025	15.32	—	38.89	3.0	496,392	198.53	15,036	
8	100.00 (Default)	127,577	25,538	100.00	90,417	100.00	—	58.06	3.5	42,161	46.63	52,500	
9	Subtotal	12,278,400	3,079,018	55.07	12,640,542	1.45	—	21.85	3.4	3,915,175	30.97	80,064	97,189
Equity exposures													
1	0.00 to <0.15	4,581,887	—	—	4,581,887	0.05	1.1	90.00	5.0	4,743,929	103.53	—	
2	0.15 to <0.25	393,574	—	—	393,574	0.16	0.5	90.00	5.0	502,410	127.65	—	
3	0.25 to <0.50	10,649	—	—	10,649	0.45	0.0	90.00	5.0	25,020	234.93	—	
4	0.50 to <0.75	3,744	—	—	3,744	0.71	0.0	90.00	5.0	8,865	236.76	—	
5	0.75 to <2.50	16,871	—	—	16,871	1.82	0.0	90.00	5.0	53,424	316.65	—	
6	2.50 to <10.00	6,909	—	—	6,909	8.74	0.0	90.00	5.0	35,043	507.15	—	
7	10.00 to <100.00	496	—	—	496	24.90	0.0	90.00	5.0	4,021	810.61	—	
8	100.00 (Default)	472	—	—	472	100.00	0.0	90.00	5.0	5,310	1,125.00	—	
9	Subtotal	5,014,605	—	—	5,014,605	0.09	1.9	90.00	5.0	5,378,026	107.24	—	—

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Purchased receivables (corporates) (the amount equivalent to default risks) (AIRB approach)													
1	0.00 to <0.15	1,678,043	259,133	99.80	1,923,293	0.06	5.7	34.04	1.1	241,184	12.54	469	
2	0.15 to <0.25	333,757	160,245	99.53	490,848	0.17	5.5	34.24	1.0	111,433	22.70	303	
3	0.25 to <0.50	163,556	87,853	100.00	249,722	0.40	8.1	41.83	1.1	114,039	45.66	431	
4	0.50 to <0.75	1,471	35,296	100.00	36,755	0.63	4.2	64.41	1.0	30,877	84.00	149	
5	0.75 to <2.50	54,694	102,206	100.00	156,386	1.43	17.2	53.21	1.1	151,253	96.71	1,152	
6	2.50 to <10.00	65	5,638	100.00	5,703	4.74	0.8	65.46	1.0	10,377	181.94	176	
7	10.00 to <100.00	33	1,807	100.00	1,841	76.77	0.2	68.42	1.0	1,734	94.20	982	
8	100.00 (Default)	959	316	100.00	1,266	100.00	0.1	57.21	1.0	172	13.63	724	
9	Subtotal	2,232,582	652,499	99.80	2,865,818	0.29	42.0	36.28	1.1	661,074	23.06	4,390	6,774
Purchased receivables (corporates) (the amount equivalent to dilution risks) (AIRB approach)													
1	0.00 to <0.15	1,053,345	—	—	1,053,345	0.05	0.1	32.71	1.1	112,131	10.64	203	
2	0.15 to <0.25	447,085	—	—	447,085	0.18	0.0	31.48	1.1	93,546	20.92	257	
3	0.25 to <0.50	55,249	—	—	55,249	0.32	0.0	30.31	1.0	15,025	27.19	54	
4	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	11,497	—	—	11,497	1.55	0.0	29.28	1.0	6,126	53.28	48	
6	2.50 to <10.00	1,486	—	—	1,486	6.29	0.0	29.65	1.0	1,437	96.71	29	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	1,568,664	—	—	1,568,664	0.11	0.1	32.24	1.1	228,267	14.55	593	1,097
Purchased receivables (corporates) (the amount equivalent to default risks) (FIRB approach)													
1	0.00 to <0.15	—	260	100.00	260	0.06	0.0	45.00	1.0	34	13.43	0	
2	0.15 to <0.25	—	461	100.00	461	0.20	0.0	45.00	1.0	133	28.87	0	
3	0.25 to <0.50	—	1,274	100.00	1,274	0.40	0.0	45.00	1.0	504	39.60	2	
4	0.50 to <0.75	—	887	100.00	887	0.61	0.0	45.00	1.0	432	48.75	2	
5	0.75 to <2.50	—	727	100.00	727	1.02	0.0	45.00	1.0	430	59.19	3	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	3	—	—	3	100.00	0.0	45.00	1.0	—	0.00	1	
9	Subtotal	3	3,611	100.00	3,614	0.61	0.1	45.00	1.0	1,536	42.50	10	15
Purchased receivables (corporates) (the amount equivalent to dilution risks) (FIRB approach)													
1	0.00 to <0.15	0	—	—	0	0.11	0.0	45.00	1.0	0	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	1	—	—	1	0.49	0.0	45.00	1.0	0	51.59	0	
4	0.50 to <0.75	0	—	—	0	0.61	0.0	45.00	1.0	0	57.94	0	
5	0.75 to <2.50	0	—	—	0	1.09	0.0	45.00	1.0	0	76.03	0	
6	2.50 to <10.00	0	—	—	0	2.70	0.0	45.00	1.0	0	106.02	0	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	2	—	—	2	0.41	0.0	45.00	1.0	1	41.88	0	0
Purchased receivables (retail) (the amount equivalent to default risks)													
1	0.00 to <0.15	4,608	—	—	4,608	0.08	0.3	65.00	—	622	13.50	2	
2	0.15 to <0.25	1,446	—	—	1,446	0.20	0.1	65.00	—	380	26.32	1	
3	0.25 to <0.50	1,658	—	—	1,658	0.35	0.2	52.25	—	518	31.28	3	
4	0.50 to <0.75	229	—	—	229	0.61	0.0	63.65	—	117	51.13	0	
5	0.75 to <2.50	62	20	100.00	83	0.96	0.0	65.00	—	53	64.11	0	
6	2.50 to <10.00	2	—	—	2	2.70	0.0	65.00	—	1	89.19	0	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	0	—	—	0	100.00	0.0	79.25	—	0	13.63	0	
9	Subtotal	8,008	20	100.00	8,028	0.19	0.7	62.32	—	1,694	21.10	9	16

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2023											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Purchased receivables (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	86,032	364,074	7.33	450,107	0.10	5,213.2	66.80		18,160	4.03	302	
2	0.15 to <0.25	405,683	646,772	18.06	1,052,455	0.20	5,726.1	68.93		78,725	7.48	1,482	
3	0.25 to <0.50	108,508	265,907	12.04	374,416	0.32	2,951.7	62.26		36,598	9.77	750	
4	0.50 to <0.75	635,664	97,920	7.74	733,584	0.59	886.4	68.85		129,310	17.62	3,015	
5	0.75 to <2.50	458,595	59,478	12.28	518,074	1.59	671.0	76.21		213,737	41.25	6,337	
6	2.50 to <10.00	851,792	179,371	7.33	1,031,163	4.34	1,696.0	71.83		801,415	77.71	32,187	
7	10.00 to <100.00	42,384	7,732	12.41	50,117	51.66	104.8	69.96		79,243	158.11	18,101	
8	100.00 (Default)	85,371	7,731	100.00	93,103	100.00	279.9	73.41		108,035	116.03	68,353	
9	Subtotal	2,674,032	1,628,989	37.85	4,303,021	4.19	17,529.4	69.79		1,465,227	34.05	130,531	136,626
Residential mortgage exposures													
1	0.00 to <0.15	—	—	—	29,302	0.05	3.6	39.13		7,345	25.06	6	
2	0.15 to <0.25	—	—	—	2,217	0.17	0.1	72.19		912	41.11	2	
3	0.25 to <0.50	7,562,665	3,942	100.00	7,566,607	0.30	434.5	23.14		950,600	12.56	5,281	
4	0.50 to <0.75	1,158,609	1,477	100.00	1,160,112	0.62	73.7	24.60		258,886	22.31	1,778	
5	0.75 to <2.50	344,772	651	100.00	316,235	1.08	30.7	36.49		153,747	48.61	1,267	
6	2.50 to <10.00	—	—	—	—	—	—	—		—	—	—	
7	10.00 to <100.00	19,477	572	100.00	17,692	21.21	1.8	25.54		24,195	136.75	947	
8	100.00 (Default)	61,889	61	100.00	61,951	100.00	5.1	20.30		12,056	19.46	12,579	
9	Subtotal	9,147,414	6,704	100.00	9,154,119	1.08	549.7	23.84		1,407,744	15.37	21,863	22,214
Other retail exposures													
1	0.00 to <0.15	2	3	100.00	6	0.10	0.0	66.24		1	16.43	0	
2	0.15 to <0.25	106,648	14	100.00	106,662	0.15	2.5	34.32		12,157	11.39	54	
3	0.25 to <0.50	262,297	79	100.00	262,376	0.34	7.8	35.16		53,047	20.21	319	
4	0.50 to <0.75	152,185	357,783	100.00	509,968	0.65	337.7	51.15		216,835	42.51	1,704	
5	0.75 to <2.50	611,970	162,684	91.25	774,654	1.32	1,393.7	54.38		476,345	61.49	5,635	
6	2.50 to <10.00	13,465	139,411	100.00	152,877	2.72	123.5	46.42		97,004	63.45	1,918	
7	10.00 to <100.00	13,333	6,559	100.00	19,893	23.89	37.6	54.77		24,342	122.36	2,606	
8	100.00 (Default)	41,520	685	100.00	42,205	100.00	103.0	56.35		97,152	230.18	23,783	
9	Subtotal	1,201,423	667,222	100.00	1,868,646	3.52	2,006.1	49.05		976,887	52.27	36,024	28,521
Total (all portfolios)		217,147,897	50,570,860	58.27	246,620,244	0.71	20,197.3	33.29	—	41,958,286	17.01	793,867	797,139

