

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: 174

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, installment businesses, and transaction businesses)
SMBC Consumer Finance Co., Ltd. (Consumer loans)
JRI Holdings, Limited (Management)
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 standardised approach 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, 2024	As of September 30, 2023	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	10,905,291	10,418,570	
1a	of which: capital and capital surplus	2,957,794	3,029,699	
2	of which: retained earnings	8,216,457	7,586,692	
1c	of which: treasury stock (-)	34,101	17,721	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	234,858	180,099	
	of which: other than the above	—	—	
1b	Stock subscription rights and stock acquisition rights to common shares	790	1,002	
3	Accumulated other comprehensive income and other disclosed reserves	3,615,092	3,096,013	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	2,127	1,364	
6	Common Equity Tier 1 capital: instruments and reserves (A)	14,523,302	13,516,950	
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)	928,727	908,739	
8	of which: goodwill (including those equivalent)	406,175	447,778	
9	of which: other intangibles other than goodwill and mortgage servicing rights	522,551	460,960	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,637	1,777	
11	Net deferred gains or losses on hedges	(179,626)	(37,697)	
12	Shortfall of eligible provisions to expected losses	16,364	11,706	
13	Securitisation gain on sale	45,598	51,223	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	23,724	35,099	
15	Net defined benefit asset	649,539	503,230	
16	Investments in own shares (excluding those reported in the Net assets section)	15,907	13,520	
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)	746,173	429,183	
19+20+21	Amount exceeding the 10% threshold on specified items	342,934	161,481	
19	of which: significant investments in the common stock of financials	342,934	161,481	
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)	2,592,982	2,078,264	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	11,930,319	11,438,686	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2024	As of September 30, 2023	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 subscription rights and 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	1,676,437	1,127,301
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		12,115	33,261
36	Additional Tier 1 capital: instruments (D)		1,688,552	1,160,562
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)		114,626	45,639
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)		83,315	82,978
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		—	—
43	Additional Tier 1 capital: regulatory adjustments (E)		197,942	128,618
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)		1,490,610	1,031,944
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		13,420,930	12,470,631
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 subscription rights and 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		1,112,678	883,148
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		—	—
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group T2)		3,273	6,715
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		113,698	88,259
50a	of which: general reserve for possible loan losses		113,698	88,259
50b	of which: eligible provisions		—	—
51	Tier 2 capital: instruments and provisions (H)		1,229,650	978,123

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2024	As of September 30, 2023	Reference to Template CC2
Tier 2 capital: regulatory adjustments (5)				
52	Investments in own Tier 2 instruments	199	172	
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)	130,301	90,870	
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)	42,846	44,874	
57	Tier 2 capital: regulatory adjustments (I)	173,346	135,917	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,056,303	842,206	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	14,477,234	13,312,837	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	90,490,896	82,040,996	
Capital ratios (consolidated) and buffers (7)				
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	13.18%	13.94%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	14.83%	15.20%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	15.99%	16.22%	
64	CET1 specific buffer requirement	3.67%	3.66%	
65	of which: capital conservation buffer requirement	2.50%	2.50%	
66	of which: countercyclical buffer requirement	0.17%	0.16%	
67	of which: G-SIB/D-SIB additional requirement	1.00%	1.00%	
68	CET1 available after meeting the minimum capital requirements	7.99%	8.22%	
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)	1,301,942	1,202,935	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,227,325	1,160,016	
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)	36,570	143,837	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general reserve for possible loan losses)	120,259	98,431	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	113,698	88,259	
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	416,266	355,911	

(Millions of yen)

Items	As of September 30, 2024	As of September 30, 2023
Required capital ((L) × 8%)	7,239,271	6,563,279

■ 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, 2024	As of September 30, 2023	As of September 30, 2024	As of September 30, 2023
1	Credit risk (excluding counterparty credit risk)	63,756,249		5,100,499	
2	Of which: standardised approach (SA)	4,910,550		392,844	
3	Of which: foundation internal ratings-based (F-IRB) approach	39,776,870		3,182,149	
4	Of which: supervisory slotting criteria approach	661,841		52,947	
5	Of which: advanced internal ratings-based (A-IRB) approach	14,273,534		1,141,882	
6	Of which: significant investments in commercial entities	—		—	
7	Of which: lease residual value	32,714		2,617	
8	Other assets	4,100,737		328,059	
9	Counterparty credit risk (CCR)	2,819,541		225,563	
10	Of which: standardised approach for counterparty credit risk (SA-CCR)	1,835,552		146,844	
11	Of which: internal model method (IMM)	—		—	
12	Of which: Central Counterparty (CCP)	103,369		8,269	
13	Others	880,620		70,449	
14	Credit valuation adjustment (CVA)	2,798,655		223,892	
15	of which: the standardised approach (SA-CVA)	—		—	
16	of which: the full basic approach (full BA-CVA)	2,022,310		161,784	
17	of which: the reduced basic approach (reduced BA-CVA)	776,344		62,107	
18	Equity positions in banking book under market-based approach during the five-year linear phase-in period	1,863,940		149,115	
19	Equity investments in funds - look-through approach	4,086,236		326,898	
20	Equity investments in funds - mandate-based approach	—		—	
21	Equity investments in funds - simple approach (subject to 250% risk weight)	234,994		18,799	
22	Equity investments in funds - simple approach (subject to 400% risk weight)	625,253		50,020	
23	Equity investments in funds - fall-back approach	515,209		41,216	
24	Settlement risk	6		0	
25	Securitisation exposures in banking book	1,515,763		121,261	
26	Of which: securitisation IRB approach (SEC-IRBA)	1,268,095		101,447	
27	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	230,517		18,441	
28	Of which: securitisation standardised approach (SEC-SA)	2,783		222	
29	Of which: RW 1250% is applied	14,366		1,149	
30	Market risk	3,138,892		251,111	
31	Of which: standardised approach (SA)	3,023,055		241,844	
32	Of which: internal model approaches (IMA)	—		—	
33	Of which: simplified standardised approach (SSA)	115,836		9,266	
34	Capital charge for switch between trading book and banking book	—		—	
35	Operational risk	5,976,404		478,112	
36	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,159,747		252,779	
37	Floor adjustment	—		—	
38	Total	90,490,896		7,239,271	

(Millions of yen)

OV1: Overview of RWA

Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2024	As of September 30, 2023	As of September 30, 2024	As of September 30, 2023
1	Credit risk (CR) (excluding counterparty credit risk)		51,181,869		4,299,171
2	Of which: Standardised Approach (SA)		4,128,952		330,316
3	Of which: internal ratings-based (IRB) approach		42,629,651		3,614,994
	Of which: significant investments in commercial entities		—		—
	Of which: lease residual value		35,251		2,820
	Other assets		4,388,014		351,041
4	Counterparty credit risk (CCR)		5,748,057		468,745
5	Of which: standardised approach for counterparty credit risk (SA-CCR)		—		—
	Of which: current exposure method (CEM)		1,736,111		146,083
6	Of which: Expected Positive Exposure (EPE)		—		—
	Of which: Credit Valuation Adjustment (CVA)		2,716,425		217,314
	Of which: Central Counterparty (CCP)		391,476		31,318
	Others		904,043		74,030
7	Equity positions in banking book under market-based approach		1,614,272		136,890
8	Equity investments in funds – look-through approach		3,426,634		274,130
9	Equity investments in funds – mandate-based approach		—		—
	Equity investments in funds – simple approach (subject to 250% risk weight)		130,115		10,688
	Equity investments in funds – simple approach (subject to 400% risk weight)		878,138		73,630
10	Equity investments in funds – fall-back approach		247,586		19,806
11	Settlement risk		32		2
12	Securitisation exposures in banking book		1,327,517		106,201
13	Of which: securitisation IRB approach (SEC-IRBA) or internal assessment approach (IAA)		1,086,171		86,893
14	Of which: securitisation external ratings-based approach (SEC-ERBA)		224,076		17,926
15	Of which: securitisation standardised approach (SEC-SA)		3,074		245
	Of which: Risk weight (RW) 1250% is applied		14,195		1,135
16	Market risk		3,613,364		289,069
17	Of which: standardised approach (SA)		1,548,018		123,841
18	Of which: internal model approaches (IMA)		2,065,345		165,227
19	Operational risk		5,059,369		404,749
20	Of which: Basic Indicator Approach		1,158,203		92,656
21	Of which: Standardised Approach		—		—
22	Of which: Advanced Measurement Approach		3,901,165		312,093
23	Amounts below the thresholds for deduction (subject to 250% risk weight)		3,259,610		275,912
	RWA subject to transitional arrangements		—		—
24	Floor adjustment		2,553,512		204,281
25	Total (After applying the 1.06 scaling factor)		82,040,996		6,563,279

■ Credit Quality of Assets

1. Credit Quality of Assets (CR1)

(Millions of yen)

CR1: Credit quality of assets		As of September 30, 2024				As of September 30, 2023			
Item No.		a	b	c	d	a	b	c	d
		Gross carrying values of:		Allowances	Net values (a+b–c)	Gross carrying values of:		Allowances	Net values (a+b–c)
		Defaulted exposures	Non-defaulted exposures			Defaulted exposures	Non-defaulted exposures		
On-balance sheet assets									
1	Loans	1,036,261	102,841,064	852,522	103,024,803	973,341	100,069,119	781,984	100,260,475
2	Securities (of which: debt securities)	1,995	29,037,120	—	29,039,116	4,202	31,110,642	—	31,114,845
3	Other on-balance sheet assets (of which: debt-based assets)	155,846	82,767,788	40,371	82,883,264	169,141	87,599,929	36,929	87,732,141
4	Subtotal (1+2+3)	1,194,103	214,645,973	892,893	214,947,184	1,146,685	218,779,691	818,914	219,107,462
Off-balance sheet assets									
5	Acceptances and guarantees, etc.	14,978	14,529,426	64,046	14,480,358	10,397	15,672,498	62,819	15,620,076
6	Commitments, etc.	42,038	35,995,761	84,365	35,953,434	21,980	34,849,859	79,575	34,792,264
7	Subtotal (5+6)	57,016	50,525,188	148,411	50,433,793	32,377	50,522,358	142,394	50,412,341
Total									
8	Total (4+7)	1,251,120	265,171,162	1,041,305	265,380,977	1,179,063	269,302,049	961,309	269,519,803

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

Fiscal 2024 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, 2024		1,245,136
2		Amounts defaulted	194,656
3	Changes in loans and securities (of which: debt securities) by factors during the current interim period	Amounts returned to non-defaulted status	53,042
4		Amounts written off	89,129
5		Other changes	(103,518)
6	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of September 30, 2024 (1+2-3-4+5)		1,194,103

Note: The major factor for other changes is a decrease in stock caused by collection and sale of receivables that were placed in defaulted status at the end of the previous fiscal year, in addition to the impact of foreign exchange rates.

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.

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, 2024											
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	92,231,311	806,250	82.04	95,401,959	0.00	0.5	34.61	3.8	309,903	0.32	416	
2	0.15 to <0.25	421,685	113,910	40.77	586,052	0.15	0.0	33.90	2.9	211,606	36.10	308	
3	0.25 to <0.50	49,943	75,526	40.00	47,628	0.35	0.0	33.05	2.8	18,957	39.80	55	
4	0.50 to <0.75	468	3,977	63.05	2,976	0.69	0.0	35.00	4.7	2,668	89.66	7	
5	0.75 to <2.50	132,008	47,420	49.96	116,128	1.07	0.0	34.02	1.8	74,142	63.84	420	
6	2.50 to <10.00	63,145	143,216	98.91	135,754	3.83	0.0	35.00	3.0	157,617	116.10	1,819	
7	10.00 to <100.00	18,471	8,576	53.50	22,278	13.56	0.0	31.82	1.5	33,625	150.93	968	
8	100.00 (Default)	140,656	—	—	140,656	100.00	0.0	49.92	1.0	60,482	43.00	70,228	
9	Subtotal	93,057,690	1,198,877	75.95	96,453,436	0.15	0.6	34.62	3.8	869,004	0.90	74,223	5,785
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	—	—	—	—	—	—	—	—	—	—	—	
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 (FIRB approach)													
1	0.00 to <0.15	5,688,442	1,270,556	85.52	7,532,396	0.05	0.7	44.96	2.3	1,915,226	25.42	1,784	
2	0.15 to <0.25	651,212	167,604	55.58	691,805	0.15	0.1	44.99	1.3	241,413	34.89	490	
3	0.25 to <0.50	176,706	30,431	58.81	170,432	0.30	0.0	44.67	1.2	77,897	45.70	231	
4	0.50 to <0.75	1	—	—	1	0.69	0.0	45.00	5.0	2	143.23	0	
5	0.75 to <2.50	635,405	361,675	92.46	915,860	1.54	0.3	44.98	1.3	939,288	102.55	6,353	
6	2.50 to <10.00	89,940	46,585	61.40	76,255	4.38	0.0	35.90	1.4	91,775	120.35	1,240	
7	10.00 to <100.00	1,219	—	—	329	12.59	0.0	45.00	1.0	734	223.07	18	
8	100.00 (Default)	250	—	—	250	100.00	0.0	79.00	1.0	31	12.75	198	
9	Subtotal	7,243,180	1,876,852	83.15	9,387,333	0.24	1.2	44.88	2.1	3,266,371	34.79	10,318	14,810
Corporate exposures (AIRB approach)													
1	0.00 to <0.15	1,929,912	350,382	65.78	2,297,116	0.07	2.1	28.79	2.4	353,149	15.37	485	
2	0.15 to <0.25	2,362,976	400,205	45.02	2,496,339	0.18	3.3	26.43	2.7	621,667	24.90	1,217	
3	0.25 to <0.50	548,500	62,474	52.23	553,225	0.44	0.8	27.54	2.3	210,445	38.03	673	
4	0.50 to <0.75	175,553	12,153	52.49	176,371	0.69	0.4	27.39	2.1	79,141	44.87	333	
5	0.75 to <2.50	483,796	115,408	59.19	486,900	1.41	0.8	28.93	2.5	313,835	64.45	1,984	
6	2.50 to <10.00	242,857	36,790	45.14	239,975	6.39	0.2	30.38	2.3	262,686	109.46	4,837	
7	10.00 to <100.00	39,558	1,081	65.50	38,461	21.32	0.0	23.81	1.8	46,787	121.64	1,934	
8	100.00 (Default)	85,006	7,352	100.00	90,539	100.00	0.1	43.70	1.6	17,745	19.60	39,570	
9	Subtotal	5,868,161	985,847	55.04	6,378,930	2.05	8.1	27.97	2.5	1,905,459	29.87	51,037	268,661