(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

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, 2023		As of September 30, 2022	
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	411,361	411,361	382,880	382,880
3	Bank exposures - FIRB	57,828	57,828	36,661	36,661
4	Bank exposures - AIRB	1,970,610	1,970,610	1,671,390	1,671,390
5	Corporate exposures (excluding SL) - FIRB	—	—	—	—
6	Corporate exposures (excluding SL) - AIRB	25,340,037	25,340,037	25,569,765	25,569,747
7	SL - FIRB	676,879	676,879	664,779	664,779
8	SL - AIRB	4,052,474	4,052,474	3,903,458	3,903,458
9	Retail - QRRE	1,465,227	1,465,227	1,224,468	1,224,468
10	Retail - Residential mortgage exposures	1,407,744	1,407,744	1,485,289	1,485,289
11	Retail - Other retail exposures	976,887	976,887	961,309	961,309
12	Equity - FIRB	—	—	—	—
13	Equity - AIRB	6,992,299	6,992,299	5,036,497	5,036,497
14	Purchased receivables - FIRB	1,537	1,537	1,325	1,325
15	Purchased receivables - AIRB	891,036	891,036	944,918	944,918
16	Total	44,243,924	44,243,924	41,882,744	41,882,726

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, 2023									
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	4,827	58,080	50%	62,907	—	—	—	62,907	31,453	—
	Equal to or more than 2.5 years	27,882	—	70%	10,446	17,435	—	—	27,882	19,517	111
Good	Less than 2.5 years	25,742	—	70%	25,742	—	—	—	25,742	18,019	102
	Equal to or more than 2.5 years	124,875	4,338	90%	127,021	—	—	—	127,021	114,319	1,016
Satisfactory		8,044	2,985	115%	9,431	—	—	—	9,431	10,846	264
Weak		2,453	198	250%	2,545	—	—	—	2,545	6,362	203
Default		4,282	—	—	4,282	—	—	—	4,282	—	2,141
Total		198,108	65,601	—	242,377	17,435	—	—	259,813	200,519	3,839
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	28,726	10,310	70%					33,516	23,461	134
	Equal to or more than 2.5 years	2,556	5,129	95%					4,939	4,692	19
Good	Less than 2.5 years	103,898	16,773	95%					114,333	108,617	457
	Equal to or more than 2.5 years	94,604	—	120%					94,604	113,525	378
Satisfactory		137,771	20,978	140%					157,534	220,548	4,410
Weak		—	—	250%					—	—	—
Default		—	—	—					—	—	—
Total		367,557	53,192	—					404,928	470,845	5,400
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		28,757	—	300%					28,757	86,273	
Simple risk weight method –unlisted shares		107,418	56,472	400%					133,655	534,621	
Internal models approach		445,142	—	223%					445,142	993,377	
Total		581,318	56,472	—					607,555	1,614,272	
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, 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%					—	—	

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

(Millions of yen)

Calculation method	As of September 30, 2023	As of September 30, 2022
Look-through approach	1,523,527	934,609
Mandate-based approach	—	—
Simple approach (subject to 250% risk weight)	52,046	20,398
Simple approach (subject to 400% risk weight)	219,534	153,792
Fall-back approach	19,806	16,518

■ 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, 2023					
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	24,897	—	24,897	—	0	0.00%
2	Government of Japan and Bank of Japan (BOJ)	3,485,043	—	3,485,043	—	0	0.00%
3	Foreign central governments and foreign central banks	2,555,441	—	2,555,441	—	47,131	1.84%
4	Bank for International Settlements, etc.	3,443	—	3,443	—	0	0.00%
5	Local governments of Japan	159,601	—	159,601	—	0	0.00%
6	Foreign non-central government public sector entities (PSEs)	2,701	—	2,701	—	540	20.00%
7	Multilateral development banks (MDBs)	6,632	—	6,632	—	0	0.00%
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government- affiliated agencies of Japan	101,388	—	101,388	—	9,639	9.50%
10	The three local public corporations	—	—	—	—	—	—
11	Banks entities and financial instruments business operators engaged in Type I Financial Instruments Business	1,177,471	—	1,177,471	—	293,846	24.95%
12	Corporates	1,148,464	431,759	1,134,965	148,647	1,336,392	104.11%
13	SMEs and retail	2,030,096	879,516	2,030,096	655,223	2,013,989	75.00%
14	Residential mortgage loans	218,021	—	218,021	—	76,307	35.00%
15	Real estate acquisition activities	121,524	16,481	121,524	—	121,524	100.00%
16	Past due loans (three months or more), etc. (excluding residential mortgage loans)	164,927	153	164,796	153	229,511	139.14%
17	Past due loans (three months or more) (residential mortgage loans)	68	—	68	—	68	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	11,199,723	1,327,909	11,186,092	804,024	4,128,952	34.43%

(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%

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, 2023										
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		24,897	–	–	–	–	–	–	–	–	–	24,897
2 Government of Japan and BOJ		3,485,043	–	–	–	–	–	–	–	–	–	3,485,043
3 Foreign central governments and foreign central banks		2,461,177	–	–	–	94,263	–	–	–	–	–	2,555,441
4 Bank for International Settlements, etc.		3,443	–	–	–	–	–	–	–	–	–	3,443
5 Local governments of Japan		159,601	–	–	–	–	–	–	–	–	–	159,601
6 Foreign non-central government PSEs		–	–	2,701	–	–	–	–	–	–	–	2,701
7 MDBs		6,632	–	–	–	–	–	–	–	–	–	6,632
8 JFM		–	–	–	–	–	–	–	–	–	–	–
9 Government- affiliated agencies of Japan		4,990	96,398	–	–	–	–	–	–	–	–	101,388
10 The three local public corporations		–	–	–	–	–	–	–	–	–	–	–
11 Banks and financial instruments business operators engaged in Type I Financial Instruments Business		–	–	1,075,490	–	46,464	–	55,516	–	–	–	1,177,471
12 Corporates		4,400	–	822	–	–	–	1,278,389	–	–	–	1,283,613
13 SMEs and retail		–	–	–	–	–	2,685,319	–	–	–	–	2,685,319
14 Residential mortgage loans		–	–	–	218,021	–	–	–	–	–	–	218,021
15 Real estate acquisition activities		–	–	–	–	–	–	121,524	–	–	–	121,524
16 Past due loans (three months or more), etc. (excluding residential mortgage loans)		–	–	–	–	5,799	–	24,226	134,923	–	–	164,949
17 Past due loans (three months or more) (residential mortgage loans)		–	–	–	–	–	–	68	–	–	–	68
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		6,150,187	96,398	1,079,014	218,021	146,527	2,685,319	1,479,724	134,923	–	–	11,990,116

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, 2022										
Item No.	Asset classes	a	b	c	d	e	f	g	h	i	j	k
		CR exposure amounts (post-CCF and CRM)										
	Risk weight	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).

■ Credit Risk Mitigation (CRM) Techniques

Credit Risk Mitigation Techniques (CR3)

(Millions of yen)

CR3: CRM techniques		As of September 30, 2023				
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	69,496,771	30,763,703	13,734,341	11,054,680	—
2	Securities (of which: Debt securities)	30,798,255	316,589	113,800	13,098	—
3	Other on-balance sheet assets (of which: debt-based assets)	87,358,996	373,144	12,886	316,910	—
4	Total (1+2+3)	187,654,024	31,453,438	13,861,028	11,384,688	—
5	Of which: defaulted	934,261	212,424	79,043	42,132	—

(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	—

■ 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, 2023					
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	3,406,851	4,328,894			7,735,745	1,736,111
2	Expected exposure method (IMM)			—	—	—	—
3	Simple approach for CRM					—	—
4	Comprehensive approach for CRM					9,521,003	904,043
5	Exposure fluctuation estimation model					—	—
6	Total						2,640,155

(Millions of yen)

CCR1: Amount of CCR exposure by approach		As of September 30, 2022					
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	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

2. CVA Capital Charge (CCR2)

(Millions of yen)

CCR2: CVA risk capital charge		As of September 30, 2023		As of September 30, 2022	
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	7,141,923	2,716,425	8,234,943	3,105,198
5	Total subject to the CVA capital charge	7,141,923	2,716,425	8,234,943	3,105,198

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, 2023								
Item No.	Regulatory portfolio Risk weight	a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (post-CRM)								
		0%	10%	20%	50%	75%	100%	150%	Others	Total
1	Government of Japan and BOJ	227,612	—	—	—	—	—	—	—	227,612
2	Foreign central governments and foreign central banks	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—
4	Local governments of Japan	5,416	—	—	—	—	—	—	—	5,416
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	—	—	565,749	261	—	—	—	—	566,010
11	Corporates	—	—	—	—	—	536,300	—	—	536,300
12	SMEs and retail	—	—	—	—	85,790	—	—	—	85,790
13	Other than the above	—	—	—	—	—	71,861	—	—	71,861
14	Total	233,029	—	565,749	261	85,790	608,161	—	—	1,492,992

(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

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, 2023						
		a	b	c	d	e	f	g
Item No.	PD scale	EAD post-CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA	RWA density (%)
Sovereign exposures (AIRB approach)								
1	0.00 to <0.15	1,247,227	0.01	0.6	13.68	1.3	7,937	0.63
2	0.15 to <0.25	10,410	0.16	0.0	1.05	2.3	91	0.87
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	6,063	0.71	0.0	1.00	2.6	144	2.37
5	0.75 to <2.50	3,667	1.00	0.0	35.00	4.8	3,479	94.86
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	1,267,368	0.02	0.6	13.58	1.4	11,652	0.91
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	8,334,448	0.04	26.3	19.56	1.6	791,546	9.49
2	0.15 to <0.25	173,319	0.16	0.5	15.91	1.3	28,922	16.68
3	0.25 to <0.50	1,658	0.38	0.0	31.39	2.0	746	45.03
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	60,275	1.69	0.4	7.50	0.5	12,593	20.89
6	2.50 to <10.00	1,765	4.16	0.0	30.00	1.1	1,774	100.52
7	10.00 to <100.00	—	—	0.0	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	8,571,468	0.06	27.4	19.41	1.6	835,583	9.74
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, 2023						
		a	b	c	d	e	f	g
Item No.	PD scale	EAD post-CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA	RWA density (%)
Corporate exposures (AIRB approach)								
1	0.00 to <0.15	4,034,589	0.05	50.9	18.84	1.6	375,811	9.31
2	0.15 to <0.25	1,065,293	0.16	26.4	24.40	2.2	257,287	24.15
3	0.25 to <0.50	130,936	0.34	4.0	28.12	3.0	59,901	45.74
4	0.50 to <0.75	2,365	0.71	0.6	35.00	3.5	1,906	80.58
5	0.75 to <2.50	326,113	1.62	3.1	25.00	1.2	186,000	57.03
6	2.50 to <10.00	9,804	8.27	0.9	34.84	2.1	13,291	135.57
7	10.00 to <100.00	519	19.90	0.0	31.60	2.1	841	161.90
8	100.00 (Default)	54	100.00	0.0	51.26	2.4	18	34.56
9	Subtotal	5,569,675	0.18	86.1	20.52	1.7	895,059	16.07
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	10,858	0.07	1.7	33.84	3.4	2,436	22.43
2	0.15 to <0.25	23,903	0.19	5.5	33.49	3.6	8,841	36.98
3	0.25 to <0.50	7,885	0.46	1.7	33.93	3.4	4,263	54.06
4	0.50 to <0.75	3,007	0.71	0.6	35.00	2.9	1,844	61.32
5	0.75 to <2.50	2,704	1.81	2.2	34.85	2.9	2,003	74.07
6	2.50 to <10.00	187	8.71	0.1	35.02	3.3	235	125.67
7	10.00 to <100.00	108	24.88	0.0	35.00	4.1	184	169.82
8	100.00 (Default)	1	100.00	0.0	47.22	1.0	0	13.63
9	Subtotal	48,659	0.42	12.0	33.82	3.4	19,809	40.71
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, 2023						
		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	102,403	0.11	0.4	14.58	4.8	18,312	17.88
2	0.15 to <0.25	50,280	0.16	0.3	14.51	4.5	9,279	18.45
3	0.25 to <0.50	104,046	0.36	2.0	18.49	4.6	34,504	33.16
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	40,634	1.13	0.2	14.25	4.1	14,782	36.37
6	2.50 to <10.00	6,166	4.16	0.0	40.59	4.9	9,525	154.47
7	10.00 to <100.00	2,547	14.95	0.0	40.57	4.8	5,624	220.75
8	100.00 (Default)	504	100.00	0.0	54.77	5.0	235	46.63
9	Subtotal	306,583	0.71	3.1	16.66	4.6	92,264	30.09
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)		15,763,755	0.11	129.3	19.32	1.7	1,854,370	11.76