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2024											
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	37,097,746	23,872,958	52.43	54,453,128	0.06	7.1	42.23	2.4	12,478,606	22.91	14,849	
2	0.15 to <0.25	12,903,202	10,914,678	48.84	15,726,091	0.16	4.5	41.16	2.3	5,935,936	37.74	10,469	
3	0.25 to <0.50	5,251,590	4,371,929	48.01	5,455,918	0.34	1.3	40.87	2.4	3,067,576	56.22	7,689	
4	0.50 to <0.75	327,462	126,224	45.14	383,196	0.68	0.1	40.19	3.4	350,657	91.50	1,062	
5	0.75 to <2.50	5,016,094	3,378,745	58.08	6,129,804	1.39	4.9	38.34	3.3	6,094,898	99.43	31,763	
6	2.50 to <10.00	1,028,827	630,344	46.18	884,896	5.29	0.4	40.01	2.6	1,224,611	138.39	18,654	
7	10.00 to <100.00	521,199	274,917	47.54	608,454	17.25	0.1	40.30	2.1	1,219,088	200.35	42,221	
8	100.00 (Default)	345,482	11,899	100.00	356,759	100.00	0.1	39.22	2.1	—	0.00	139,940	
9	Subtotal	62,491,605	43,581,698	51.39	83,998,250	0.80	18.8	41.60	2.4	30,371,375	36.15	266,650	183,503
Mid-sized corporations and small-medium enterprises (SMEs) exposures (AIRB approach)													
1	0.00 to <0.15	570,545	10,815	54.98	610,742	0.07	1.3	22.26	3.1	78,675	12.88	103	
2	0.15 to <0.25	1,543,761	72,113	78.41	1,535,324	0.18	7.2	24.84	3.4	345,323	22.49	673	
3	0.25 to <0.50	750,177	25,322	75.14	734,625	0.38	4.2	29.69	3.9	298,978	40.69	809	
4	0.50 to <0.75	362,328	61,955	97.99	381,543	0.68	2.7	27.79	3.8	183,482	48.08	722	
5	0.75 to <2.50	1,230,305	57,751	69.76	1,021,004	1.61	16.4	24.78	3.7	538,199	52.71	4,050	
6	2.50 to <10.00	187,654	9,272	48.34	147,913	8.03	1.0	23.74	2.3	110,410	74.64	2,731	
7	10.00 to <100.00	100,360	6,728	41.93	54,620	23.39	2.1	41.67	2.2	101,555	185.93	5,464	
8	100.00 (Default)	177,501	1,903	100.00	131,226	100.00	2.7	46.48	1.6	18,235	13.89	60,996	
9	Subtotal	4,922,636	245,863	77.98	4,617,000	3.92	37.9	26.28	3.4	1,674,860	36.27	75,551	66,248
Mid-sized corporations and SMEs exposures (FIRB approach)													
1	0.00 to <0.15	187,269	28,490	63.01	185,956	0.07	0.0	42.92	2.6	52,711	28.34	62	
2	0.15 to <0.25	375,740	236,814	47.61	152,466	0.16	0.0	40.25	2.7	60,798	39.87	103	
3	0.25 to <0.50	133,962	126,763	42.20	46,840	0.36	0.0	41.43	2.8	28,382	60.59	69	
4	0.50 to <0.75	8,238	4,414	100.00	12,209	0.69	0.0	35.73	3.7	10,104	82.76	30	
5	0.75 to <2.50	33,181	33,166	53.06	30,281	1.67	0.1	42.37	2.1	31,132	102.80	214	
6	2.50 to <10.00	104,763	15,193	86.00	99,882	3.95	0.0	44.74	1.1	101,671	101.79	1,756	
7	10.00 to <100.00	578	—	—	303	24.93	0.0	36.55	1.3	528	174.55	27	
8	100.00 (Default)	1,428	41	100.00	1,324	100.00	0.0	34.81	1.2	—	0.00	461	
9	Subtotal	845,163	444,883	49.30	529,266	1.23	0.4	42.14	2.4	285,331	53.91	2,725	3,279
Specialized lending (SL)													
1	0.00 to <0.15	4,589,049	193,644	43.76	4,634,078	0.07	0.5	27.50	3.2	788,086	17.00	901	
2	0.15 to <0.25	2,187,522	577,733	46.64	2,375,087	0.16	0.3	28.34	3.2	684,112	28.80	1,106	
3	0.25 to <0.50	3,171,170	1,381,824	47.39	3,553,581	0.34	0.4	31.78	3.2	1,608,032	45.25	3,901	
4	0.50 to <0.75	11,691	—	—	11,691	0.69	0.0	28.42	1.7	5,315	45.46	22	
5	0.75 to <2.50	2,099,259	715,877	57.38	1,972,532	0.99	0.2	28.97	3.5	1,303,995	66.10	5,700	
6	2.50 to <10.00	305,505	22,747	50.24	250,852	3.83	0.0	38.55	3.5	331,851	132.28	3,703	
7	10.00 to <100.00	296,396	95,553	61.81	285,766	14.37	0.0	43.78	3.3	631,322	220.92	17,364	
8	100.00 (Default)	173,264	48,864	100.00	142,188	100.00	0.0	47.67	3.0	61,141	43.00	67,789	
9	Subtotal	12,833,860	3,036,244	50.69	13,225,778	1.75	1.8	29.80	3.2	5,413,857	40.93	100,490	94,174
Equity exposures													
1	0.00 to <0.15	3,812,375	—	—	3,812,375	0.05	1.1	90.00	5.0	4,134,207	108.44	—	
2	0.15 to <0.25	339,386	—	—	339,386	0.15	0.4	90.00	5.0	513,383	151.26	—	
3	0.25 to <0.50	29,081	—	—	29,081	0.27	0.0	90.00	5.0	59,073	203.13	—	
4	0.50 to <0.75	2,362	—	—	2,362	0.69	0.0	90.00	5.0	6,179	261.57	—	
5	0.75 to <2.50	18,823	—	—	18,823	1.77	0.1	90.00	5.0	62,827	333.77	—	
6	2.50 to <10.00	7,764	—	—	7,764	8.63	0.0	90.00	5.0	39,208	504.97	—	
7	10.00 to <100.00	569	—	—	569	24.51	0.0	90.00	5.0	4,413	774.50	—	
8	100.00 (Default)	211	—	—	211	100.00	0.0	90.00	5.0	2,379	1,125.00	—	
9	Subtotal	4,210,575	—	—	4,210,575	0.10	1.9	90.00	5.0	4,821,674	114.51	—	—

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2024											
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	103,905	12,508	100.00	115,217	0.05	0.8	37.76	1.4	14,542	12.62	24	
2	0.15 to <0.25	12,453	21,808	100.00	34,125	0.17	1.6	54.24	1.0	11,129	32.61	33	
3	0.25 to <0.50	2,630	8,342	100.00	10,946	0.45	0.5	56.46	1.0	6,561	59.93	28	
4	0.50 to <0.75	353	7,094	100.00	7,444	0.68	0.4	63.59	1.0	6,140	82.48	32	
5	0.75 to <2.50	7,754	32,587	100.00	40,275	1.73	3.5	59.02	1.0	41,100	102.04	427	
6	2.50 to <10.00	23	824	100.00	848	8.46	0.1	64.19	1.0	1,838	216.73	46	
7	10.00 to <100.00	3	575	100.00	578	25.62	0.0	64.81	1.0	1,716	296.52	95	
8	100.00 (Default)	401	355	100.00	752	100.00	0.1	45.20	1.0	95	12.75	340	
9	Subtotal	127,527	84,098	100.00	210,189	0.90	7.3	46.61	1.2	83,125	39.54	1,028	996
Purchased receivables (corporates) (the amount equivalent to dilution risks) (AIRB approach)													
1	0.00 to <0.15	10,209	—	—	10,209	0.02	0.0	35.00	1.0	379	3.71	0	
2	0.15 to <0.25	14,140	—	—	14,140	0.17	0.0	35.00	1.0	2,981	21.08	8	
3	0.25 to <0.50	9,280	—	—	9,280	0.46	0.0	35.00	1.9	4,397	47.38	14	
4	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	731	—	—	731	0.77	0.0	35.00	1.0	369	50.58	1	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	34,361	—	—	34,361	0.21	0.0	35.00	1.2	8,128	23.65	26	38
Purchased receivables (corporates) (the amount equivalent to default risks) (FIRB approach)													
1	0.00 to <0.15	1,799,731	212,588	100.00	1,988,768	0.06	5.1	43.36	1.0	355,656	17.88	585	
2	0.15 to <0.25	317,998	43,778	100.00	356,739	0.18	3.9	42.68	1.0	99,311	27.83	284	
3	0.25 to <0.50	175,375	71,090	100.00	243,216	0.32	7.3	41.48	1.0	91,613	37.66	332	
4	0.50 to <0.75	607	30,973	100.00	31,570	0.60	3.8	44.99	1.0	18,298	57.96	85	
5	0.75 to <2.50	61,021	81,338	100.00	140,691	1.37	14.7	43.86	1.2	123,867	88.04	845	
6	2.50 to <10.00	38	4,260	100.00	4,298	3.65	0.6	44.93	1.0	4,993	116.17	70	
7	10.00 to <100.00	7	955	100.00	962	91.66	0.0	45.00	1.0	217	22.58	397	
8	100.00 (Default)	6,118	60	100.00	6,095	100.00	0.0	2.64	1.0	—	0.00	161	
9	Subtotal	2,360,899	445,047	100.00	2,772,342	0.43	35.8	43.06	1.0	693,959	25.03	2,762	3,767
Purchased receivables (corporates) (the amount equivalent to dilution risks) (FIRB approach)													
1	0.00 to <0.15	1,034,198	—	—	1,034,198	0.06	0.1	44.08	1.1	148,616	14.37	281	
2	0.15 to <0.25	457,682	—	—	457,682	0.16	0.0	42.05	1.0	117,629	25.70	321	
3	0.25 to <0.50	23,923	—	—	23,923	0.28	0.0	41.26	1.0	8,183	34.20	28	
4	0.50 to <0.75	286	—	—	286	0.68	0.0	45.00	1.0	176	61.65	0	
5	0.75 to <2.50	9,866	—	—	9,866	1.07	0.0	44.89	3.4	12,596	127.66	47	
6	2.50 to <10.00	33,267	—	—	33,267	8.62	0.0	41.99	1.0	51,285	154.16	1,205	
7	10.00 to <100.00	674	—	—	674	24.93	0.0	45.00	1.0	1,569	232.52	75	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	1,559,899	—	—	1,559,899	0.29	0.1	43.40	1.1	340,057	21.79	1,959	2,838
Purchased receivables (retail) (the amount equivalent to default risks)													
1	0.00 to <0.15	3,056	—	—	3,056	0.07	0.3	65.00	—	410	13.42	1	
2	0.15 to <0.25	1,109	—	—	1,109	0.19	0.1	65.00	—	282	25.42	1	
3	0.25 to <0.50	1,377	—	—	1,377	0.33	0.1	53.17	—	419	30.49	2	
4	0.50 to <0.75	174	—	—	174	0.59	0.0	63.90	—	88	50.82	0	
5	0.75 to <2.50	39	20	100.00	59	1.02	0.0	65.00	—	38	65.83	0	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	5,756	20	100.00	5,776	0.18	0.6	62.14	—	1,239	21.46	6	9