(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

5. Composition of Collateral for CCR Exposure (CCR5)

(Millions of yen)

CCR5: Composition of collateral for CCR exposure		As of September 30, 2023					
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)	10,431	380,270	—	349,937	7,604,033	9,746,356
2	Cash (other currencies)	1	832,805	—	625,997	8,074,125	3,610,256
3	Domestic sovereign debt	259	45,006	—	57,970	6,255,714	7,260,741
4	Other sovereign debt	—	188,638	—	149,653	4,596,933	6,982,757
5	Government agency debt	—	—	—	—	60,850	13,240
6	Corporate bonds	—	—	—	—	316,670	1,070,349
7	Equity securities	6,997	—	—	—	2,257,839	734,358
8	Other collateral	—	—	—	—	—	—
9	Total	17,689	1,446,720	—	1,183,558	29,166,166	29,418,061

(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

6. Credit Derivative Transaction Exposures (CCR6)

(Millions of yen)

CCR6: Credit derivative transaction exposures			As of September 30, 2023		As of September 30, 2022	
Item No.			a	b	a	b
			Protection bought	Protection sold	Protection bought	Protection sold
Notionals						
1	Single-name credit default swaps		439,345	646,454	482,359	633,694
2	Index credit default swaps		1,092,873	712,410	1,018,587	728,643
3	Total return swaps		—	—	—	—
4	Credit options		104,706	—	115,848	—
5	Other credit derivatives		—	—	—	—
6	Total notionals		1,636,924	1,358,865	1,616,794	1,362,338
Fair values						
7	Positive fair value (asset)		2,752	16,212	291,113	38,868
8	Negative fair value (liability)		19,345	5,390	56,891	280,798

7. Exposures to Central Counterparties (CCR8)

(Millions of yen)

CCR8: Exposures to central counterparties (CCP)		As of September 30, 2023		As of September 30, 2022	
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)		205,013		180,578
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	5,546,299	110,930	4,654,708	93,106
3	(i) OTC derivatives	4,630,692	92,613	4,060,631	81,212
4	(ii) Exchange-traded derivatives	841,080	16,826	557,545	11,163
5	(iii) SFTs	74,526	1,490	36,532	730
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	—		2	
8	Non-segregated initial margin	419,676	8,393	300,219	6,004
9	Pre-funded default fund contributions	231,756	85,688	223,565	81,467
10	Unfunded default fund contributions	—	—	—	—
11	Exposures to non-QCCPs (total)		186,462		28,694
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	799,831	186,462	35,799	28,694
13	(i) OTC derivatives	728,039	171,620	24,421	24,421
14	(ii) Exchange-traded derivatives	71,791	14,841	11,378	4,273
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
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, 2023								
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)	425,592	—	425,592	965,728	—	965,728	1,492,898	—	1,492,898
	- of which									
2	Residential mortgage	425,592	—	425,592	9,178	—	9,178	380,814	—	380,814
3	Credit card	—	—	—	40,000	—	40,000	256,118	—	256,118
4	Other retail exposures	—	—	—	916,549	—	916,549	855,965	—	855,965
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total)	312,342	4	312,346	878,325	—	878,325	2,480,856	—	2,480,856
	- of which									
7	Loans to corporates	312,342	4	312,346	—	—	—	2,183,710	—	2,183,710
8	Commercial mortgage	—	—	—	—	—	—	1,135	—	1,135
9	Lease and receivables	—	—	—	719,935	—	719,935	204,649	—	204,649
10	Other wholesale	—	—	—	158,389	—	158,389	91,360	—	91,360
11	Re-securitisation	—	—	—	—	—	—	—	—	—

(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	—	—	—	—	—	—	—	—	—

2. Securitisation Exposures in the Trading Book (SEC2)

(Millions of yen)

SEC2: Securitisation exposures in the trading book		As of September 30, 2023								
Item No.	Type of underlying asset	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal
1	Retail (total)	—	—	—	—	—	—	22,787	—	22,787
	- of which									
2	Residential mortgage	—	—	—	—	—	—	10,032	—	10,032
3	Credit card	—	—	—	—	—	—	9,078	—	9,078
4	Other retail exposures	—	—	—	—	—	—	3,676	—	3,676
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total)	—	—	—	—	—	—	28,685	—	28,685
	- of which									
7	Loans to corporates	—	—	—	—	—	—	28,685	—	28,685
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, 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	—	—	—	—	—	—	—	—	—

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, 2023							
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	2,071,256	2,071,256	2,071,256	969,188	1,102,067	—	—	—
2	>20% to 50% RW	226,813	226,813	226,813	150,441	76,372	—	—	—
3	>50% to 100% RW	207,318	207,318	207,318	200,687	6,630	—	—	—
4	>100% to <1250% RW	76,117	76,117	76,117	71,002	5,114	—	—	—
5	1250% RW	487	482	482	—	482	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA or IAA	2,460,567	2,460,563	2,460,563	1,345,047	1,115,516	—	—	—
7	SEC-ERBA	112,246	112,246	112,246	37,095	75,151	—	—	—
8	SEC-SA	9,178	9,178	9,178	9,178	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA or IAA	637,353	637,300	637,300	447,041	190,259	—	—	—
11	SEC-ERBA	27,128	27,128	27,128	8,450	18,678	—	—	—
12	SEC-SA	3,074	3,074	3,074	3,074	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA or IAA	50,988	50,984	50,984	35,763	15,220	—	—	—
15	SEC-ERBA	2,170	2,170	2,170	676	1,494	—	—	—
16	SEC-SA	245	245	245	245	—	—	—	—
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, 2023						
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	4	4	—	4	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA or IAA	4	4	—	4	—	—	—
7	SEC-ERBA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA or IAA	52	52	—	52	—	—	—
11	SEC-ERBA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)								
14	SEC-IRBA or IAA	4	4	—	4	—	—	—
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, 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	—	—	—	—	—	—	—

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, 2023							
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	3,811,338	3,811,338	3,811,338	1,472,864	2,338,473	—	—	—
2	>20% to 50% RW	83,691	83,691	83,691	8,901	74,790	—	—	—
3	>50% to 100% RW	57,968	57,968	57,968	10,419	47,548	—	—	—
4	>100% to <1250% RW	19,621	19,621	19,621	712	18,909	—	—	—
5	1250% RW	1,135	1,135	1,135	—	1,135	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA or IAA	3,262,476	3,262,476	3,262,476	1,083,158	2,179,318	—	—	—
7	SEC-ERBA	710,142	710,142	710,142	409,739	300,402	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—
9	1250% RW	1,135	1,135	1,135	—	1,135	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA or IAA	448,817	448,817	448,817	123,909	324,908	—	—	—
11	SEC-ERBA	196,947	196,947	196,947	79,469	117,478	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—
13	1250% RW	14,195	14,195	14,195	—	14,195	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA or IAA	35,905	35,905	35,905	9,912	25,992	—	—	—
15	SEC-ERBA	15,755	15,755	15,755	6,357	9,398	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—
17	1250% RW	1,135	1,135	1,135	—	1,135	—	—	—

(Millions of yen)

SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (2/2)		As of September 30, 2023						
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, 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	—	—	—	—	—	—	—

■ Market Risk

1. Market Risk under standardised approach (MR1)

(Millions of yen)

MR1: Market risk under standardised approach		As of September 30, 2023	As of September 30, 2022
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)	1,026,405	554,676
2	Equity risk (general and specific)	326,210	140,386
3	Foreign exchange risk	54,406	80,013
4	Commodity risk	0	89
	Options		
5	Simplified approach	—	—
6	Delta-plus method	103,461	100,960
7	Scenario approach	—	—
8	Specific risk related to securitisation exposures	37,534	21,542
9	Total	1,548,018	897,668

2. IMA values for trading portfolios (MR3)

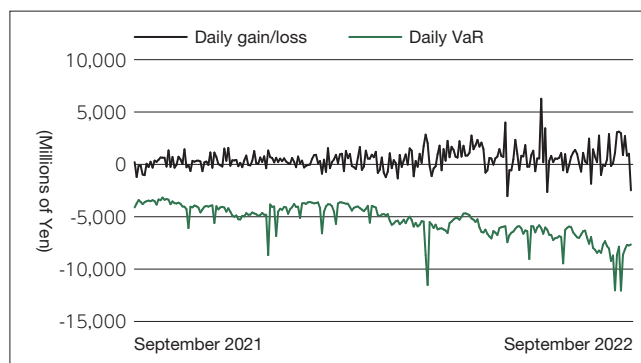
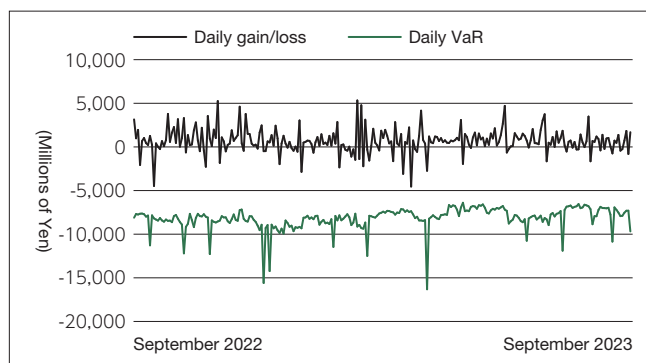
(Millions of yen)