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2024											
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	91,128	1,061,057	12.43	1,152,186	0.10	14,736.9	65.66		45,535	3.95	756	
2	0.15 to <0.25	493,069	489,774	12.84	982,844	0.23	3,549.0	69.19		81,316	8.27	1,564	
3	0.25 to <0.50	90,012	179,949	0.00	269,962	0.29	2,090.5	61.59		23,996	8.88	482	
4	0.50 to <0.75	757,766	292,335	16.81	1,050,102	0.58	1,138.9	70.21		184,977	17.61	4,287	
5	0.75 to <2.50	476,244	177,280	9.76	653,525	1.62	2,272.4	74.95		267,449	40.92	7,959	
6	2.50 to <10.00	914,060	376,546	17.79	1,290,606	4.51	2,166.3	72.38		1,028,930	79.72	42,221	
7	10.00 to <100.00	44,455	126,604	96.31	171,060	25.10	1,647.3	67.49		238,610	139.48	29,871	
8	100.00 (Default)	109,141	16,866	100.00	126,007	100.00	351.1	73.11		162,620	129.05	92,133	
9	Subtotal	2,975,878	2,720,416	11.41	5,696,294	4.35	27,952.7	69.72		2,033,437	35.69	179,276	152,188
Residential mortgage exposures													
1	0.00 to <0.15	—	—	—	24,429	0.05	3.1	40.93		6,788	27.78	5	
2	0.15 to <0.25	—	—	—	2,019	0.15	0.1	50.34		741	36.69	1	
3	0.25 to <0.50	7,922,206	3,427	100.00	7,925,633	0.30	434.9	22.25		956,181	12.06	5,309	
4	0.50 to <0.75	1,133,242	1,291	100.00	1,134,556	0.60	71.7	23.52		237,831	20.96	1,620	
5	0.75 to <2.50	309,191	519	100.00	285,267	1.04	28.2	35.70		132,604	46.48	1,080	
6	2.50 to <10.00	—	—	—	—	—	—	—		—	—	—	
7	10.00 to <100.00	19,140	432	100.00	17,545	20.29	1.7	24.26		22,186	126.45	846	
8	100.00 (Default)	51,731	38	100.00	51,770	100.00	4.4	20.84		8,972	17.33	10,793	
9	Subtotal	9,435,512	5,710	100.00	9,441,222	0.94	544.4	22.86		1,365,307	14.46	19,656	17,434
Other retail exposures													
1	0.00 to <0.15	1	4	100.00	5	0.10	0.0	65.66		0	16.28	0	
2	0.15 to <0.25	103,195	14	100.00	103,210	0.15	2.4	34.06		11,674	11.31	52	
3	0.25 to <0.50	320,888	380,738	100.00	701,626	0.43	276.0	46.87		220,121	31.37	1,464	
4	0.50 to <0.75	114,821	3,051	100.00	117,873	0.66	28.3	48.55		47,705	40.47	376	
5	0.75 to <2.50	593,584	319,195	89.97	912,779	1.25	1,073.6	50.85		502,996	55.10	5,749	
6	2.50 to <10.00	12,947	264	100.00	13,212	5.02	1.0	41.77		8,256	62.49	299	
7	10.00 to <100.00	12,974	7,282	100.00	20,256	22.74	23.3	54.78		24,648	121.68	2,531	
8	100.00 (Default)	40,074	690	100.00	40,764	100.00	99.5	57.90		101,811	249.75	23,603	
9	Subtotal	1,198,488	711,240	95.23	1,909,728	3.21	1,504.5	48.47		917,214	48.02	34,077	21,901
Total (all portfolios)		209,171,196	55,336,799	56.48	240,430,386	0.75	30,116.8	38.49	—	54,050,405	22.48	819,790	835,638

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2023											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre CCF (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

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, 2024	
Item No.	Portfolio	a	b
		Pre-credit derivatives credit RWA	Actual credit RWA
1	Sovereign exposures - FIRB	—	—
2	Sovereign exposures - AIRB	730,169	730,169
3	Bank exposures - FIRB	3,101,393	3,101,393
4	Bank exposures - AIRB	—	—
5	Corporate exposures (excluding SL) - FIRB	30,642,030	30,642,030
6	Corporate exposures (excluding SL) - AIRB	3,705,525	3,705,525
7	SL - FIRB	828,502	828,502
8	SL - AIRB	5,440,480	5,440,480
9	Retail - QRRE	2,033,437	2,033,437
10	Retail - Residential mortgage exposures	1,365,307	1,365,307
11	Retail - Other retail exposures	917,214	917,214
12	Purchased receivables - FIRB	1,034,016	1,034,016
13	Purchased receivables - AIRB	92,494	92,494
14	Total	49,890,572	49,890,572

(Millions of yen)

CR7: IRB – Effect on credit RWA of credit derivatives used as CRM techniques		As of September 30, 2023	
Item No.	Portfolio	a	b
		Pre-credit derivatives credit RWA	Actual credit RWA
1	Sovereign exposures - FIRB	—	—
2	Sovereign exposures - AIRB	411,361	411,361
3	Bank exposures - FIRB	57,828	57,828
4	Bank exposures - AIRB	1,970,610	1,970,610
5	Corporate exposures (excluding SL) - FIRB	—	—
6	Corporate exposures (excluding SL) - AIRB	25,340,037	25,340,037
7	SL - FIRB	676,879	676,879
8	SL - AIRB	4,052,474	4,052,474
9	Retail - QRRE	1,465,227	1,465,227
10	Retail - Residential mortgage exposures	1,407,744	1,407,744
11	Retail - Other retail exposures	976,887	976,887
12	Equity - FIRB	—	—
13	Equity - AIRB	6,992,299	6,992,299
14	Purchased receivables - FIRB	1,537	1,537
15	Purchased receivables - AIRB	891,036	891,036
16	Total	44,243,924	44,243,924

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, 2024									
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	7,210	34,846	50%	40,606	1,450	—	—	42,056	21,028	—
	Equal to or more than 2.5 years	29,968	—	70%	3,927	26,040	—	—	29,968	20,977	119
Good	Less than 2.5 years	65,889	518	70%	66,096	—	—	—	66,096	46,267	264
	Equal to or more than 2.5 years	177,623	23,287	90%	187,068	—	—	—	187,068	168,361	1,496
Satisfactory		7,524	12,475	115%	12,579	—	—	—	12,579	14,466	352
Weak		—	—	250%	—	—	—	—	—	—	—
Default		4,091	—	—	4,091	—	—	—	4,091	—	2,045
Total		292,307	71,127	—	314,370	27,490	—	—	341,860	271,101	4,278
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	26,921	13,331	70%					32,254	22,577	129
	Equal to or more than 2.5 years	6,375	55,156	95%					28,438	27,016	113
Good	Less than 2.5 years	47,342	26,686	95%					61,027	57,976	244
	Equal to or more than 2.5 years	102,530	36,829	120%					117,262	140,714	469
Satisfactory		100,827	2,314	140%					101,753	142,454	2,849
Weak		—	—	250%					—	—	—
Default		—	—	—					—	—	—
Total		283,998	134,318	—					340,735	390,739	3,805

(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%					—	—	

4. Credit Risk-Weighted Assets under Article 167 of the Notification

(Millions of yen)

Calculation method	As of September 30, 2024	As of September 30, 2023
Look-through approach	1,333,565	1,523,527
Mandate-based approach	—	—
Simple approach (subject to 250% risk weight)	93,997	52,046
Simple approach (subject to 400% risk weight)	156,313	219,534
Fall-back approach	41,216	19,806

■ Standardised Approach

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

(Millions of yen, except percentages)

CR4: SA – CR exposure and CRM effects		As of September 30, 2024					
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
1a	Government of Japan and Bank of Japan (BOJ)	5,388,010	—	5,388,010	—	0	0.00%
1b	Foreign central governments and foreign central banks	2,601,550	—	2,601,550	—	40,136	1.54%
1c	Bank for International Settlements, etc.	3,702	—	3,702	—	0	0.00%
2a	Local governments of Japan	172,794	—	172,794	—	0	0.00%
2b	Foreign non-central government public sector entities (PSEs)	48,921	—	48,921	—	9,784	20.00%
2c	Japan Finance Organization for Municipalities (JFM)	34,271	—	34,271	—	3,984	11.62%
2d	Government- affiliated agencies of Japan	73,766	—	73,766	—	6,077	8.23%
2e	The three local public corporations	—	—	—	—	—	—
3	Multilateral development banks (MDBs)	7,134	—	7,134	—	0	0.00%
4	Banks, securities firms and insurance companies	1,211,466	—	1,211,466	—	318,751	26.31%
	Of which: securities firms and insurance companies	22,569	—	22,569	—	7,824	34.67%
5	Covered bonds	—	—	—	—	—	—
6	Corporates including specialized lending	1,165,120	908,041	1,152,079	133,565	1,251,828	97.36%
	Of which: specialized lending	—	—	—	—	—	—
7a	Subordinated debt and other capital	—	—	—	—	—	—
7b	Equity	—	—	—	—	—	—
8	SMEs and individuals	2,798,729	4,183,290	2,798,729	1,062,559	2,941,290	76.17%
	Of which: transactors	—	—	—	—	—	—
9	Real estate	252,396	—	252,396	—	86,561	34.29%
	Of which: general RRE	235,708	—	235,708	—	79,333	33.65%
	Of which: IPRRE	16,688	—	16,688	—	7,228	43.31%
	Of which: general CRE	—	—	—	—	—	—
	Of which: Other real estate related	—	—	—	—	—	—
	Of which: ADC	—	—	—	—	—	—
10a	Delinquency excluding general RRE	183,577	83	183,451	83	252,122	137.37%
10b	Delinquency for general RRE	14	—	14	—	14	100.00%
11a	Cash	19,817	—	19,817	—	0	0.00%
11b	Bills in the course of collection	—	—	—	—	—	—
	Guaranteed by credit guarantee associations, etc.	—	—	—	—	—	—
	Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
12	Total	13,961,274	5,091,414	13,948,108	1,196,207	4,910,550	32.42%

(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%

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

(Millions of yen)

CR5a: SA – CR exposures by asset classes and risk weights		As of March 31, 2024									
Item No.	Risk weight Asset classes	Total credit exposures amount (post CCF and post-CRM)									
		0%	20%	50%	100%	150%	Others	Total			
1a	Government of Japan and BOJ	5,388,010	–	–	–	–	–	5,388,010			
1b	Foreign central governments and foreign central banks	2,521,278	–	80,272	–	–	–	2,601,550			
1c	Bank for International Settlements, etc.	3,702	–	–	–	–	–	3,702			
2a		0%	10%	20%	50%	100%	150%	Others	Total		
	Local governments of Japan	172,794	–	–	–	–	–	–	172,794		
2b	Foreign non-central government PSEs	–	–	48,921	–	–	–	–	48,921		
2c	JFM	–	28,700	5,571	–	–	–	–	34,271		
2d	Government- affiliated agencies of Japan	12,995	60,770	–	–	–	–	–	73,766		
2e	The three local public corporations	–	–	–	–	–	–	–	–		
3		0%	20%	30%	50%	100%	150%	Others	Total		
	MDBs	7,134	–	–	–	–	–	–	7,134		
4		20%	30%	40%	50%	75%	100%	150%	Others	Total	
	Banks, securities firms and insurance companies	845,529	321,363	5,757	7,291	–	–	31,525	–	1,211,466	
	Of which: securities firms and insurance companies	16,464	3,854	–	–	–	–	2,250	–	22,569	
5		10%	15%	20%	25%	35%	50%	100%	Others	Total	
	Covered bonds	–	–	–	–	–	–	–	–	–	
6		20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
	Corporates including specialized lending	22,651	10,187	7	–	146,045	1,101,963	–	–	4,789	1,285,645
	Of which: specialized lending	–	–	–	–	–	–	–	–	–	
7a		100%	150%	100%	100%	Others	Total				
	Subordinated debt and other capital	–	–	–	–	–	–				
7b	Equity	–	–	–	–	–	–				
8		45%	75%	100%	Others	Total					
	SMEs and individuals	1,325	3,679,550	179,174	1,237	3,861,288					
9a		20%	25%	30%	40%	50%	70%	75%	Others	Total	
	Real estate Of which: general RRE	35,084	22,719	90,722	49,689	33,862	2,191	1,438	–	235,708	
	Of which: mortgage is second priority and meets eligibility criteria	20%	31.25%	37.5%	50%	62.5%			Others	Total	
		–	–	–	–	–	–	–	–	–	
9b		30%	35%	45%	60%	75%	105%	150%	Others	Total	
	Real estate Of which: IPRRE	4,639	2,483	7,719	653	504	688	–	–	16,688	
	Of which: mortgage is second priority and meets eligibility criteria	30%	43.75%	56.25%	75%	93.75%			Others	Total	
		–	–	–	–	–	–	–	–	–	

(Millions of yen)

CR5a: SA – CR exposures by asset classes and risk weights		As of March 31, 2024					
Item No.		Total credit exposures amount (post CCF and post-CRM)					
	Risk weight	70%	90%	110%	150%	Others	Total
9c	Real estate Of which: general CRE	—	—	—	—	—	—
		70%	112.5%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	—	—	—	—	—	—
9d		60%		Others		Total	
	Real estate Of which: Other real estate related	—		—		—	
		60%		Others		Total	
	Of which: mortgage is second priority and meets eligibility criteria	—		—		—	
9e		100%		150%		Others	Total
	Real estate Of which: ADC	—		—		—	—
10a		50%	100%	150%	Others	Total	
	Delinquency excluding general RRE	10,002	26,354	147,177	—	183,534	
10b	Delinquency for general RRE	—	14	—	—	14	
11a		0%	10%	20%	Others	Total	
	Cash	19,817	—	—	—	19,817	
11b	Bills in the course of collection	—	—	—	—	—	
	Guaranteed by credit guarantee associations, etc.	—	—	—	—	—	
	Guaranteed by REVIC of Japan, etc.	—	—	—	—	—	

(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).

3. exposures and CCF by risk weight (CR5b)

(Millions of yen, except percentages)

CR5b: Standardized approach – exposures and CCF by risk weight		As of September 30, 2024			
Item No.	Risk weight	a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposures	Weighted average CCF	Exposure (post-CCF and post-CRM)
1	Less than 40%	9,619,679	—	—	9,619,679
2	40%-70%	208,953	—	—	208,953
3	75%	2,625,566	4,117,034	25.64%	3,681,500
	80%	—	—	—	—
4	85%	141,969	40,758	10.00%	146,045
5	90%-100%	1,184,433	933,538	14.58%	1,307,507
6	105%-130%	688	—	—	688
7	150%	179,982	83	100.00%	179,940
8	100%	—	—	—	—
9	100%	—	—	—	—
10	1,250%	—	—	—	—
11	Total exposures	13,961,274	5,091,414	23.49%	15,144,316

4. Comparison of modelled and standardized RWA for credit risk at asset class level (CMS2)

(Millions of yen)

CMS2: Comparison of modelled and standardized RWA for credit risk at asset class level		As of September 30, 2024			
Item No.		a	b	c	d
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using the standardized approach	Total Actual RWA	RWA calculated using full standardised approach and prior to the application of the output floor (ie RWA used in capital floor computation)
1	Sovereign	869,004	59,981	928,985	1,643,205
	Of which: Local governments of Japan	40,060	—	40,060	50,095
	Of which: Foreign non-central government public sector entities (PSEs)	257,808	9,784	267,592	659,811
	Of which: Multilateral development banks (MDBs)	—	—	—	—
	Of which: Japan Finance Organization for Municipalities (JFM)	—	3,984	3,984	3,984
	Of which: Government-affiliated agencies of Japan	1,339	6,077	7,416	95,516
	Of which: The three local public corporations	2,216	—	2,216	4,069
2	Banks	3,266,371	318,751	3,585,122	4,010,363
3	Equity	4,821,674	—	4,821,674	4,210,575
4	Purchased receivables	1,126,511	—	1,126,511	2,839,680
5	Corporate excluding specialized lending and mid-sized corporations and SMEs	32,276,834	1,258,725	33,535,559	68,735,860
	Of which: FIRB is applied	30,371,375		30,371,375	
	Of which: AIRB is applied	1,905,459		1,905,459	
6	Mid-sized corporations and SMEs	1,960,191	9,582	1,969,774	4,202,364
	Of which: FIRB is applied	285,331		285,331	
	Of which: AIRB is applied	1,674,860		1,674,860	
7	Residential mortgage	1,365,307	79,347	1,444,654	3,818,462
8	Qualifying revolving retail	2,033,437	—	2,033,437	2,740,408
9	Other retail	917,214	3,184,161	4,101,375	4,535,954
10	Specialized lending	5,413,857	661,841	6,075,699	14,366,741
	Of which: Commercial real estate and high-volatility commercial real estate	1,351,937	390,739	1,742,677	5,576,159
11	Total	54,050,405	5,572,391	59,622,796	111,103,618

Note: The criteria for classifying the exposures to which the standardized approach is applied to the IRBA portfolio is as described below:

- Exposures to individuals other than those that come under Item 7 “Residential mortgage exposures” are classified under Item 9 “Other retail exposures.”
- Exposures other than the above are classified in accordance with the definition of the IRBA portfolio.

■ Credit Risk Mitigation (CRM) Techniques

Credit Risk Mitigation Techniques (CR3)

(Millions of yen)

CR3: CRM techniques		As of September 30, 2024				
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	73,770,068	29,254,735	12,308,705	12,675,722	—
2	Securities (of which: Debt securities)	28,798,718	240,397	83,094	33,419	—
3	Other on-balance sheet assets (of which: debt-based assets)	82,424,353	458,910	4,470	443,752	—
4	Total (1+2+3)	184,993,140	29,954,043	12,396,270	13,152,894	—
5	Of which: defaulted	1,032,113	161,990	64,120	20,599	—

(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	—

■ 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, 2024					
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	1,708,739	3,057,420		1.4	6,672,625	1,835,552
1-1	CEM	—	—			—	—
2	Expected exposure method (IMM)			—	—	—	—
3	Simple approach for CRM					—	—
4	Comprehensive approach for CRM					2,390,870	880,620
5	Exposure fluctuation estimation model					—	—
6	Total						2,716,172

(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

2. CVA Capital Charge (CCR2)

(Millions of yen)

CCR2: CVA risk capital charge		As of September 30, 2023	
Item No.		a	b
		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
5	Total subject to the CVA capital charge	7,141,923	2,716,425

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, 2024														
Item No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
		Credit equivalent amounts (post-CRM)														
	Risk weight	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	その他	合計	
1	Government of Japan and BOJ	275,311	-	-	-	-	-	-	-	-	-	-	-	-	-	275,311
2	Foreign central governments and foreign central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Bank for International Settlements, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Local governments of Japan	519	-	-	-	-	-	-	-	-	-	-	-	-	-	519
5	Foreign non-central government PSEs	-	-	-	-	-	-	-	-	-	960	-	-	-	-	960
6	MDBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	JFM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Government- affiliated agencies of Japan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	The three local public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Banks, securities firms and insurance companies	-	-	221,032	163,319	29,821	2,972	-	-	-	-	-	61	-	-	417,207
11	Corporates	-	-	22,415	-	-	62,279	1,163	-	-	519,329	-	-	-	-	605,187
12	SMEs and retail	-	-	-	-	-	-	81,100	-	-	-	-	-	-	-	81,100
13	Other than the above	-	-	-	-	-	-	-	-	-	85,803	-	-	-	-	85,803
14	Total	275,830	-	243,447	163,319	29,821	65,251	82,263	-	-	606,093	-	61	-	-	1,466,090

(Millions of yen)

CCR3: CCR exposures by regulatory portfolio and risk weights		As of September 30, 2023								
Item No.		a	b	c	d	e	f	g	h	i
		Credit equivalent amounts (post-CRM)								
	Risk weight	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

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, 2024						
		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	173,712	0.39	0.1	35.10	1.0	6,715	3.86
2	0.15 to <0.25	20,418	0.15	0.0	35.00	0.1	3,073	15.05
3	0.25 to <0.50	525	0.45	0.0	35.00	1.0	201	38.28
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	6,698	1.29	0.0	35.00	1.0	4,137	61.76
6	2.50 to <10.00	17	3.83	0.0	35.00	1.0	19	112.55
7	10.00 to <100.00	2	12.59	0.0	35.00	1.0	3	149.81
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	201,374	0.40	0.1	35.08	0.9	14,150	7.02
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	—	—	—	—	—	—	—
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 (FIRB approach)								
1	0.00 to <0.15	1,339,563	0.05	5.8	45.00	1.1	243,843	18.20
2	0.15 to <0.25	27,964	0.15	0.2	45.00	1.0	8,946	31.99
3	0.25 to <0.50	1,955	0.32	0.0	45.00	0.4	682	34.90
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	93,557	0.78	0.0	45.00	0.1	64,402	68.83
6	2.50 to <10.00	1,814	8.40	0.0	45.00	1.0	3,480	191.83
7	10.00 to <100.00	19	12.59	0.0	45.00	5.0	53	275.33
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	1,464,874	0.11	6.2	45.00	1.1	321,409	21.94

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

CCR4: IRB - CCR exposures by portfolio and PD scale		As of September 30, 2024						
		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	48,924	0.07	3.2	35.14	0.9	5,887	12.03
2	0.15 to <0.25	67,379	0.17	5.1	35.00	1.0	14,421	21.40
3	0.25 to <0.50	16,912	0.41	1.0	35.00	1.0	6,153	36.38
4	0.50 to <0.75	2,179	0.69	0.5	35.00	1.0	1,045	47.96
5	0.75 to <2.50	7,223	1.43	0.9	35.00	1.0	4,692	64.96
6	2.50 to <10.00	1,360	8.13	0.2	35.00	1.0	1,697	124.80
7	10.00 to <100.00	29	24.93	0.0	35.00	1.0	52	180.85
8	100.00 (Default)	1,090	100.00	0.0	40.27	1.0	139	12.75
9	Subtotal	145,100	1.07	11.2	35.08	0.9	34,090	23.49
Corporate exposures (FIRB approach)								
1	0.00 to <0.15	3,544,561	0.06	46.7	41.10	1.0	497,637	14.03
2	0.15 to <0.25	854,095	0.15	15.4	41.13	0.9	217,901	25.51
3	0.25 to <0.50	295,607	0.31	2.5	42.28	0.8	119,518	40.43
4	0.50 to <0.75	994	0.69	0.1	40.43	1.0	567	57.00
5	0.75 to <2.50	485,172	1.82	12.4	40.20	1.3	474,173	97.73
6	2.50 to <10.00	41,516	7.82	0.3	40.11	1.0	58,519	140.95
7	10.00 to <100.00	5,957	17.89	0.0	40.65	1.0	11,516	193.31
8	100.00 (Default)	29,275	100.00	0.0	40.00	1.0	—	0.00
9	Subtotal	5,257,180	0.89	77.7	41.07	1.0	1,379,834	26.24
Mid-sized corporations and SMEs exposures (AIRB approach)								
1	0.00 to <0.15	16,877	0.07	0.5	35.00	1.0	1,909	11.31
2	0.15 to <0.25	27,420	0.17	3.7	35.00	1.0	5,284	19.27
3	0.25 to <0.50	10,245	0.45	1.0	35.00	1.0	3,575	34.89
4	0.50 to <0.75	3,286	0.68	0.9	35.00	1.0	1,425	43.37
5	0.75 to <2.50	6,183	1.63	2.7	35.00	1.0	3,518	56.89
6	2.50 to <10.00	3,222	4.59	0.1	35.00	1.0	2,607	80.91
7	10.00 to <100.00	244	21.54	0.0	35.00	2.0	378	154.55
8	100.00 (Default)	7	100.00	0.0	44.85	1.0	0	12.75
9	Subtotal	67,488	0.65	9.2	35.00	1.0	18,700	27.70
Mid-sized corporations and SMEs exposures (FIRB approach)								
1	0.00 to <0.15	13	0.08	0.0	45.00	1.0	2	20.66
2	0.15 to <0.25	57	0.15	0.0	45.00	1.0	14	24.29
3	0.25 to <0.50	472	0.31	0.0	45.00	1.0	225	47.77
4	0.50 to <0.75	16	0.69	0.0	45.00	1.0	8	51.43
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	19	8.63	0.0	45.00	1.0	24	125.75
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	580	0.58	0.0	45.00	1.0	276	47.53

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

CCR4: IRB - CCR exposures by portfolio and PD scale		As of September 30, 2024						
		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	144,820	0.09	0.3	31.25	1.5	24,865	17.17
2	0.15 to <0.25	116,549	0.16	0.2	34.52	1.2	25,193	21.61
3	0.25 to <0.50	119,324	0.34	0.3	32.99	1.2	36,341	30.45
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	68,678	0.94	0.2	32.08	1.7	37,450	54.53
6	2.50 to <10.00	5,248	3.83	0.0	35.00	1.0	4,878	92.95
7	10.00 to <100.00	5,793	12.66	0.0	35.00	1.0	8,690	150.00
8	100.00 (Default)	391	100.00	0.0	49.93	1.0	168	43.00
9	Subtotal	460,806	0.58	1.2	32.76	1.4	137,588	29.85
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)		7,597,405	0.71	106.0	41.00	1.0	1,906,049	25.08

(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

5. Asset encumbrance (ENC1)

(Millions of yen)

ENC1: Assets encumbrance		As of September 30, 2024			
Item No.		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which: Securitization exposures
1	Cash and due from banks	20,060	73,592,586	73,612,647	—
2	Trading assets	2,807,770	7,806,645	10,614,415	—
3	Securities	19,301,651	19,532,860	38,834,511	1,119,377
4	Loans and bills discounted	11,993,347	93,043,823	105,037,170	2,786,308
5	Other assets	2,269,504	11,323,674	13,593,179	1,658,332
	Total	36,392,334	205,299,590	241,691,924	5,564,018

6. Composition of Collateral for CCR Exposure (CCR5)

(Millions of yen)

CCR5: Composition of collateral for CCR exposure		As of September 30, 2024					
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)	—	373,183	—	260,714	6,922,701	9,404,656
2	Cash (other currencies)	—	408,835	—	546,308	5,418,853	9,290,334
3	Domestic sovereign debt	—	100,641	—	140,512	6,875,263	6,272,784
4	Other sovereign debt	—	116,871	—	48,212	10,088,061	4,884,652
5	Government agency debt	—	111	—	—	599,141	22,945
6	Corporate bonds	—	263	—	—	508,275	787,746
7	Equity securities	—	—	—	—	2,645,466	1,195,091
8	Other collateral	—	—	—	—	—	—
9	Total	—	999,906	—	995,747	33,057,763	31,858,211

(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

7. Credit Derivative Transaction Exposures (CCR6)

(Millions of yen)

CCR6: Credit derivative transaction exposures			As of September 30, 2024		As of September 30, 2023	
Item No.			a	b	a	b
			Protection bought	Protection sold	Protection bought	Protection sold
Notionals						
1	Single-name credit default swaps		437,242	646,649	439,345	646,454
2	Index credit default swaps		1,284,435	747,069	1,092,873	712,410
3	Total return swaps		—	—	—	—
4	Credit options		142,820	—	104,706	—
5	Other credit derivatives		—	—	—	—
6	Total notionals		1,864,497	1,393,718	1,636,924	1,358,865
Fair values						
7	Positive fair value (asset)		1,906	19,975	2,752	16,212
8	Negative fair value (liability)		30,349	3,883	19,345	5,390

8. Exposures to Central Counterparties (CCR8)

(Millions of yen)