MR3: IMA values for trading portfolios		First half of fiscal 2023	First half of fiscal 2022
Item No.			
	VaR (holding period of 10 business days, one-sided confidence level of 99%)		
1	Maximum value	30,741	29,280
2	Average value	23,869	20,199
3	Minimum value	20,329	14,784
4	Period end	30,741	24,300
	Stressed VaR (holding period of 10 business days, one-sided confidence level of 99%)		
5	Maximum value	50,298	85,369
6	Average value	35,996	49,243
7	Minimum value	26,196	35,967
8	Period end	46,425	64,855
	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 2023 and fiscal 2022 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, 2023	As of September 30, 2022	As of September 30, 2023	As of September 30, 2022		
1	Parallel up	585,249	115,034	(440,565)	(346,364)		
2	Parallel down	27,524	4,522	596,148	544,940		
3	Steeper	69,332	99,886				
4	Flattener	131,076	43,341				
5	Short rate up	307,041	74,301				
6	Short rate down	23,110	54,122				
7	Maximum	585,249	115,034	596,148	544,940		
8	Tier 1 capital	e		f			
		As of September 30, 2023		As of September 30, 2022			
		12,470,631		11,415,443			

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, 2023	As of Sep. 30, 2022		
(Assets)				
Cash and due from banks	77,411,258	70,792,739		
Call loans and bills bought	6,088,010	6,966,151		
Receivables under resale agreements	7,753,303	4,939,894		
Receivables under securities borrowing transactions	6,031,785	5,164,745		
Monetary claims bought	5,427,975	5,750,967		
Trading assets	11,127,530	9,457,976		7-a
Money held in trust	13,149	9,698		
Securities	40,431,009	32,550,380		3-b,7-b
Loans and bills discounted	102,448,793	100,873,464		7-c
Foreign exchanges	2,238,431	2,867,296		
Lease receivables and investment assets	257,744	232,348		
Other assets	17,311,905	15,309,545		7-d
Tangible fixed assets	1,551,296	1,545,628		
Intangible fixed assets	939,136	927,683		3-a
Net defined benefit asset	725,072	642,198		4
Deferred tax assets	88,703	94,666		5-a
Customers' liabilities for acceptances and guarantees	14,605,432	14,425,845		
Reserve for possible loan losses	(725,472)	(802,454)		
Total assets	293,725,065	271,748,777		
(Liabilities)				
Deposits	162,448,935	157,082,471		
Negotiable certificates of deposit	13,772,058	14,513,066		
Call money and bills sold	2,161,557	1,157,518		
Payables under repurchase agreements	22,665,537	16,409,654		
Payables under securities lending transactions	1,393,357	1,155,189		
Commercial paper	2,093,812	2,161,263		
Trading liabilities	10,476,369	8,630,950		7-e
Borrowed money	14,370,861	11,977,900		9-a
Foreign exchanges	2,277,501	1,576,112		
Short-term bonds	708,500	317,000		
Bonds	12,340,347	10,595,969		9-b
Due to trust account	2,111,631	2,354,852		
Other liabilities	17,827,867	16,251,302		7-f
Reserve for employee bonuses	69,112	57,076		
Net defined benefit liability	36,041	36,224		
Reserve for executive retirement benefits	954	995		
Reserve for point service program	31,763	27,227		
Reserve for reimbursement of deposits	8,574	2,846		
Reserve for losses on interest repayment	112,267	117,817		
Reserves under the special laws	4,259	3,902		
Deferred tax liabilities	359,286	103,612		5-b
Deferred tax liabilities for land revaluation	27,945	29,132		5-c
Acceptances and guarantees	14,605,432	14,425,845		
Total liabilities	279,903,979	258,987,935		
(Net assets)				
Capital stock	2,344,038	2,342,537		1-a
Capital surplus	685,660	694,052		1-b
Retained earnings	7,586,692	7,297,926		1-c
Treasury stock	(17,721)	(13,116)		1-d
Total stockholders' equity	10,598,670	10,321,399		
Net unrealized gains or losses on other securities	1,505,869	960,324		
Net deferred gains or losses on hedges	61,996	42,636		
Land revaluation excess	35,041	36,307		
Foreign currency translation adjustments	1,369,518	1,179,188		
Accumulated remeasurements of defined benefit plans	123,588	112,919		
Total accumulated other comprehensive income	3,096,013	2,331,376	(a)	
Stock acquisition rights	1,002	1,201		2,8-a
Non-controlling interests	125,400	106,864		8-b
Total net assets	13,821,086	12,760,842		
Total liabilities and net assets	293,725,065	271,748,777		

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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Capital stock	2,344,038	2,342,537		1-a
Capital surplus	685,660	694,052		1-b
Retained earnings	7,586,692	7,297,926		1-c
Treasury stock	(17,721)	(13,116)		1-d
Total stockholders' equity	10,598,670	10,321,399		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	10,598,670	10,321,399	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,029,699	3,036,589		1a
of which: retained earnings	7,586,692	7,297,926		2
of which: treasury stock (-)	17,721	13,116		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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Stock acquisition rights	1,002	1,201		2
of which: Stock acquisition rights issued by bank holding company	1,002	1,201		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Stock acquisition rights to common shares	1,002	1,201		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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Intangible fixed assets	939,136	927,683		3-a
Securities	40,431,009	32,550,380		3-b
of which: goodwill attributable to equity-method investees	166,026	141,857		

Income taxes related to above	196,423	179,075	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Goodwill (including those equivalent)	447,778	461,929		8
Other intangibles other than goodwill and mortgage servicing rights	460,960	428,536	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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Net defined benefit asset	725,072	642,198		4

Income taxes related to above	221,842	196,439	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Net defined benefit asset	503,230	445,758		15

5. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Deferred tax assets	88,703	94,666		5-a
Deferred tax liabilities	359,286	103,612		5-b
Deferred tax liabilities for land revaluation	27,945	29,132		5-c

Tax effects on intangible fixed assets	196,423	179,075	
Tax effects on net defined benefit asset	221,842	196,439	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,777	10,745	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)	143,837	355,424	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)	143,837	355,424		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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Net deferred gains or losses on hedges	61,996	42,636		6

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(37,697)	42,471	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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Trading assets	11,127,530	9,457,976	Including trading account securities and derivatives for trading assets	7-a
Securities	40,431,009	32,550,380		7-b
Loans and bills discounted	102,448,793	100,873,464	Including subordinated loans	7-c
Other assets	17,311,905	15,309,545	Including derivatives	7-d
Trading liabilities	10,476,369	8,630,950	Including trading account securities sold and derivatives for trading liabilities	7-e
Other liabilities	17,827,867	16,251,302	Including derivatives	7-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Investments in own capital instruments	13,692	1,478		
Common Equity Tier 1 capital	13,520	1,478		16
Additional Tier 1 capital	—	—		37
Tier 2 capital	172	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)	1,768,628	1,206,475		
Common Equity Tier 1 capital	429,183	90,385		18
Additional Tier 1 capital	45,639	1,077		39
Tier 2 capital and other TLAC liabilities	90,870	17,891		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	1,202,935	1,097,120		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)	1,449,351	1,356,041		
Amount exceeding the 10% threshold on specified items	161,481	198,990		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	82,978	25,525		40
Tier 2 capital and other TLAC liabilities	44,874	43,443		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	1,160,016	1,088,082		73

8. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Stock acquisition rights	1,002	1,201		8-a
Non-controlling interests	125,400	106,864		8-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Amount allowed in group CET1	1,364	1,386	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	33,261	25,216	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	6,715	5,514	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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Borrowed money	14,370,861	11,977,900		9-a
Bonds	12,340,347	10,595,969		9-b
Total	26,711,209	22,573,869		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	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	1,127,301	735,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	883,148	756,452		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, 2023	As of September 30, 2022
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	188,189,337	179,083,941
1a	1	Total assets reported in the consolidated balance sheet	231,541,400	217,745,727
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) (-)	43,352,062	38,661,786
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	2,158,257	1,690,116
3		Total on-balance sheet exposures (a)	186,031,080	177,393,824
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.	7,358,337	7,246,577
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.	6,436,247	6,346,989
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	1,349,823	1,284,007
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) (-)	214,415	326,368
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	1,399,704	1,362,338
10		The amount of deductions from effective notional amount of written credit derivatives (-)	1,169,712	1,211,340
11	4	Total exposures related to derivative transactions (b)	15,159,985	14,702,204
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	13,785,089	10,104,640
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	958,713	571,283
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	14,743,802	10,675,923
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	89,122,699	83,340,338
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	52,370,230	49,874,941
19	6	Total exposures related to off-balance sheet transactions (d)	36,752,468	33,465,397
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	12,470,631	11,415,443
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	252,687,336	236,237,350
22		Leverage ratio on a consolidated basis ((e)/(f))	4.93%	4.83%
		Minimum leverage ratio requirement	3.00%	3.00%
		Applicable leverage buffer requirement	0.50%	0.50%
Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6)				
		Total exposures (f)	252,687,336	236,237,350
		The amount of deposits with the Bank of Japan	62,183,665	54,003,050
		Total exposures (including deposits with the Bank of Japan) (f)	314,871,002	290,240,400
		Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f))	3.96%	3.93%

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, 2023				
	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
Australia	1.00%	971,514		
France	0.50%	497,044		
Germany	0.75%	638,247		
Hong Kong	1.00%	1,550,120		
Luxembourg	0.50%	534,701		
Netherlands	1.00%	504,485		
Sweden	2.00%	38,429		
U.K.	2.00%	3,087,355		
Subtotal		7,821,895		
Total		62,009,343	0.16%	102,722

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, 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.