CCR8: Exposures to central counterparties (CCP)		As of September 30, 2024		As of September 30, 2023	
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)		81,952		205,013
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,801,498	36,029	5,546,299	110,930
3	(i) OTC derivatives	1,446,430	28,928	4,630,692	92,613
4	(ii) Exchange-traded derivatives	192,439	3,848	841,080	16,826
5	(iii) SFTs	162,628	3,252	74,526	1,490
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	0		—	
8	Non-segregated initial margin	267,119	5,342	419,676	8,393
9	Pre-funded default fund contributions	248,531	40,015	231,756	85,688
10	Unfunded default fund contributions	879	564	—	—
11	Exposures to non-QCCPs (total)		21,416		186,462
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	21,416	21,416	799,831	186,462
13	(i) OTC derivatives	21,416	21,416	728,039	171,620
14	(ii) Exchange-traded derivatives	—	—	71,791	14,841
15	(iii) SFTs	—	—	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
17	Segregated initial margin	—		—	
18	Non-segregated initial margin	—	—	—	—
19	Pre-funded default fund contributions	—	—	—	—
20	Unfunded default fund contributions	—	—	—	—

■ Securitisation Transactions

1. Securitisation Exposures in the Banking Book (SEC1)

(Millions of yen)

SEC1: Securitisation exposures in the banking book		As of September 30, 2024								
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)	411,019	—	411,019	998,674	—	998,674	2,124,160	—	2,124,160
	- of which									
2	Residential mortgage	411,019	—	411,019	24,907	—	24,907	439,156	—	439,156
3	Credit card	—	—	—	30,000	—	30,000	264,680	—	264,680
4	Other retail exposures	—	—	—	943,767	—	943,767	1,420,323	—	1,420,323
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total)	400,336	3	400,339	1,100,645	—	1,100,645	2,210,398	—	2,210,398
	- of which									
7	Loans to corporates	400,295	3	400,299	71,671	—	71,671	1,808,732	—	1,808,732
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	915,908	—	915,908	302,344	—	302,344
10	Other wholesale	40	—	40	113,065	—	113,065	99,321	—	99,321
11	Re-securitisation	—	—	—	—	—	—	—	—	—

(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	—	—	—	—	—	—	—	—	—

2. Securitisation Exposures in the Trading Book (SEC2)

(Millions of yen)

SEC2: Securitisation exposures in the trading book		As of September 30, 2024								
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)	—	—	—	—	—	—	40,469	—	40,469
	- of which									
2	Residential mortgage	—	—	—	—	—	—	13,871	—	13,871
3	Credit card	—	—	—	—	—	—	1,793	—	1,793
4	Other retail exposures	—	—	—	—	—	—	24,805	—	24,805
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total)	—	—	—	—	—	—	31,152	—	31,152
	- of which									
7	Loans to corporates	—	—	—	—	—	—	31,152	—	31,152
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, 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	—	—	—	—	—	—	—	—	—

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, 2024							
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	2,414,780	2,414,780	2,414,780	1,064,549	1,350,231	—	—	—
2	>20% to 50% RW	147,412	147,412	147,412	115,948	31,463	—	—	—
3	>50% to 100% RW	307,959	307,959	307,959	229,196	78,762	—	—	—
4	>100% to <1250% RW	39,990	39,990	39,990	—	39,990	—	—	—
5	1250% RW	536	533	533	—	533	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA	2,776,416	2,776,412	2,776,412	1,361,163	1,415,249	—	—	—
7	SEC-ERBA or IAA	127,105	127,105	127,105	41,413	85,692	—	—	—
8	SEC-SA	7,157	7,157	7,157	7,117	40	—	—	—
9	1250% RW	—	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA	701,316	701,274	701,274	376,056	325,217	—	—	—
11	SEC-ERBA or IAA	35,313	35,313	35,313	10,954	24,358	—	—	—
12	SEC-SA	2,008	2,008	2,008	1,499	509	—	—	—
13	1250% RW	—	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA	56,105	56,101	56,101	30,084	26,017	—	—	—
15	SEC-ERBA or IAA	2,825	2,825	2,825	876	1,948	—	—	—
16	SEC-SA	160	160	160	119	40	—	—	—
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, 2024						
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	3	3	—	3	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA	3	3	—	3	—	—	—
7	SEC-ERBA or IAA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA	42	42	—	42	—	—	—
11	SEC-ERBA or IAA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)								
14	SEC-IRBA	3	3	—	3	—	—	—
15	SEC-ERBA or IAA	—	—	—	—	—	—	—
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, 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	—	—	—	—	—	—	—

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, 2024							
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	4,035,328	4,035,328	4,035,328	1,970,944	2,064,383	—	—	—
2	>20% to 50% RW	234,316	234,316	234,316	141,559	92,756	—	—	—
3	>50% to 100% RW	36,760	36,760	36,760	11,656	25,103	—	—	—
4	>100% to <1250% RW	27,005	27,005	27,005	—	27,005	—	—	—
5	1250% RW	1,149	1,149	1,149	—	1,149	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA	3,570,668	3,570,668	3,570,668	1,559,745	2,010,922	—	—	—
7	SEC-ERBA or IAA	761,967	761,967	761,967	564,415	197,552	—	—	—
8	SEC-SA	774	774	774	—	774	—	—	—
9	1250% RW	1,149	1,149	1,149	—	1,149	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA	566,779	566,779	566,779	253,572	313,206	—	—	—
11	SEC-ERBA or IAA	195,204	195,204	195,204	111,099	84,105	—	—	—
12	SEC-SA	774	774	774	—	774	—	—	—
13	1250% RW	14,366	14,366	14,366	—	14,366	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA	45,342	45,342	45,342	20,285	25,056	—	—	—
15	SEC-ERBA or IAA	15,616	15,616	15,616	8,887	6,728	—	—	—
16	SEC-SA	61	61	61	—	61	—	—	—
17	1250% RW	1,149	1,149	1,149	—	1,149	—	—	—

(Millions of yen)

SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (2/2)		As of September 30, 2024						
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	—	—	—	—	—	—	—
7	SEC-ERBA or IAA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA	—	—	—	—	—	—	—
11	SEC-ERBA or IAA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)								
14	SEC-IRBA	—	—	—	—	—	—	—
15	SEC-ERBA or IAA	—	—	—	—	—	—	—
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, 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	—	—	—	—	—	—	—

■ CVA Risk

1. The reduced basic approach for CVA (CVA1)

(Millions of yen)

CVA1: The reduced basic approach for CVA		As of September 30, 2024	
Item No.		a	b
		Components	BA-CVA RWA (CVA risk divided 8%)
1	Aggregation of systematic components of CVA risk	165,402	
2	Aggregation of idiosyncratic components of CVA risk	42,049	
3	Total		62,107

2. The full basic approach for CVA (CVA2)

(Millions of yen)

CVA2: The full basic approach for CVA		As of September 30, 2024	
Item No.		a	
		CVA risk equivalent	
1	K Reduced		173,189
2	K Hedged		157,983
3	Total		161,784

■ Market Risk

1. Market Risk under standardised approach (MR1)

(Millions of yen)

MR1: Market risk under standardised approach		
		As of September 30, 2024
Item No.		Capital requirement in standardized approach
1	General interest rate risk	61,791
2	Equity risk	30,479
3	Commodity risk	362
4	Foreign exchange risk	23,808
5	Credit spread risk – non-securitizations	49,033
6	Credit spread risk – securitizations (non-correlation trading portfolio)	2,208
7	Credit spread risk – securitization (correlation trading portfolio)	0
8	Default risk – non-securitizations	33,620
9	Default risk – securitizations (non-correlation trading portfolio)	22,508
10	Default risk – securitizations (correlation trading portfolio)	0
11	Residual risk add-on	18,036
	Other	0
12	Total	241,844

(Millions of yen)

MR1: Market risk under standardised approach		
		As of September 30, 2023
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	1,026,405
2	Equity risk (general and specific)	326,210
3	Foreign exchange risk	54,406
4	Commodity risk	0
	Options	
5	Simplified approach	—
6	Delta-plus method	103,461
7	Scenario approach	—
8	Specific risk related to securitisation exposures	37,534
9	Total	1,548,018

2. Breakdown of Market Risk under IMA (MR2)

Not applicable

3. IMA values for trading portfolios (MR3)

(Millions of yen)

MR3: IMA values for trading portfolios		
		First half of fiscal 2023
Item No.		
	VaR (holding period of 10 business days, one-sided confidence level of 99%)	
1	Maximum value	30,741
2	Average value	23,869
3	Minimum value	20,329
4	Period end	30,741
	Stressed VaR (holding period of 10 business days, one-sided confidence level of 99%)	
5	Maximum value	50,298
6	Average value	35,996
7	Minimum value	26,196
8	Period end	46,425
	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.

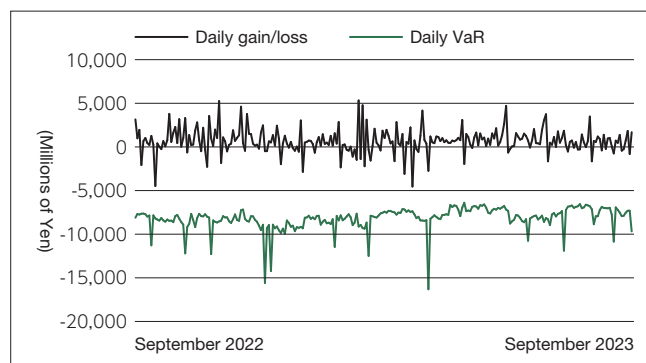
4. Market Risk under simplified approach (MR3)

(Millions of yen)

MR3: Market Risk under simplified Approach		As of March 31, 2024			
Item No.		a	b	c	d
		Other than options	Options		
			Simplified approach	Delta-plus method	Scenario approach
1	Interest rate risk (general and specific)	3,614	0	0	0
2	Equity risk (general and specific)	544	0	0	0
3	Commodity risk	0	0	0	0
4	Foreign exchange risk	4,105	866	0	0
5	Specific risk related to securitization exposures	139	—	—	—
6	Total	8,401	866	0	0

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

The status of backtesting of trading for the first half of Fiscal 2023 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		
		Δ EVE		Δ NII			
		As of September 30, 2024	As of September 30, 2023	As of September 30, 2024	As of September 30, 2023		
1	Parallel up	265,923	585,249	(354,100)	(440,565)		
2	Parallel down	150,815	27,524	501,670	596,148		
3	Steepener	34,140	69,332				
4	Flattener	378,938	131,076				
5	Short rate up	319,743	307,041				
6	Short rate down	38,381	23,110				
7	Maximum	378,938	585,249	501,670	596,148		
8	Tier 1 capital	e		f			
		As of September 30, 2024		As of September 30, 2023			
		13,420,930		12,470,631			

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

■ Operational Risk

1. Historical losses (OR1)

(Millions of yen, the number of items)

OR1: Historical losses		As of September 30, 2024										
Item No.		a	b	c	d	e	f	g	h	i	j	k
		T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten-year average
Using ¥2,000,000 threshold												
1	Total amount of operational losses net of recoveries (no exclusions)	24,645	34,266	23,144	27,410	25,735	26,445	30,383	41,140	45,108	43,349	32,162
2	Total number of operational risk losses	4,388	5,797	5,959	6,884	6,373	6,881	7,528	11,596	12,704	11,879	7,998
3	Total amount of excluded operational risk losses	15,187	20,932	21,538	25,066	22,011	24,374	26,670	40,304	43,236	39,478	27,880
4	Total number of exclusions	4,032	5,621	5,849	6,819	6,127	6,795	7,455	11,540	12,618	11,705	7,856
5	Total amount of operational losses net of recoveries and net of excluded losses	9,457	13,333	1,606	2,344	3,724	2,070	3,713	835	1,871	3,870	4,282
Using ¥10,000,000 threshold												
6	Total amount of operational losses net of recoveries (no exclusions)	8,546	13,189	1,797	2,583	3,309	2,477	4,276	1,331	2,166	3,844	4,352
7	Total number of operational risk losses	72	72	77	53	61	78	90	70	67	89	72
8	Total amount of excluded operational risk losses	435	491	576	426	446	670	767	698	580	517	561
9	Total number of exclusions	35	41	48	34	37	55	65	58	50	43	46
10	Total amount of operational losses net of recoveries and net of excluded losses	8,111	12,698	1,220	2,157	2,863	1,806	3,508	633	1,586	3,326	3,791
Details of operational risk capital calculation												
11	Are losses used to calculate the ILM (yes/no)?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
12	If “no” in row 11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	—	—	—	—	—	—	—	—	—	—	—

Note: Conservative estimates are used for ILM as regards certain consolidated subsidiaries which do not meet the criteria set forth in the Financial Services Agency Notification.

2. Business Indicator component and its subcomponents (OR2)

(Millions of yen, the number)

OR2: Business Indicator component and its subcomponents		As of September 30, 2024		
Item No.		a	b	c
		T	T-1	T-2
1	ILDC: Interest, lease and dividend component	1,884,788		
2	Interest and lease income	5,905,253	4,726,541	2,229,320
3	Interest and lease expense	4,648,298	3,462,663	886,775
4	Interest earning assets	175,244,206	176,321,606	167,532,035
5	Dividend income	866,874	526,145	397,966
6	SC: Services component	1,796,034		
7	Fee and commission income	1,826,577	1,551,252	1,455,927
8	Fee and commission expense	266,077	226,341	217,622
9	Other operating income	70,611	(80,233)	(86,932)
10	Other operating expense	283,050	153,310	117,984
11	FC: Financial component	595,757		
12	Net P&L on the trading book	456,047	472,219	451,568
13	Net P&L on the banking book	293,372	(93,435)	20,630
14	BI: Business indicator	4,276,580		
15	BIC: Business indicator component	676,784		
16	BI gross of excluded divested activities	4,276,580		
17	Reduction in BI due to excluded divested activities	—		

3. Minimum required operational risk capital (OR3)

(Millions of yen)

OR3: Minimum required operational risk capital		As of September 30, 2024
Item No.		
1	BIC: Business indicator component	647,104
2	ILM: Internal loss multiplier	0.73
3	Minimum required operational risk capital	478,112
4	Operational risk RWA	5,976,404

■ 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, 2024	As of Sep. 30, 2023		
(Assets)				
Cash and due from banks	73,612,647	77,411,258		
Call loans and bills bought	4,330,213	6,088,010		
Receivables under resale agreements	13,430,028	7,753,303		
Receivables under securities borrowing transactions	5,933,711	6,031,785		
Monetary claims bought	5,545,605	5,427,975		
Trading assets	10,614,415	11,127,530		7-a
Money held in trust	32,903	13,149		
Securities	38,834,511	40,431,009		3-b,7-b
Loans and bills discounted	105,037,170	102,448,793		7-c
Foreign exchanges	2,379,382	2,238,431		
Lease receivables and investment assets	250,180	257,744		
Other assets	13,593,179	17,311,905		7-d
Tangible fixed assets	996,006	1,551,296		
Intangible fixed assets	991,104	939,136		3-a
Net defined benefit asset	936,006	725,072		4
Deferred tax assets	57,248	88,703		5-a
Customers' liabilities for acceptances and guarantees	14,244,674	14,605,432		
Reserve for possible loan losses	(796,404)	(725,472)		
Total assets	290,022,585	293,725,065		
(Liabilities)				
Deposits	163,541,943	162,448,935		
Negotiable certificates of deposit	13,336,652	13,772,058		
Call money and bills sold	4,221,905	2,161,557		
Payables under repurchase agreements	20,662,981	22,665,537		
Payables under securities lending transactions	1,424,469	1,393,357		
Commercial paper	1,981,332	2,093,812		
Trading liabilities	8,526,459	10,476,369		7-e
Borrowed money	14,889,132	14,370,861		9-a
Foreign exchanges	2,199,495	2,277,501		
Short-term bonds	1,011,500	708,500		
Bonds	12,511,245	12,340,347		9-b
Due to trust account	1,095,100	2,111,631		
Other liabilities	14,509,112	17,827,867		7-f
Reserve for employee bonuses	83,930	69,112		
Net defined benefit liability	36,517	36,041		
Reserve for executive retirement benefits	891	954		
Reserve for point service program	30,040	31,763		
Reserve for reimbursement of deposits	7,048	8,574		
Reserve for losses on interest repayment	209,887	112,267		
Reserves under the special laws	5,296	4,259		
Deferred tax liabilities	573,200	359,286		5-b
Deferred tax liabilities for land revaluation	27,025	27,945		5-c
Acceptances and guarantees	14,244,674	14,605,432		
Total liabilities	275,129,842	279,903,979		
(Net assets)				
Capital stock	2,345,960	2,344,038		1-a
Capital surplus	611,833	685,660		1-b
Retained earnings	8,216,457	7,586,692		1-c
Treasury stock	(34,101)	(17,721)		1-d
Total stockholders' equity	11,140,149	10,598,670		
Net unrealized gains or losses on other securities	2,095,703	1,505,869		
Net deferred gains or losses on hedges	(135,196)	61,996		6
Land revaluation excess	34,110	35,041		
Foreign currency translation adjustments	1,345,023	1,369,518		
Accumulated remeasurements of defined benefit plans	275,451	123,588		
Total accumulated other comprehensive income	3,615,092	3,096,013	(a)	
Stock acquisition rights	790	1,002		2,8-a
Non-controlling interests	136,710	125,400		8-b
Total net assets	14,892,743	13,821,086		
Total liabilities and net assets	290,022,585	293,725,065		

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, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Capital stock	2,345,960	2,344,038		1-a
Capital surplus	611,833	685,660		1-b
Retained earnings	8,216,457	7,586,692		1-c
Treasury stock	(34,101)	(17,721)		1-d
Total stockholders' equity	11,140,149	10,598,670		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	11,140,149	10,598,670	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,957,794	3,029,699		1a
of which: retained earnings	8,216,457	7,586,692		2
of which: treasury stock (-)	34,101	17,721		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, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Stock acquisition rights	790	1,002		2
of which: Stock acquisition rights issued by bank holding company	790	1,002		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Stock acquisition rights to common shares	790	1,002		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, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Intangible fixed assets	991,104	939,136		3-a
Securities	38,834,511	40,431,009		3-b
of which: goodwill attributable to equity-method investees	160,929	166,026		

Income taxes related to above	223,307	196,423	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Goodwill (including those equivalent)	406,175	447,778		8
Other intangibles other than goodwill and mortgage servicing rights	522,551	460,960	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, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Net defined benefit asset	936,006	725,072		4

Income taxes related to above	286,466	221,842	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Net defined benefit asset	649,539	503,230		15

5. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Deferred tax assets	57,248	88,703		5-a
Deferred tax liabilities	573,200	359,286		5-b
Deferred tax liabilities for land revaluation	27,025	27,945		5-c

Tax effects on intangible fixed assets	223,307	196,423	
Tax effects on net defined benefit asset	286,466	221,842	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,637	1,777	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)	36,570	143,837	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)	36,570	143,837		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, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Net deferred gains or losses on hedges	(135,196)	61,996		6

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(179,626)	(37,697)	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, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Trading assets	10,614,415	11,127,530	Including trading account securities and derivatives for trading assets	7-a
Securities	38,834,511	40,431,009		7-b
Loans and bills discounted	105,037,170	102,448,793	Including subordinated loans	7-c
Other assets	13,593,179	17,311,905	Including derivatives	7-d
Trading liabilities	8,526,459	10,476,369	Including trading account securities sold and derivatives for trading liabilities	7-e
Other liabilities	14,509,112	17,827,867	Including derivatives	7-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Investments in own capital instruments	16,106	13,692		
Common Equity Tier 1 capital	15,907	13,520		16
Additional Tier 1 capital	—	—		37
Tier 2 capital	199	172		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)	2,293,043	1,768,628		
Common Equity Tier 1 capital	746,173	429,183		18
Additional Tier 1 capital	114,626	45,639		39
Tier 2 capital and other TLAC liabilities	130,301	90,870		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	1,301,942	1,202,935		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)	1,696,421	1,449,351		
Amount exceeding the 10% threshold on specified items	342,934	161,481		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	83,315	82,978		40
Tier 2 capital and other TLAC liabilities	42,846	44,874		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	1,227,325	1,160,016		73

8. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Stock acquisition rights	790	1,002		8-a
Non-controlling interests	136,710	125,400		8-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Amount allowed in group CET1	2,127	1,364	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	12,115	33,261	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	34
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	3,273	6,715	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	48

9. Other capital instruments

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Borrowed money	14,889,132	14,370,861		9-a
Bonds	12,511,245	12,340,347		9-b
Total	27,400,377	26,711,209		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	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	1,676,437	1,127,301		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,112,678	883,148		46

■ Composition of Leverage Ratio

(In million yen)

Basel III Template No.	Items	As of September 30, 2024	As of September 30, 2023
1	Total assets reported in the consolidated balance sheet	290,022,585	
2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)	—	
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	
4	Adjustments for exemption of central bank reserves (-)	62,503,606	
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (-)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	1,085,329	
7	Adjustments for eligible cash pooling transactions	—	
8	Adjustments for total exposures related to derivatives transactions, etc.	2,259,541	
8a	Total exposures related to derivatives transactions, etc.	11,656,082	
8b	The amount of deductions from the exposures above (line 8a) (-)	9,396,540	
9	Adjustment for total exposures related to repo transactions, etc.	641,006	
9a	Total exposures related to repo transactions, etc.	20,004,746	
9b	The amount of deductions from the exposures above (line 9a) (-)	19,363,739	
10	Adjustments for total off-balance sheet exposures	31,885,274	
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	16	
12	Other adjustments	(17,631,051)	
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	2,901,210	
12b	The amount of customers' liabilities for acceptances and guarantees (-)	14,244,674	
12c	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	
12d	The amount of receivables arising from providing cash variation margin (-)	485,166	
12e	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (excluding those included in the total assets reported in the consolidated balance sheet)	—	
13	Total exposures	245,759,064	

(In million yen, %)

Basel III Template No.	Items	As of September 30, 2024	As of September 30, 2023
On-balance sheet exposures (1)			
1	On-balance sheet exposures before deducting adjustments	185,599,354	
2	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	
3	The amount of receivables arising from providing cash variation margin (—)	485,166	
4	Adjustment for securities received under repo transactions that are recognised as assets (—)	—	
5	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (—)	16	
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (—)	2,901,210	
7	Total on-balance sheet exposures (a)	182,212,960	
Exposures related to derivatives transactions, etc. (2)			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	4,403,033	
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	7,083,857	
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (—)	—	
11	Adjusted effective notional amount of written credit derivatives	1,393,718	
12	The amount of deductions from effective notional amount of written credit derivatives (—)	1,224,527	
13	Total exposures related to derivatives transactions, etc. (b)	11,656,082	
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	19,363,739	
15	The amount of deductions from the assets above (line 14) (—)	—	
16	The exposures for counterparty credit risk for repo transactions, etc.	641,006	
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	20,004,746	
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	88,899,561	
20	The amount of adjustments for conversion to off-balance sheet exposures (—)	57,014,286	
22	Total off-balance sheet exposures (d)	31,885,274	
Leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier 1 capital) (e)	13,420,930	
24	Total exposures ((a)+(b)+(c)+(d)) (f)	245,759,064	
25	Leverage ratio on a consolidated basis ((e)/(f))	5.46%	
26	Minimum leverage ratio requirement	3.15%	
27	Applicable leverage buffer requirement	0.55%	
Leverage ratio on a consolidated basis (including due from Bank of Japan) (6)			
	Total exposures (f)	245,759,064	
	The amount of due from Bank of Japan	62,503,606	
	Total exposures (including due from Bank of Japan) (f')	308,262,670	
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.35%	
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	16,253,987	
	Mean value of assets related to repo transactions, etc. (g)	16,253,987	
	Mean value of deductions from the assets above (—) (h)	—	
29	Quarter-end value of assets related to repo transactions, etc. (after the deductions) ((i)+(j))	19,363,739	
14	Quarter-end value of assets related to repo transactions, etc. (i)	19,363,739	
15	Quarter-end value of deductions from the assets above (line 14) (—) (j)	—	
30	Total exposures (including mean value above (line 28), but excluding due from Bank of Japan) (k)	242,649,311	
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	305,152,917	
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	5.53%	
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.39%	

(In million yen, %)

Corresponding line # on Basel III disclosure template (Table2)	Corresponding line # on Basel III disclosure template (Table1)	Items	As of September 30, 2024	As of September 30, 2023
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items		188,189,337
1a	1	Total assets reported in the consolidated balance sheet		231,541,400
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
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)		2,158,257
3		Total on-balance sheet exposures (a)		186,031,080
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
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
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.		1,349,823
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
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
10		The amount of deductions from effective notional amount of written credit derivatives (-)		1,169,712
11	4	Total exposures related to derivative transactions (b)		15,159,985
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.		13,785,089
13		The amount of deductions from the assets above (line 12) (-)		—
14		The exposures for counterparty credit risk for repo transactions, etc.		958,713
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)		14,743,802
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions		89,122,699
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)		52,370,230
19	6	Total exposures related to off-balance sheet transactions (d)		36,752,468
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)		12,470,631
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)		252,687,336
22		Leverage ratio on a consolidated basis ((e)/(f))		4.93%
		Minimum leverage ratio requirement		3.00%
		Applicable leverage buffer requirement		0.50%
Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6)				
		Total exposures (f)		252,687,336
		The amount of deposits with the Bank of Japan		62,183,665
		Total exposures (including deposits with the Bank of Japan) (f)		314,871,002
		Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f))		3.96%

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, 2024				
	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%	1,461,315		
France	1.00%	651,026		
Germany	0.75%	1,061,896		
Hong Kong	1.00%	1,532,319		
Luxembourg	0.50%	762,453		
Netherlands	2.00%	514,199		
Sweden	2.00%	57,022		
U.K.	2.00%	2,984,920		
Korea	1.00%	382,762		
Belgium	0.50%	138,017		
Subtotal		9,545,929		
Total		68,947,790	0.17%	123,863

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, 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.