TLAC information

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

(Millions of yen, except percentages)

Basel III Template No.	Items		a	b
			As of September 30, 2023	As of September 30, 2022
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)	11,438,686	10,681,830
2	Additional Tier 1 capital (AT1) before TLAC adjustments	(B)	1,031,944	733,613
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	(C)	—	—
4	Other adjustments	(D)	33,261	25,216
5	AT1 instruments eligible under the TLAC framework ((B)-(C)-(D))	(E)	998,683	708,396
6	Tier 2 capital (T2) before TLAC adjustments	(F)	842,206	778,095
7	Amortised portion of T2 instruments where remaining maturity > 1 year	(G)	(152,154)	(327,666)
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(H)	—	—
9	Other adjustments	(I)	6,715	5,514
10	T2 instruments eligible under the TLAC framework ((F)-(G)-(H)-(I))	(J)	987,645	1,100,247
11	TLAC arising from regulatory capital ((A)+(E)+(J))	(K)	13,425,015	12,490,474
Non-regulatory capital elements of TLAC (3)				
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	(L)	8,236,014	6,600,184
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)	2,871,434	2,728,998
17	TLAC arising from non-regulatory capital instruments before adjustments ((L)+(M))	(N)	11,107,449	9,329,182
Non-regulatory capital elements of TLAC: adjustments (4)				
18	TLAC before deductions ((K)+(N))	(O)	24,532,465	21,819,657
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)	196	—
21	Other adjustments to TLAC	(R)	—	—
22	TLAC after deductions ((O)-(P)-(Q)-(R))	(S)	24,532,268	21,819,657
Risk-weighted assets and leverage exposure measure for TLAC purposes (5)				
23	Total risk-weighted assets (RWA)	(T)	82,040,996	77,971,394
24	Total exposures	(U)	252,687,336	236,237,350
TLAC ratios and buffers (6)				
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((S)/(T))		29.90%	27.98%
25a	TLAC (as a percentage of RWA)		26.24%	24.45%
26	TLAC (as a percentage of total exposures) ((S)/(U))		9.70%	9.23%
27	CET1 available after meeting the minimum capital requirements		8.22%	7.63%
28	CET1 specific buffer requirement		3.66%	3.53%
29	of which: capital conservation buffer requirement		2.50%	2.50%
30	of which: countercyclical buffer requirement		0.16%	0.03%
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)	252,687,336	236,237,350
	The amount of deposits with the Bank of Japan		62,183,665	54,003,050
	Total exposures (including deposits with the Bank of Japan)	(U)	314,871,002	290,240,400
	TLAC (as a percentage of total exposures) (including deposits with the Bank of Japan) ((S)/(U))		7.79%	7.51%

■ 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, 2023									
		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	—	1,628,000	—	1,353,421	—	8,891,615	—	15,418,587	
4	Subset of row 3 that are excluded liabilities (B)	—	—	—	—	—	—	—	—	—	
5	Total capital and liabilities less excluded liabilities ((A)-(B))	3,545,551	—	1,628,000	—	1,353,421	—	8,891,615	—	15,418,587	
6	Subset of row 5 that are eligible as TLAC	3,545,551	—	1,628,000	—	991,656	—	7,986,191	—	14,151,398	
7	1 year ≤ residual maturity < 2 years	—	—	—	—	63,000	—	699,951	—	762,951	
8	2 years ≤ residual maturity < 5 years	—	—	—	—	361,000	—	4,166,044	—	4,527,044	
9	5 years ≤ residual maturity < 10 years	—	—	—	—	290,933	—	2,482,747	—	2,773,680	
10	10 years ≤ residual maturity (excluding perpetual securities)	—	—	—	—	276,723	—	637,447	—	914,170	
11	Perpetual securities	3,545,551	—	1,628,000	—	—	—	—	—	5,173,551	

SMBC Nikko Securities Inc.

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2023							
		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)	717,714	—	—	—	—	—	717,714	
4	Subset of row 3 that are excluded liabilities (B)	—	—	—	—	—	—	—	
5	Total capital and liabilities less excluded liabilities ((A)-(B))	717,714	—	—	—	—	—	717,714	
6	Subset of row 5 that are eligible as TLAC	717,714	—	—	—	—	—	717,714	
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	717,714	—	—	—	—	—	717,714	

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	

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

■ TLAC3: Creditor ranking of external TLAC, etc.

Sumitomo Mitsui Financial Group, Inc.

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2023				
		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)	3,909,552	1,128,000	1,353,421	9,242,061	15,633,034
3	Subset of row 2 that are excluded liabilities *2 (B)	—	—	—	83,566	83,566
4	Total capital and liabilities less excluded liabilities ((A)-(B))	3,909,552	1,128,000	1,353,421	9,158,494	15,549,467
5	Subset of row 4 that are eligible as TLAC	3,909,552	1,128,000	991,656	8,253,069	14,282,278
6	1 year ≤ residual maturity < 2 years	—	—	63,000	700,967	763,967
7	2 years ≤ residual maturity < 5 years	—	—	361,000	4,361,149	4,722,149
8	5 years ≤ residual maturity < 10 years	—	—	290,933	2,548,109	2,839,042
9	10 years ≤ residual maturity (excluding perpetual securities)	—	—	276,723	642,844	919,567
10	Perpetual securities	3,909,552	1,128,000	—	—	5,037,552

*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, 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

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 2023/7/1 To 2023/9/30)		Prior Quarter (From 2023/4/1 To 2023/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	85,233,221		83,567,395	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	62,644,923	4,870,687	61,588,069	4,805,809
3	of which, Stable deposits	19,953,868	600,957	19,366,400	583,011
4	of which, Less stable deposits	42,691,055	4,269,729	42,221,669	4,222,798
5	Cash outflows related to unsecured wholesale funding	93,516,663	46,936,784	94,349,500	47,127,009
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	86,713,002	40,133,122	87,620,020	40,397,528
8	of which, Debt securities	6,803,661	6,803,661	6,729,480	6,729,480
9	Cash outflows related to secured funding, etc.	518,232		424,599	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	38,171,940	13,889,856	35,929,555	12,883,208
11	of which, Cash outflows related to derivative transactions, etc.	2,313,266	2,313,266	2,243,598	2,243,598
12	of which, Cash outflows related to funding programs	411,119	411,119	407,430	407,430
13	of which, Cash outflows related to credit and liquidity facilities	35,447,554	11,165,470	33,278,526	10,232,179
14	Cash outflows related to contractual funding obligations, etc.	12,052,774	8,589,140	11,990,304	9,181,899
15	Cash outflows related to contingencies	86,128,712	2,419,817	85,298,927	2,008,695
16	Total cash outflows	77,224,519		76,431,221	
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	9,813,224	990,324	7,999,307	729,062
18	Cash inflows related to collection of loans, etc.	14,472,541	9,639,027	13,650,863	9,181,144
19	Other cash inflows	5,165,362	3,017,774	5,300,081	2,909,928
20	Total cash inflows	29,451,128	13,647,126	26,950,252	12,820,135
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	85,233,221		83,567,395	
22	Net cash outflows	63,577,392		63,611,086	
23	Consolidated liquidity coverage ratio (LCR)	134.0%		131.3%	
24	The number of data used to calculate the average value	62		62	

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 2023/7/1 To 2023/9/30)	Prior Quarter (From 2023/4/1 To 2023/6/30)
1	Cash and due from banks	77,041,294	76,514,119
2	Securities	8,191,927	7,053,276
3	of which, government bonds, etc.	4,943,695	3,936,322
4	of which, municipal bonds, etc.	165,044	181,162
5	of which, other bonds	909,969	903,968
6	of which, stocks	2,173,217	2,031,822
7	Total high-quality liquid assets (HQLA)	85,233,221	83,567,395

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 (September 30, 2023)					Prior Quarter (June 30, 2023)				
		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:	13,737,027	0	310,951	2,025,803	15,918,306	13,348,169	0	213,475	1,940,926	15,395,833
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	13,737,027	0	0	1,873,648	15,610,675	13,348,169	0	0	1,730,996	15,079,166
3	Other capital instruments that are not included in the above category	0	0	310,951	152,154	307,630	0	0	213,475	209,929	316,667
4	Funding from retail and small business customers; of which:	62,870,370	0	0	109,006	57,695,841	62,817,972	0	0	26,721	57,583,027
5	Stable deposits	20,070,026	0	0	0	19,066,525	20,402,627	0	0	0	19,382,495
6	Less stable deposits	42,800,344	0	0	109,006	38,629,316	42,415,345	0	0	26,721	38,200,532
7	Wholesale funding; of which:	68,259,565	70,983,142	5,978,083	22,131,375	63,543,422	68,447,293	65,517,629	6,868,690	21,631,125	62,586,634
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,259,565	70,983,142	5,978,083	22,131,375	63,543,422	68,447,293	65,517,629	6,868,690	21,631,125	62,586,634
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,255,340	14,136,482	0	739,649	84,059	1,022,345	13,107,381	0	885,601	80,212
12	Derivative liabilities				468,441					684,660	
13	All other liabilities and equity not included in the above categories	1,255,340	14,136,482	0	271,208	84,059	1,022,345	13,107,381	0	200,940	80,212
14	Total available stable funding					137,241,629					135,645,708
Required stable funding (RSF) items (2)											
15	HQLA					3,819,777					3,647,960
16	Deposits held at financial institutions for operational purposes	403,126	27,551	0	0	215,338	466,226	26,017	0	0	246,122
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,642,842	43,501,642	8,977,456	75,086,875	83,275,536	1,621,526	43,339,292	10,603,886	73,177,850	81,835,021
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	8,576,777	0	12,347	187,728	0	9,469,743	24,304	20,904	178,258
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	254,909	8,375,597	2,344,071	12,409,061	14,975,155	270,515	8,915,618	2,383,380	11,976,105	14,632,111
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	923,811	24,960,086	5,671,989	48,426,151	55,625,783	898,430	23,584,834	7,161,124	46,981,118	54,652,105
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	246	4,408,237	321,627	1,043,332	1,680,578	840	3,779,844	392,942	1,104,852	1,658,082
22	Residential mortgages; of which:	0	291,688	290,519	10,662,634	8,029,815	0	293,007	289,729	10,634,462	8,010,059
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	159,942	159,600	6,622,637	4,464,485	0	159,546	159,166	6,603,011	4,451,313
24	Securities that are not in default and do not qualify as HQLA and other similar assets	464,122	1,297,492	670,875	3,576,681	4,457,053	452,579	1,076,088	745,348	3,565,259	4,362,487
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,869,345	1,753,925	89,080	17,186,452	22,214,307	4,124,810	1,834,288	94,890	16,096,529	20,655,225
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)				936,462	795,993				909,983	773,485
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				320,877	320,877				311,806	311,806
31	All other assets not included in the above categories	4,869,345	1,753,925	89,080	15,929,112	21,097,436	4,124,810	1,834,288	94,890	14,874,740	19,569,933
32	Off-balance sheet items				124,784,860	2,680,998				120,932,412	2,563,438
33	Total required stable funding					112,205,958					108,947,766
34	Consolidated net stable funding ratio (NSFR)					122.3%					124.5%