TLAC information

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

(Millions of yen, except percentages)

Basel III Template No.	Items		a As of September 30, 2024	b As of September 30, 2023
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)	11,930,319	11,438,686
2	Additional Tier 1 capital (AT1) before TLAC adjustments	(B)	1,490,610	1,031,944
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	(C)	—	—
4	Other adjustments	(D)	12,115	33,261
5	AT1 instruments eligible under the TLAC framework ((B)-(C)-(D))	(E)	1,478,495	998,683
6	Tier 2 capital (T2) before TLAC adjustments	(F)	1,056,303	842,206
7	Amortised portion of T2 instruments where remaining maturity > 1 year	(G)	(169,791)	(152,154)
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(H)	—	—
9	Other adjustments	(I)	3,273	6,715
10	T2 instruments eligible under the TLAC framework ((F)-(G)-(H)-(I))	(J)	1,222,821	987,645
11	TLAC arising from regulatory capital ((A)+(E)+(J))	(K)	14,631,636	13,425,015
Non-regulatory capital elements of TLAC (3)				
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	(L)	7,752,800	8,236,014
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)	3,167,181	2,871,434
17	TLAC arising from non-regulatory capital instruments before adjustments ((L)+(M))	(N)	10,919,982	11,107,449
Non-regulatory capital elements of TLAC: adjustments (4)				
18	TLAC before deductions ((K)+(N))	(O)	25,551,618	24,532,465
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)	25,551,618	24,532,268
Risk-weighted assets and leverage exposure measure for TLAC purposes (5)				
23	Total risk-weighted assets (RWA)	(T)	90,490,896	82,040,996
24	Total exposures	(U)	245,759,064	252,687,336
TLAC ratios and buffers (6)				
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((S)/(T))		28.23%	29.90%
25a	TLAC (as a percentage of RWA)		24.56%	26.24%
26	TLAC (as a percentage of total exposures) ((S)/(U))		10.39%	9.70%
27	CET1 available after meeting the minimum capital requirements		7.99%	8.22%
28	CET1 specific buffer requirement		3.67%	3.66%
29	of which: capital conservation buffer requirement		2.50%	2.50%
30	of which: countercyclical buffer requirement		0.17%	0.16%
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)	245,759,064	252,687,336
	The amount of deposits with the Bank of Japan		62,503,606	62,183,665
	Total exposures (including deposits with the Bank of Japan)	(U')	308,262,670	314,871,002
	TLAC (as a percentage of total exposures) (including deposits with the Bank of Japan) ((S)/(U'))		8.28%	7.79%

■ 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, 2024									
		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	—	2,181,820	—	1,342,844	—	8,188,229	—	15,258,444	
4	Subset of row 3 that are excluded liabilities (B)	—	—	—	—	—	—	—	—	—	
5	Total capital and liabilities less excluded liabilities ((A)-(B))	3,545,551	—	2,181,820	—	1,342,844	—	8,188,229	—	15,258,444	
6	Subset of row 5 that are eligible as TLAC	3,545,551	—	2,181,820	—	1,279,844	—	7,511,139	—	14,518,354	
7	1 year ≤ residual maturity < 2 years	—	—	—	—	197,000	—	1,711,443	—	1,908,443	
8	2 years ≤ residual maturity < 5 years	—	—	—	—	378,410	—	3,105,477	—	3,483,887	
9	5 years ≤ residual maturity < 10 years	—	—	—	—	297,397	—	2,077,341	—	2,374,738	
10	10 years ≤ residual maturity (excluding perpetual securities)	—	—	—	—	407,037	—	616,877	—	1,023,914	
11	Perpetual securities	3,545,551	—	2,181,820	—	—	—	—	—	5,727,371	

SMBC Nikko Securities Inc.

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2024							
		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)	704,755	—	—	—	—	—	704,755	
4	Subset of row 3 that are excluded liabilities (B)	—	—	—	—	—	—	—	
5	Total capital and liabilities less excluded liabilities ((A)-(B))	704,755	—	—	—	—	—	704,755	
6	Subset of row 5 that are eligible as TLAC	704,755	—	—	—	—	—	704,755	
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	704,755	—	—	—	—	—	704,755	

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

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

■ TLAC3: Creditor ranking of external TLAC, etc.

Sumitomo Mitsui Financial Group, Inc.

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2024				
		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)	3,913,397	1,681,820	1,342,844	8,536,085	15,474,147
3	Subset of row 2 that are excluded liabilities *2 (B)	—	—	—	81,696	81,696
4	Total capital and liabilities less excluded liabilities ((A)-(B))	3,913,397	1,681,820	1,342,844	8,454,389	15,392,450
5	Subset of row 4 that are eligible as TLAC	3,913,397	1,681,820	1,279,844	7,776,878	14,651,939
6	1 year ≤ residual maturity < 2 years	—	—	197,000	1,815,895	2,012,895
7	2 years ≤ residual maturity < 5 years	—	—	378,410	3,196,199	3,574,609
8	5 years ≤ residual maturity < 10 years	—	—	297,397	2,142,592	2,439,989
9	10 years ≤ residual maturity (excluding perpetual securities)	—	—	407,037	622,190	1,029,227
10	Perpetual securities	3,913,397	1,681,820	—	—	5,595,217

*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, 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

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 2024/7/1 To 2024/9/30)		Prior Quarter (From 2024/4/1 To 2024/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	89,108,869		89,360,558	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	64,663,475	5,003,713	63,804,477	4,960,026
3	of which, Stable deposits	20,985,284	632,383	20,364,328	613,841
4	of which, Less stable deposits	43,678,191	4,371,329	43,440,149	4,346,185
5	Cash outflows related to unsecured wholesale funding	95,502,338	47,890,768	99,019,698	49,047,012
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	89,842,420	42,230,850	93,296,258	43,323,571
8	of which, Debt securities	5,659,917	5,659,917	5,723,440	5,723,440
9	Cash outflows related to secured funding, etc.	631,529		702,893	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	40,158,175	14,695,953	40,976,615	15,124,559
11	of which, Cash outflows related to derivative transactions, etc.	2,525,361	2,525,361	2,735,318	2,735,318
12	of which, Cash outflows related to funding programs	410,746	410,746	428,373	428,373
13	of which, Cash outflows related to credit and liquidity facilities	37,222,068	11,759,846	37,812,923	11,960,867
14	Cash outflows related to contractual funding obligations, etc.	12,319,964	8,486,875	12,931,037	8,952,675
15	Cash outflows related to contingencies	89,507,364	2,258,515	89,846,472	2,441,283
16	Total cash outflows	78,967,355		81,228,452	
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	13,965,997	916,097	11,874,564	946,562
18	Cash inflows related to collection of loans, etc.	13,351,161	8,264,265	13,438,547	8,307,927
19	Other cash inflows	6,546,310	3,129,035	6,239,089	3,222,258
20	Total cash inflows	33,863,469	12,309,397	31,552,201	12,476,749
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	89,108,869		89,360,558	
22	Net cash outflows	66,657,957		68,751,702	
23	Consolidated liquidity coverage ratio (LCR)	133.6%		129.9%	
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 2024/7/1 To 2024/9/30)	Prior Quarter (From 2024/4/1 To 2024/6/30)
1	Cash and due from banks	78,345,845	80,578,125
2	Securities	10,763,024	8,782,432
3	of which, government bonds, etc.	6,950,723	4,708,007
4	of which, municipal bonds, etc.	152,175	106,243
5	of which, other bonds	1,407,998	1,567,107
6	of which, stocks	2,252,126	2,401,074
7	Total high-quality liquid assets (HQLA)	89,108,869	89,360,558

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, 2024)					Prior Quarter (June 30, 2024)				
		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:	14,773,549	11,809	43,282	2,829,839	17,625,030	14,971,312	93,068	51,918	2,873,873	17,871,145
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	14,773,549	0	0	2,660,048	17,433,597	14,971,312	0	0	2,719,532	17,690,845
3	Other capital instruments that are not included in the above category	0	11,809	43,282	169,791	191,432	0	93,068	51,918	154,341	180,300
4	Funding from retail and small business customers; of which:	64,595,076	0	0	104,898	59,291,657	65,176,994	0	0	117,771	59,851,734
5	Stable deposits	21,023,804	0	0	0	19,972,614	21,493,362	0	0	0	20,418,694
6	Less stable deposits	43,571,271	0	0	104,898	39,319,042	43,683,631	0	0	117,771	39,433,040
7	Wholesale funding; of which:	68,333,911	69,636,270	8,347,236	17,311,037	59,035,040	70,691,764	69,712,873	9,547,349	19,651,812	62,847,126
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,333,911	69,636,270	8,347,236	17,311,037	59,035,040	70,691,764	69,712,873	9,547,349	19,651,812	62,847,126
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,525,240	15,452,438	0	147,896	119,193	2,320,022	15,290,230	0	809,175	118,903
12	Derivative liabilities				0					573,117	
13	All other liabilities and equity not included in the above categories	1,525,240	15,452,438	0	147,896	119,193	2,320,022	15,290,230	0	236,057	118,903
14	Total available stable funding					136,070,922					140,688,910
Required stable funding (RSF) items (2)											
15	HQLA					4,452,053					4,459,568
16	Deposits held at financial institutions for operational purposes	479,425	94,121	0	0	286,773	488,465	105,659	0	0	297,062
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,645,766	44,767,495	11,495,341	77,330,528	84,909,176	1,711,147	45,665,161	11,513,966	79,381,331	88,006,846
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	13,283,214	8,041	3,622	143,017	0	11,575,360	38,494	43,724	338,925
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	203,792	7,599,550	3,269,428	13,053,268	15,910,592	194,202	8,328,082	2,513,487	13,212,167	15,918,227
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,018,882	21,935,420	7,220,693	49,507,723	55,637,590	1,040,268	23,694,185	8,070,889	51,310,358	58,420,934
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	39,386	4,009,018	698,810	5,191,472	4,956,046	30,664	4,154,759	1,331,912	4,551,747	4,748,052
22	Residential mortgages; of which:	0	290,126	285,629	10,922,485	8,368,188	0	294,142	291,046	10,887,958	8,351,312
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	166,656	164,222	6,019,014	4,077,798	0	167,378	166,614	5,980,229	4,054,146
24	Securities that are not in default and do not qualify as HQLA and other similar assets	423,091	1,659,183	711,547	3,843,427	4,849,788	476,675	1,773,390	600,048	3,927,122	4,977,445
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,330,641	1,723,201	123,006	18,510,948	23,067,337	4,517,389	1,888,587	95,595	18,034,712	22,970,390
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)				876,798	745,278				821,665	698,415
29	Derivative assets				391,320	391,320				0	0
30	Derivative liabilities (before deduction of variation margin posted)				190,688	190,688				303,661	303,661
31	All other assets not included in the above categories	4,330,641	1,723,201	123,006	17,052,141	21,740,049	4,517,389	1,888,587	95,595	16,909,386	21,968,313
32	Off-balance sheet items				127,643,199	2,678,765				130,241,797	2,805,748
33	Total required stable funding					115,394,105					118,539,616
34	Consolidated net stable funding ratio (NSFR)					117.9%					118.6%

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, 2024	As of September 30, 2023	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	8,153,781	7,727,139	
1a	of which: capital and capital surplus	3,538,331	3,538,757	
2	of which: retained earnings	5,024,506	4,659,806	
1c	of which: treasury stock (–)	–	–	
26	of which: national specific regulatory adjustments (earnings to be distributed) (–)	409,056	471,424	
	of which: other than the above	–	–	
1b	Stock subscription rights and stock acquisition rights to common shares	–	–	
3	Accumulated other comprehensive income and other disclosed reserves	2,898,795	2,364,287	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	2,153	1,365	
6	Common Equity Tier 1 capital: instruments and reserves (A)	11,054,731	10,092,791	
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)	384,017	275,264	
8	of which: goodwill (including those equivalent)	69,230	8,250	
9	of which: other intangibles other than goodwill and mortgage servicing rights	314,787	267,014	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,494	–	
11	Net deferred gains or losses on hedges	(177,452)	(43,461)	
12	Shortfall of eligible provisions to expected losses	–	–	
13	Securitisation gain on sale	45,598	51,223	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	22,864	33,657	
15	Net defined benefit asset	640,406	498,789	
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)	81,612	–	
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)	1,000,541	815,474	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	10,054,189	9,277,317	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2024	As of September 30, 2023	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 subscription rights and 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	2,181,820	1,628,000
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		32,691	28,545
36	Additional Tier 1 capital: instruments (D)		2,214,511	1,656,545
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)		25,347	—
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	82,978
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		—	—
43	Additional Tier 1 capital: regulatory adjustments (E)		108,326	82,978
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)		2,106,184	1,573,566
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		12,160,373	10,850,884
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 subscription rights and 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		1,117,806	884,827
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		—	—
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group T2)		8,120	5,606
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		133,095	75,498
50a	of which: general reserve for possible loan losses		42,500	21,042
50b	of which: eligible provisions		90,594	54,456
51	Tier 2 capital: instruments and provisions (H)		1,259,023	965,932

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2024	As of September 30, 2023	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)	7,130	—	
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)	42,846	44,874	
57	Tier 2 capital: regulatory adjustments (I)	49,976	44,874	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,209,046	921,058	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	13,369,420	11,771,942	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	78,241,344	76,039,182	
Capital ratios (consolidated) (7)				
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.85%	12.20%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	15.54%	14.27%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	17.08%	15.48%	
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)	1,013,580	750,611	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	945,867	747,055	
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)	27,217	41,105	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general reserve for possible loan losses)	42,500	21,042	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	53,773	34,163	
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”)	90,594	54,456	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	391,166	324,256	

(Millions of yen)

Items	As of September 30, 2024	As of September 30, 2023
Required capital ((L) × 8%)	6,259,307	6,083,134