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, 2023	As of September 30, 2022	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	7,727,139	7,446,400	
1a	of which: capital and capital surplus	3,538,757	3,526,681	
2	of which: retained earnings	4,659,806	4,314,113	
1c	of which: treasury stock (–)	–	–	
26	of which: national specific regulatory adjustments (earnings to be distributed) (–)	471,424	394,394	
	of which: other than the above	–	–	
1b	Stock acquisition rights to common shares	–	–	
3	Accumulated other comprehensive income and other disclosed reserves	2,364,287	1,771,285	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,365	1,387	
6	Common Equity Tier 1 capital: instruments and reserves (A)	10,092,791	9,219,073	
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)	275,264	242,597	
8	of which: goodwill (including those equivalent)	8,250	5,386	
9	of which: other intangibles other than goodwill and mortgage servicing rights	267,014	237,210	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	–	1,786	
11	Net deferred gains or losses on hedges	(43,461)	33,740	
12	Shortfall of eligible provisions to expected losses	–	–	
13	Securitisation gain on sale	51,223	54,146	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	33,657	53,297	
15	Net defined benefit asset	498,789	440,541	
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)	815,474	826,109	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	9,277,317	8,392,964	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2023	As of September 30, 2022	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	1,628,000	1,235,000
		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)		28,545	18,929
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)		1,656,545	1,253,929
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)		82,978	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)		82,978	25,525
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)		1,573,566	1,228,403
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		10,850,884	9,621,367
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		884,827	757,323
	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)		5,606	4,034
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions		—	—
47	of which: instruments issued by banks and their special purpose vehicles		—	—
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		75,498	45,687
50a	of which: general reserve for possible loan losses		21,042	14,739
50b	of which: eligible provisions		54,456	30,947
51	Tier 2 capital: instruments and provisions (H)		965,932	807,045

(Millions of yen, except percentages)

Basel III Template No.	Items		a	b	c
			As of September 30, 2023	As of September 30, 2022	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)		44,874	43,443	
57	Tier 2 capital: regulatory adjustments	(I)	44,874	43,443	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	921,058	763,602	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G)+(J))	(K)	11,771,942	10,384,970	
Risk weighted assets (6)					
60	Total risk-weighted assets (RWA)	(L)	76,039,182	72,286,492	
Capital ratios (consolidated) (7)					
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))		12.20%	11.61%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))		14.27%	13.31%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))		15.48%	14.36%	
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)		750,611	549,093	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		747,055	649,706	
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)		41,105	195,687	
Provisions included in Tier 2 capital: instruments and provisions (9)					
76	Provisions (general reserve for possible loan losses)		21,042	14,739	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		34,163	28,908	
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”)		54,456	30,947	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		324,256	306,652	
Capital instruments subject to transitional arrangements (10)					
82	Current cap on AT1 instruments subject to transitional arrangements		—	—	
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		—	—	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)		—	—	

(Millions of yen)

Items	As of September 30, 2023	As of September 30, 2022
Required capital ((L) × 8%)	6,083,134	5,782,919

■ 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, 2023	As of Sep. 30, 2022		
(Assets)				
Cash and due from banks	75,213,143	68,690,146		
Call loans and bills bought	6,528,010	8,216,151		
Receivables under resale agreements	5,377,037	3,343,077		
Receivables under securities borrowing transactions	2,285,705	1,899,378		
Monetary claims bought	5,420,468	5,745,444		
Trading assets	6,191,210	5,575,675		6-a
Money held in trust	0	0		
Securities	39,094,002	31,364,451		2-b,6-b
Loans and bills discounted	103,516,130	102,433,214		6-c
Foreign exchanges	2,238,431	2,859,785		
Lease receivables and investment assets	257,744	232,348		
Other assets	12,531,124	11,507,036		6-d
Tangible fixed assets	1,392,778	1,387,525		
Intangible fixed assets	378,191	334,741		2-a
Net defined benefit asset	718,671	634,678		3
Deferred tax assets	69,426	79,295		4-a
Customers' liabilities for acceptances and guarantees	13,142,058	13,042,373		
Reserve for possible loan losses	(561,970)	(655,677)		
Total assets	273,792,166	256,689,648		
(Liabilities)				
Deposits	162,776,285	157,424,275		
Negotiable certificates of deposit	14,144,020	14,889,617		
Call money and bills sold	849,557	912,518		
Payables under repurchase agreements	19,602,826	14,119,108		
Payables under securities lending transactions	297,467	287,228		
Commercial paper	2,084,065	2,140,976		
Trading liabilities	5,435,811	5,040,546		6-e
Borrowed money	24,701,919	20,657,961		8-a
Foreign exchanges	2,278,201	1,627,801		
Bonds	563,833	910,907		8-b
Due to trust account	2,111,631	2,354,852		
Other liabilities	14,627,472	13,268,385		6-f
Reserve for employee bonuses	38,220	32,428		
Net defined benefit liability	6,977	6,358		
Reserve for executive retirement benefits	545	504		
Reserve for point service program	1,417	907		
Reserve for reimbursement of deposits	8,574	2,846		
Deferred tax liabilities	367,721	176,163		4-b
Deferred tax liabilities for land revaluation	27,945	29,132		4-c
Acceptances and guarantees	13,142,058	13,042,373		
Total liabilities	263,066,554	246,924,895		
(Net assets)				
Capital stock	1,770,996	1,770,996		1-a
Capital surplus	1,977,763	1,965,688		1-b
Retained earnings	4,659,806	4,314,113		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	8,198,563	7,840,794		
Net unrealized gains or losses on other securities	1,019,681	616,751		
Net deferred gains or losses on hedges	56,232	33,904		5
Land revaluation excess	35,041	36,307		
Foreign currency translation adjustments	1,131,697	973,840		
Accumulated remeasurements of defined benefit plans	121,634	110,481		
Total accumulated other comprehensive income	2,364,287	1,771,285	(a)	
Non-controlling interests	162,761	152,672		7-b
Total net assets	10,725,611	9,764,752		
Total liabilities and net assets	273,792,166	256,689,648		

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, 2023	As of Sep. 30, 2022	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	1,977,763	1,965,688	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	4,659,806	4,314,113		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	8,198,563	7,840,794		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	8,198,563	7,840,794	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,538,757	3,526,681		1a
of which: retained earnings	4,659,806	4,314,113		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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Intangible fixed assets	378,191	334,741		2-a
Securities	39,094,002	31,364,451		2-b
of which: goodwill attributable to equity-method investees	8,250	5,386		

Income taxes related to above	111,177	97,531	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Goodwill (including those equivalent)	8,250	5,386		8
Other intangibles other than goodwill and mortgage servicing rights	267,014	237,210	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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Net defined benefit asset	718,671	634,678		3
Income taxes related to above	219,882	194,137		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Net defined benefit asset	498,789	440,541		15

4. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Deferred tax assets	69,426	79,295		4-a
Deferred tax liabilities	367,721	176,163		4-b
Deferred tax liabilities for land revaluation	27,945	29,132		4-c

Tax effects on intangible fixed assets	111,177	97,531	
Tax effects on net defined benefit asset	219,882	194,137	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	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	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)	41,105	195,687	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)	41,105	195,687		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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Net deferred gains or losses on hedges	56,232	33,904		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(43,461)	33,740	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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Trading assets	6,191,210	5,575,675	Including trading account securities and derivatives for trading assets	6-a
Securities	39,094,002	31,364,451		6-b
Loans and bills discounted	103,516,130	102,433,214	Including subordinated loans	6-c
Other assets	12,531,124	11,507,036	Including derivatives	6-d
Trading liabilities	5,435,811	5,040,546	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	14,627,472	13,268,385	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	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)	750,611	549,093		
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)	750,611	549,093		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)	874,908	718,675		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	82,978	25,525		40
Tier 2 capital and other TLAC liabilities	44,874	43,443		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	747,055	649,706		73

7. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Non-controlling interests	162,761	152,672		7-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Amount allowed in group CET1	1,365	1,387	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	28,545	18,929	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	5,606	4,034	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, 2023	As of Sep. 30, 2022	Remarks
Borrowed money	24,701,919	20,657,961	
Bonds	563,833	910,907	
Total	25,265,752	21,568,868	

Ref. No.
8-a
8-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,628,000	1,235,000	
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	884,827	757,323	

Basel III Template No.
32
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, 2023	As of September 30, 2022
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	178,691,391	172,505,770
1a	1	Total assets reported in the consolidated balance sheet	212,629,632	203,591,277
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) (-)	33,938,240	31,085,507
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	857,032	710,451
3		Total on-balance sheet exposures (a)	177,834,358	171,795,318
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.	5,989,583	6,428,240
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.	5,075,186	5,415,981
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	1,137,031	1,085,186
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) (-)	215,939	326,368
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	142,790	48,171
10		The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
11	4	Total exposures related to derivative transactions (b)	12,128,651	12,651,211
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	7,662,743	5,242,455
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	471,735	417,013
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	8,134,479	5,659,469
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	83,576,992	77,817,615
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	49,298,732	46,473,200
19	6	Total exposures related to off-balance sheet transactions (d)	34,278,260	31,344,414
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	10,850,884	9,621,367
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	232,375,750	221,450,414
22		Leverage ratio on a consolidated basis ((e)/(f))	4.66%	4.34%
		Minimum leverage ratio requirement	3.00%	3.00%
Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6)				
		Total exposures (f)	232,375,750	221,450,414
		The amount of deposits with the Bank of Japan	61,162,534	53,098,370
		Total exposures (including deposits with the Bank of Japan) (f)	293,538,284	274,548,784
		Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f))	3.69%	3.50%

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 2023/7/1 To 2023/9/30)		Prior Quarter (From 2023/4/1 To 2023/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	83,466,918		81,711,396	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	62,644,972	4,870,689	61,588,123	4,805,811
3	of which, Stable deposits	19,953,916	600,959	19,366,453	583,012
4	of which, Less stable deposits	42,691,055	4,269,729	42,221,669	4,222,798
5	Cash outflows related to unsecured wholesale funding	93,107,661	46,526,487	93,912,317	46,688,412
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	86,603,294	40,022,119	87,322,618	40,098,713
8	of which, Debt securities	6,504,367	6,504,367	6,589,698	6,589,698
9	Cash outflows related to secured funding, etc.	247,952		235,448	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	37,955,418	13,613,157	35,669,342	12,581,948
11	of which, Cash outflows related to derivative transactions, etc.	1,996,384	1,996,384	1,914,973	1,914,973
12	of which, Cash outflows related to funding programs	411,119	411,119	407,430	407,430
13	of which, Cash outflows related to credit and liquidity facilities	35,547,914	11,205,653	33,346,937	10,259,544
14	Cash outflows related to contractual funding obligations, etc.	8,311,268	5,527,059	8,420,217	6,152,754
15	Cash outflows related to contingencies	81,885,891	2,292,650	81,035,326	1,880,187
16	Total cash outflows	73,077,997		72,344,563	
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	4,529,176	139,229	3,396,082	88,164
18	Cash inflows related to collection of loans, etc.	15,305,620	10,868,600	13,985,368	9,892,916
19	Other cash inflows	3,820,957	1,909,981	3,815,246	1,772,801
20	Total cash inflows	23,655,754	12,917,811	21,196,696	11,753,882
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	83,466,918		81,711,396	
22	Net cash outflows	60,160,185		60,590,680	
23	Consolidated liquidity coverage ratio (LCR)	138.7%		134.8%	
24	The number of data used to calculate the average value	62		62	

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 2023/7/1 To 2023/9/30)	Prior Quarter (From 2023/4/1 To 2023/6/30)
1	Cash and due from banks	76,024,207	75,389,593
2	Securities	7,442,711	6,321,803
3	of which, government bonds, etc.	4,929,981	3,916,608
4	of which, municipal bonds, etc.	70,032	64,566
5	of which, other bonds	865,022	882,131
6	of which, stocks	1,577,674	1,458,495
7	Total high-quality liquid assets (HQLA)	83,466,918	81,711,396

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 (September 30, 2023)					Prior Quarter (June 30, 2023)				
		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:	10,598,367	0	316,211	2,223,730	12,980,203	10,279,205	0	215,262	2,426,175	12,813,012
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	10,598,367	0	0	2,071,348	12,669,715	10,279,205	0	0	2,216,011	12,495,216
3	Other capital instruments that are not included in the above category	0	0	316,211	152,382	310,488	0	0	215,262	210,163	317,795
4	Funding from retail and small business customers; of which:	62,904,408	0	0	109,006	57,728,177	62,854,370	0	0	26,721	57,617,605
5	Stable deposits	20,104,064	0	0	0	19,098,861	20,439,024	0	0	0	19,417,073
6	Less stable deposits	42,800,344	0	0	109,006	38,629,316	42,415,345	0	0	26,721	38,200,532
7	Wholesale funding; of which:	68,503,591	64,975,631	5,594,576	21,780,105	63,007,198	68,746,161	58,963,607	6,285,767	21,283,258	61,959,345
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,503,591	64,975,631	5,594,576	21,780,105	63,007,198	68,746,161	58,963,607	6,285,767	21,283,258	61,959,345
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,338,306	6,246,071	0	948,313	127,244	1,149,598	5,250,556	0	1,063,866	125,309
12	Derivative liabilities				808,781					951,050	
13	All other liabilities and equity not included in the above categories	1,338,306	6,246,071	0	139,532	127,244	1,149,598	5,250,556	0	112,816	125,309
14	Total available stable funding					133,842,824					132,515,272
Required stable funding (RSF) items (2)											
15	HQLA					3,179,471					3,253,787
16	Deposits held at financial institutions for operational purposes	403,126	27,551	0	0	215,338	466,226	26,017	0	0	246,122
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,642,983	42,325,036	9,112,130	72,423,321	81,369,068	1,621,732	41,483,760	11,168,023	70,864,322	80,360,368
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	5,708,810	0	12,347	101,743	0	6,408,253	24,304	36,740	104,768
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	255,049	11,415,180	2,505,201	11,322,221	14,424,958	270,722	11,164,638	2,969,496	11,014,548	14,301,170
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	923,811	23,312,841	5,661,244	47,231,648	54,545,805	898,430	22,261,081	7,150,500	45,907,574	53,703,029
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	246	2,771,147	321,627	1,043,332	1,626,378	840	2,466,785	392,942	1,104,852	1,632,177
22	Residential mortgages; of which:	0	291,688	290,519	10,662,634	8,029,815	0	293,007	289,729	10,634,462	8,010,059
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	159,942	159,600	6,622,637	4,464,485	0	159,546	159,166	6,603,011	4,451,313
24	Securities that are not in default and do not qualify as HQLA and other similar assets	464,122	1,596,516	655,165	3,194,470	4,266,744	452,579	1,356,779	733,993	3,270,996	4,241,340
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,849,557	1,205,392	89,080	8,526,767	13,567,128	4,129,816	1,228,149	94,890	7,453,264	12,102,468
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)				721,161	612,986				719,078	611,216
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				312,603	312,603				304,447	304,447
31	All other assets not included in the above categories	4,849,557	1,205,392	89,080	7,493,002	12,641,538	4,129,816	1,228,149	94,890	6,429,738	11,186,803
32	Off-balance sheet items				130,878,133	2,766,705				115,227,332	2,414,368
33	Total required stable funding					101,097,713					98,377,115
34	Consolidated net stable funding ratio (NSFR)					132.3%					134.7%

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, 2023	As of September 30, 2022	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	6,415,228	6,377,326	
1a	of which: capital and capital surplus	3,335,548	3,335,548	
2	of which: retained earnings	3,551,104	3,436,172	
1c	of which: treasury stock (–)	–	–	
26	of which: national specific regulatory adjustments (earnings to be distributed) (–)	471,424	394,394	
	of which: other than the above	–	–	
1b	Stock acquisition rights to common shares	–	–	
3	Valuation and translation adjustment and other disclosed reserves	684,172	419,731	(a)
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,099,400	6,797,058	
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)	211,077	182,464	
8	of which: goodwill	–	–	
9	of which: other intangibles other than goodwill and mortgage servicing rights	211,077	182,464	
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	(557,412)	(329,315)	
12	Shortfall of eligible provisions to expected losses	–	–	
13	Securitisation gain on sale	51,223	54,146	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	23,772	36,629	
15	Prepaid pension cost	367,141	321,649	
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)	17,970	–	
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)	113,773	265,574	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,985,627	6,531,483	

(Millions of yen, except percentages)

Basel III Template No.		Items	a	b	c
			As of September 30, 2023	As of September 30, 2022	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	1,628,000	1,235,000	
		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)	1,628,000	1,235,000	
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)	3,842	—	
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)	82,978	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)	86,820	25,525	
Additional Tier 1 capital (AT1)					
44		Additional Tier 1 capital ((D)-(E)) (F)	1,541,179	1,209,474	
Tier 1 capital (T1 = CET1 + AT1)					
45		Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	8,526,806	7,740,957	
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	884,827	757,323	
		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	—	—	
50		Total of general reserve for possible loan losses and eligible provisions included in Tier 2	131,068	89,616	
50a		of which: general reserve for possible loan losses	—	—	
50b		of which: eligible provisions	131,068	89,616	
51		Tier 2 capital: instruments and provisions (H)	1,015,895	846,939	

(Millions of yen, except percentages)

Basel III Template No.	Items		a	b	c
			As of September 30, 2023	As of September 30, 2022	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)		1,435	—	
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)		44,874	43,443	
57	Tier 2 capital: regulatory adjustments	(I)	46,309	43,443	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	969,585	803,496	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G)+(J))	(K)	9,496,392	8,544,453	
Risk weighted assets (6)					
60	Total risk-weighted assets (RWA)	(L)	70,127,199	67,080,519	
Capital ratios (7)					
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))		9.96%	9.73%	
62	Tier 1 risk-weighted capital ratio ((G)/(L))		12.15%	11.53%	
63	Total risk-weighted capital ratio ((K)/(L))		13.54%	12.73%	
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)		700,359	534,165	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		344,337	294,078	
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)		47,958	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)		6,035	3,934	
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”)		131,068	89,616	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		317,328	301,232	
Capital instruments subject to transitional arrangements (10)					
82	Current cap on AT1 instruments subject to transitional arrangements		—	—	
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		—	—	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)		—	—	

(Millions of yen)

Items	As of September 30, 2023	As of September 30, 2022
Required capital ((L) × 8%)	5,610,175	5,366,441

■ 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, 2023	As of Sep. 30, 2022		
(Assets)				
Cash and due from banks	72,333,503	65,991,341		
Call loans	5,081,455	7,075,668		
Receivables under resale agreements	1,405,902	1,178,424		
Receivables under securities borrowing transactions	2,270,459	1,884,837		
Monetary claims bought	2,086,284	2,316,004		
Trading assets	3,213,870	3,157,387		6-a
Securities	38,652,169	31,630,177		6-b
Loans and bills discounted	97,245,699	96,029,464		6-c
Foreign exchanges	2,087,527	2,713,664		
Other assets	10,740,746	9,544,304		6-d
Tangible fixed assets	744,147	769,906		
Intangible fixed assets	304,234	262,992		2
Prepaid pension cost	529,174	463,605		3
Customers' liabilities for acceptances and guarantees	15,919,261	16,259,230		
Reserve for possible loan losses	(473,334)	(571,221)		
Total assets	252,141,100	238,705,788		
(Liabilities)				
Deposits	151,884,588	147,864,317		
Negotiable certificates of deposit	13,833,675	14,563,142		
Call money	840,051	876,444		
Payables under repurchase agreements	16,936,557	12,819,034		
Payables under securities lending transactions	224,194	219,661		
Commercial paper	1,113,130	1,227,039		
Trading liabilities	2,084,002	2,057,078		6-e
Borrowed money	24,433,936	20,537,074		7-a
Foreign exchanges	2,317,510	1,664,352		
Bonds	541,932	719,101		7-b
Due to trust account	1,971,708	2,226,616		
Other liabilities	12,241,462	10,410,455		6-f
Reserve for employee bonuses	11,776	11,738		
Reserve for point service program	1,417	907		
Reserve for reimbursement of deposits	7,838	2,246		
Deferred tax liabilities	179,285	26,761		4-a
Deferred tax liabilities for land revaluation	27,945	29,132		4-b
Acceptances and guarantees	15,919,261	16,259,230		
Total liabilities	244,570,275	231,514,336		
(Net assets)				
Capital stock	1,770,996	1,770,996		1-a
Capital surplus	1,774,554	1,774,554		1-b
Retained earnings	3,551,104	3,436,172		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	6,886,652	6,771,720		
Net unrealized gains or losses on other securities	1,117,062	723,335		
Net deferred gains or losses on hedges	(457,739)	(329,154)		5
Land revaluation excess	24,849	25,550		
Total valuation and translation adjustments	684,172	419,731	(a)	
Total net assets	7,570,824	7,191,452		
Total liabilities and net assets	252,141,100	238,705,788		

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, 2023	As of Sep. 30, 2022	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	3,551,104	3,436,172		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,886,652	6,771,720		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,886,652	6,771,720	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	3,551,104	3,436,172		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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Intangible fixed assets	304,234	262,992		2
Income taxes related to above	93,156	80,528		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Goodwill	—	—		8
Other intangibles other than goodwill and mortgage servicing rights	211,077	182,464	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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Prepaid pension cost	529,174	463,605		3
Income taxes related to above	162,033	141,956		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Prepaid pension cost	367,141	321,649		15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Deferred tax liabilities	179,285	26,761		4-a
Deferred tax liabilities for land revaluation	27,945	29,132		4-b
Tax effects on intangible fixed assets	93,156	80,528		
Tax effects on prepaid pension cost	162,033	141,956		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	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)	47,958	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)	47,958	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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Net deferred gains or losses on hedges	(457,739)	(329,154)		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(557,412)	(329,315)	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, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Trading assets	3,213,870	3,157,387	Including trading account securities and derivatives for trading assets	6-a
Securities	38,652,169	31,630,177		6-b
Loans and bills discounted	97,245,699	96,029,464	Including subordinated loans	6-c
Other assets	10,740,746	9,544,304	Including derivatives	6-d
Trading liabilities	2,084,002	2,057,078	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	12,241,462	10,410,455	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	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)	723,608	534,165		
Common Equity Tier 1 capital	17,970	—		18
Additional Tier 1 capital	3,842	—		39
Tier 2 capital and other TLAC liabilities	1,435	—		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	700,359	534,165		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)	472,190	363,047		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	82,978	25,525		40
Tier 2 capital and other TLAC liabilities	44,874	43,443		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	344,337	294,078		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2023	As of Sep. 30, 2022	Remarks	Ref. No.
Borrowed money	24,433,936	20,537,074		7-a
Bonds	541,932	719,101		7-b
Total	24,975,868	21,256,175		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	As of Sep. 30, 2022	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	1,628,000	1,235,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	884,827	757,323		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, 2023	As of September 30, 2022
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	161,480,893	157,033,223
1a	1	Total assets reported in the balance sheet	192,644,430	187,090,565
1b	3	The amount of assets that are deducted from the total assets reported in the balance sheet (except adjustment items) (-)	31,163,536	30,057,341
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	683,010	529,639
3		Total on-balance sheet exposures (a)	160,797,883	156,503,583
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.	2,964,669	3,500,548
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.	3,687,332	3,284,116
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	1,150,484	911,489
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) (-)	141,960	196,278
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	7,479	—
10		The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
11	4	Total exposures related to derivative transactions (b)	7,668,005	7,499,875
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	3,676,361	3,063,261
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	365,302	325,856
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	4,041,664	3,389,118
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	76,966,696	72,856,788
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	42,237,704	40,001,593
19	6	Total exposures related to off-balance sheet transactions (d)	34,728,991	32,855,195
Leverage ratio (5)				
20		The amount of capital (Tier 1 capital) (e)	8,526,806	7,740,957
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	207,236,544	200,247,771
22		Leverage ratio ((e)/(f))	4.11 %	3.86 %
		Minimum leverage ratio requirement	3.00 %	3.00 %
Leverage ratio (including deposits with the Bank of Japan) (6)				
		Total exposures (f)	207,236,544	200,247,771
		The amount of deposits with the Bank of Japan	59,496,669	51,615,223
		Total exposures (including deposits with the Bank of Japan) (f)	266,733,214	251,862,995
		Leverage ratio (including deposits with the Bank of Japan) ((e)/(f))	3.19 %	3.07 %

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 2023/7/1 To 2023/9/30)		Prior Quarter (From 2023/4/1 To 2023/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	76,507,159		75,425,982	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	59,011,316	4,542,981	58,106,035	4,492,290
3	of which, Stable deposits	19,411,068	582,332	18,842,054	565,261
4	of which, Less stable deposits	39,600,248	3,960,649	39,263,980	3,927,029
5	Cash outflows related to unsecured wholesale funding	87,743,072	44,086,842	89,108,817	44,636,942
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	81,266,827	37,610,596	82,531,561	38,059,687
8	of which, Debt securities	6,476,245	6,476,245	6,577,255	6,577,255
9	Cash outflows related to secured funding, etc.	237,701		235,291	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	33,268,600	11,712,943	31,467,267	10,914,171
11	of which, Cash outflows related to derivative transactions, etc.	709,847	709,847	697,066	697,066
12	of which, Cash outflows related to funding programs	411,119	411,119	407,430	407,430
13	of which, Cash outflows related to credit and liquidity facilities	32,147,633	10,591,977	30,362,770	9,809,674
14	Cash outflows related to contractual funding obligations, etc.	8,161,572	3,918,529	8,351,338	4,614,374
15	Cash outflows related to contingencies	82,666,719	2,204,204	81,721,627	1,800,864
16	Total cash outflows	66,703,204		66,693,935	
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	1,730,113	70,295	1,227,931	35,304
18	Cash inflows related to collection of loans, etc.	15,695,257	11,656,806	14,352,875	10,658,793
19	Other cash inflows	2,767,882	1,522,982	2,791,868	1,482,046
20	Total cash inflows	20,193,253	13,250,084	18,372,676	12,176,144
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	76,507,159		75,425,982	
22	Net cash outflows	53,453,119		54,517,791	
23	Non-consolidated liquidity coverage ratio (LCR)	143.1%		138.3%	
24	The number of data used to calculate the average value	62		62	

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 2023/7/1 To 2023/9/30)	Prior Quarter (From 2023/4/1 To 2023/6/30)
1	Cash and due from banks	70,163,563	70,085,621
2	Securities	6,343,596	5,340,360
3	of which, government bonds, etc.	4,049,812	3,157,538
4	of which, municipal bonds, etc.	28,601	22,935
5	of which, other bonds	687,507	701,391
6	of which, stocks	1,577,674	1,458,495
7	Total high-quality liquid assets (HQLA)	76,507,159	75,425,982

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 (September 30, 2023)					Prior Quarter (June 30, 2023)				
		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:	7,570,824	0	316,211	2,279,300	10,008,230	7,559,752	0	215,262	2,483,386	10,150,769
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	7,570,824	0	0	2,126,917	9,697,742	7,559,752	0	0	2,273,222	9,832,974
3	Other capital instruments that are not included in the above category	0	0	316,211	152,382	310,488	0	0	215,262	210,163	317,795
4	Funding from retail and small business customers; of which:	59,096,524	0	0	109,031	54,271,868	59,103,065	0	0	26,727	54,211,898
5	Stable deposits	19,519,285	0	0	0	18,543,321	19,848,239	0	0	0	18,855,827
6	Less stable deposits	39,577,239	0	0	109,031	35,728,546	39,254,825	0	0	26,727	35,356,070
7	Wholesale funding; of which:	67,108,244	57,559,241	5,422,849	21,558,169	59,548,422	67,351,359	52,516,902	6,173,323	21,141,896	58,910,351
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	67,108,244	57,559,241	5,422,849	21,558,169	59,548,422	67,351,359	52,516,902	6,173,323	21,141,896	58,910,351
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,258,822	3,038,605	53,619	162,572	26,809	1,131,243	1,715,821	42,886	78,988	21,443
12	Derivative liabilities				162,572					78,988	
13	All other liabilities and equity not included in the above categories	1,258,822	3,038,605	53,619	0	26,809	1,131,243	1,715,821	42,886	0	21,443
14	Total available stable funding					123,855,330					123,294,462
Required stable funding (RSF) items (2)											
15	HQLA					3,168,576					3,242,747
16	Deposits held at financial institutions for operational purposes	420,902	0	0	0	210,451	515,273	0	0	0	257,636
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,616,352	38,075,519	8,088,928	68,414,634	76,451,036	1,605,701	36,594,912	10,146,421	67,261,896	75,810,454
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	2,240,092	0	0	24,929	0	2,701,706	0	6	953
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	240,075	13,406,020	2,527,333	12,170,292	15,513,188	263,308	12,732,155	3,030,930	12,023,647	15,539,005
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	912,154	20,587,558	4,812,025	43,137,605	49,334,324	889,814	19,584,942	6,319,180	42,009,343	48,705,240
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	246	2,210,635	293,916	880,124	1,223,746	840	2,027,496	352,930	909,627	1,263,195
22	Residential mortgages; of which:	0	291,585	290,416	10,446,701	7,889,356	0	292,993	289,702	10,423,011	7,872,595
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	159,930	159,590	6,406,705	4,324,119	0	159,535	159,141	6,391,560	4,313,852
24	Securities that are not in default and do not qualify as HQLA and other similar assets	464,122	1,550,263	459,152	2,660,035	3,689,236	452,579	1,283,114	506,608	2,805,887	3,692,659
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	8,420,000	319,430	75,568	3,441,380	11,801,627	8,456,956	653,939	90,957	2,516,575	11,426,338
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)				588,494	500,220				549,622	467,178
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				159,391	159,391				144,941	144,941
31	All other assets not included in the above categories	8,420,000	319,430	75,568	2,693,493	11,142,015	8,456,956	653,939	90,957	1,822,011	10,814,218
32	Off-balance sheet items				116,332,629	2,393,595				112,548,648	2,280,593
33	Total required stable funding					94,025,287					93,017,770
34	Non-Consolidated net stable funding ratio (NSFR)					131.7%					132.5%

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.