■ 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, 2024	As of Sep. 30, 2023		
(Assets)				
Cash and due from banks	69,597,341	75,213,143		
Call loans and bills bought	4,610,213	6,528,010		
Receivables under resale agreements	12,710,706	5,377,037		
Receivables under securities borrowing transactions	1,413,939	2,285,705		
Monetary claims bought	5,540,227	5,420,468		
Trading assets	5,286,302	6,191,210		6-a
Money held in trust	0	0		
Securities	37,425,885	39,094,002		2-b,6-b
Loans and bills discounted	105,373,507	103,516,130		6-c
Foreign exchanges	2,379,382	2,238,431		
Lease receivables and investment assets	250,180	257,744		
Other assets	8,540,687	12,531,124		6-d
Tangible fixed assets	832,124	1,392,778		
Intangible fixed assets	446,735	378,191		2-a
Net defined benefit asset	922,842	718,671		3
Deferred tax assets	46,762	69,426		4-a
Customers' liabilities for acceptances and guarantees	12,762,235	13,142,058		
Reserve for possible loan losses	(627,690)	(561,970)		
Total assets	267,511,385	273,792,166		
(Liabilities)				
Deposits	163,909,085	162,776,285		
Negotiable certificates of deposit	13,920,152	14,144,020		
Call money and bills sold	822,805	849,557		
Payables under repurchase agreements	18,073,005	19,602,826		
Payables under securities lending transactions	697,671	297,467		
Commercial paper	1,970,618	2,084,065		
Trading liabilities	3,640,489	5,435,811		6-e
Borrowed money	24,262,092	24,701,919		8-a
Foreign exchanges	2,200,610	2,278,201		
Bonds	894,101	563,833		8-b
Due to trust account	1,095,100	2,111,631		
Other liabilities	10,932,740	14,627,472		6-f
Reserve for employee bonuses	45,178	38,220		
Net defined benefit liability	8,329	6,977		
Reserve for executive retirement benefits	565	545		
Reserve for point service program	1,860	1,417		
Reserve for reimbursement of deposits	7,048	8,574		
Deferred tax liabilities	571,199	367,721		4-b
Deferred tax liabilities for land revaluation	27,025	27,945		4-c
Acceptances and guarantees	12,762,235	13,142,058		
Total liabilities	255,841,915	263,066,554		
(Net assets)				
Capital stock	1,770,996	1,770,996		1-a
Capital surplus	1,977,337	1,977,763		1-b
Retained earnings	5,024,506	4,659,806		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	8,562,837	8,198,563		
Net unrealized gains or losses on other securities	1,604,137	1,019,681		
Net deferred gains or losses on hedges	(133,023)	56,232		5
Land revaluation excess	34,110	35,041		
Foreign currency translation adjustments	1,125,360	1,131,697		
Accumulated remeasurements of defined benefit plans	268,210	121,634		
Total accumulated other comprehensive income	2,898,795	2,364,287	(a)	
Non-controlling interests	207,835	162,761		7-b
Total net assets	11,669,469	10,725,611		
Total liabilities and net assets	267,511,385	273,792,166		

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, 2024	As of Sep. 30, 2023	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	1,977,337	1,977,763	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	5,024,506	4,659,806		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	8,562,837	8,198,563		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	8,562,837	8,198,563	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,538,331	3,538,757		1a
of which: retained earnings	5,024,506	4,659,806		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, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Intangible fixed assets	446,735	378,191		2-a
Securities	37,425,885	39,094,002		2-b
of which: goodwill attributable to equity-method investees	69,230	8,250		

Income taxes related to above	131,948	111,177	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Goodwill (including those equivalent)	69,230	8,250		8
Other intangibles other than goodwill and mortgage servicing rights	314,787	267,014	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, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Net defined benefit asset	922,842	718,671		3
Income taxes related to above	282,435	219,882		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Net defined benefit asset	640,406	498,789		15

4. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Deferred tax assets	46,762	69,426		4-a
Deferred tax liabilities	571,199	367,721		4-b
Deferred tax liabilities for land revaluation	27,025	27,945		4-c

Tax effects on intangible fixed assets	131,948	111,177	
Tax effects on net defined benefit asset	282,435	219,882	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,494	—	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)	27,217	41,105	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)	27,217	41,105		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, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Net deferred gains or losses on hedges	(133,023)	56,232		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(177,452)	(43,461)	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, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Trading assets	5,286,302	6,191,210	Including trading account securities and derivatives for trading assets	6-a
Securities	37,425,885	39,094,002		6-b
Loans and bills discounted	105,373,507	103,516,130	Including subordinated loans	6-c
Other assets	8,540,687	12,531,124	Including derivatives	6-d
Trading liabilities	3,640,489	5,435,811	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	10,932,740	14,627,472	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	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)	1,127,670	750,611		
Common Equity Tier 1 capital	81,612	—		18
Additional Tier 1 capital	25,347	—		39
Tier 2 capital and other TLAC liabilities	7,130	—		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	1,013,580	750,611		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)	1,071,692	874,908		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	82,978	82,978		40
Tier 2 capital and other TLAC liabilities	42,846	44,874		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	945,867	747,055		73

7. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Non-controlling interests	207,835	162,761		7-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Amount allowed in group CET1	2,153	1,365	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	32,691	28,545	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	34
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	8,120	5,606	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	48

8. Other capital instruments

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks
Borrowed money	24,262,092	24,701,919	
Bonds	894,101	563,833	
Total	25,156,194	25,265,752	

Ref. No.
8-a
8-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	2,181,820	1,628,000	
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,117,806	884,827	

Basel III Template No.
32
46

■ Composition of Leverage Ratio

(In million yen)

Basel III Template No.	Items	As of September 30, 2024	As of September 30, 2023
1	Total assets reported in the consolidated balance sheet	267,511,385	
2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)	—	
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	
4	Adjustments for exemption of central bank reserves (-)	59,603,455	
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (-)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	288,422	
7	Adjustments for eligible cash pooling transactions	—	
8	Adjustments for total exposures related to derivatives transactions, etc.	2,184,684	
8a	Total exposures related to derivatives transactions, etc.	10,105,329	
8b	The amount of deductions from the exposures above (line 8a) (-)	7,920,645	
9	Adjustment for total exposures related to repo transactions, etc.	453,944	
9a	Total exposures related to repo transactions, etc.	14,578,591	
9b	The amount of deductions from the exposures above (line 9a) (-)	14,124,646	
10	Adjustments for total off-balance sheet exposures	30,178,110	
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	
12	Other adjustments	(14,450,555)	
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,217,857	
12b	The amount of customers' liabilities for acceptances and guarantees (-)	12,762,235	
12c	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	
12d	The amount of receivables arising from providing cash variation margin (-)	470,462	
12e	The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (excluding those included in the total assets reported in the consolidated balance sheet)	—	
13	Total exposures	226,562,536	

(In million yen, %)

Basel III Template No.	Items	As of September 30, 2024	As of September 30, 2023
On-balance sheet exposures (1)			
1	On-balance sheet exposures before deducting adjustments	173,388,825	
2	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	
3	The amount of receivables arising from providing cash variation margin (—)	470,462	
4	Adjustment for securities received under repo transactions that are recognised as assets (—)	—	
5	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (—)	—	
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (—)	1,217,857	
7	Total on-balance sheet exposures (a)	171,700,505	
Exposures related to derivatives transactions, etc. (2)			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	3,720,820	
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	6,307,169	
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (—)	—	
11	Adjusted effective notional amount of written credit derivatives	77,339	
12	The amount of deductions from effective notional amount of written credit derivatives (—)	—	
13	Total exposures related to derivatives transactions, etc. (b)	10,105,329	
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	14,124,646	
15	The amount of deductions from the assets above (line 14) (—)	—	
16	The exposures for counterparty credit risk for repo transactions, etc.	453,944	
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	14,578,591	
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	84,220,230	
20	The amount of adjustments for conversion to off-balance sheet exposures (—)	54,042,120	
22	Total off-balance sheet exposures (d)	30,178,110	
Leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier 1 capital) (e)	12,160,373	
24	Total exposures ((a)+(b)+(c)+(d)) (f)	226,562,536	
25	Leverage ratio on a consolidated basis ((e)/(f))	5.36%	
26	Minimum leverage ratio requirement	3.15%	
27	Applicable leverage buffer requirement	—	
Leverage ratio on a consolidated basis (including due from Bank of Japan) (6)			
	Total exposures (f)	226,562,536	
	The amount of due from Bank of Japan	59,603,455	
	Total exposures (including due from Bank of Japan) (f')	286,165,992	
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.24%	
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	10,845,000	
	Mean value of assets related to repo transactions, etc. (g)	10,845,000	
	Mean value of deductions from the assets above (—) (h)	—	
29	Quarter-end value of assets related to repo transactions, etc. (after the deductions) ((i)+(j))	14,124,646	
14	Quarter-end value of assets related to repo transactions, etc. (i)	14,124,646	
15	Quarter-end value of deductions from the assets above (line 14) (—) (j)	—	
30	Total exposures (including mean value above (line 28), but excluding due from Bank of Japan) (k)	223,282,891	
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	282,886,346	
31	Leverage ratio on a consolidated basis (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	5.44%	
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.29%	

(In million yen, %)

Corresponding line # on Basel III disclosure template (Table2)	Corresponding line # on Basel III disclosure template (Table1)	Items	As of September 30, 2024	As of September 30, 2023
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items		178,691,391
1a	1	Total assets reported in the consolidated balance sheet		212,629,632
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
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)		857,032
3		Total on-balance sheet exposures (a)		177,834,358
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
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
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.		1,137,031
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
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
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
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.		7,662,743
13		The amount of deductions from the assets above (line 12) (-)		—
14		The exposures for counterparty credit risk for repo transactions, etc.		471,735
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)		8,134,479
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions		83,576,992
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)		49,298,732
19	6	Total exposures related to off-balance sheet transactions (d)		34,278,260
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)		10,850,884
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)		232,375,750
22		Leverage ratio on a consolidated basis ((e)/(f))		4.66%
		Minimum leverage ratio requirement		3.00%
Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6)				
		Total exposures (f)		232,375,750
		The amount of deposits with the Bank of Japan		61,162,534
		Total exposures (including deposits with the Bank of Japan) (f)		293,538,284
		Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f))		3.69%

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 “cash outflows related to small-sized consolidated subsidiaries,” 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 2024/7/1 To 2024/9/30)		Prior Quarter (From 2024/4/1 To 2024/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	85,291,342		85,927,839	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	64,663,538	5,003,714	63,804,565	4,960,029
3	of which, Stable deposits	20,985,347	632,385	20,364,415	613,844
4	of which, Less stable deposits	43,678,191	4,371,329	43,440,149	4,346,185
5	Cash outflows related to unsecured wholesale funding	93,158,583	45,545,554	96,934,054	46,959,683
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	87,663,516	40,050,487	91,430,716	41,456,346
8	of which, Debt securities	5,495,066	5,495,066	5,503,337	5,503,337
9	Cash outflows related to secured funding, etc.	492,807		520,143	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	39,930,407	14,408,177	40,722,995	14,830,270
11	of which, Cash outflows related to derivative transactions, etc.	2,213,012	2,213,012	2,431,618	2,431,618
12	of which, Cash outflows related to funding programs	410,746	410,746	428,373	428,373
13	of which, Cash outflows related to credit and liquidity facilities	37,306,649	11,784,418	37,863,003	11,970,278
14	Cash outflows related to contractual funding obligations, etc.	8,153,865	4,950,282	8,931,378	5,523,959
15	Cash outflows related to contingencies	85,528,479	2,138,652	85,835,734	2,320,351
16	Total cash outflows	72,539,189		75,114,437	
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	7,810,943	208,807	5,743,345	349,805
18	Cash inflows related to collection of loans, etc.	13,478,035	8,818,192	13,173,554	8,569,614
19	Other cash inflows	5,030,456	1,974,304	4,615,677	1,979,622
20	Total cash inflows	26,319,436	11,001,304	23,532,578	10,899,042
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	85,291,342		85,927,839	
22	Net cash outflows	61,537,885		64,215,395	
23	Consolidated liquidity coverage ratio (LCR)	138.5%		133.8%	
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 2024/7/1 To 2024/9/30)	Prior Quarter (From 2024/4/1 To 2024/6/30)
1	Cash and due from banks	75,453,806	78,044,111
2	Securities	9,837,535	7,883,728
3	of which, government bonds, etc.	6,930,958	4,633,412
4	of which, municipal bonds, etc.	52,955	59,374
5	of which, other bonds	1,373,471	1,558,965
6	of which, stocks	1,480,150	1,631,975
7	Total high-quality liquid assets (HQLA)	85,291,342	85,927,839

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, 2024)					Prior Quarter (June 30, 2024)				
		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:	11,504,599	11,809	43,282	3,185,703	14,711,943	11,460,162	95,949	51,918	3,407,356	14,893,478
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	11,504,599	0	0	3,015,758	14,520,357	11,460,162	0	0	3,252,880	14,713,043
3	Other capital instruments that are not included in the above category	0	11,809	43,282	169,944	191,586	0	95,949	51,918	154,475	180,434
4	Funding from retail and small business customers; of which:	64,633,356	0	0	104,898	59,328,023	65,160,541	0	0	117,771	59,836,104
5	Stable deposits	21,062,085	0	0	0	20,008,980	21,476,909	0	0	0	20,403,063
6	Less stable deposits	43,571,271	0	0	104,898	39,319,042	43,683,631	0	0	117,771	39,433,040
7	Wholesale funding; of which:	68,612,635	61,970,390	8,231,583	16,920,222	58,537,924	70,987,726	63,143,891	9,042,695	19,253,141	62,174,403
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	68,612,635	61,970,390	8,231,583	16,920,222	58,537,924	70,987,726	63,143,891	9,042,695	19,253,141	62,174,403
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,664,300	6,273,916	0	99,298	164,870	2,482,085	5,942,024	0	970,864	168,617
12	Derivative liabilities				0					866,014	
13	All other liabilities and equity not included in the above categories	1,664,300	6,273,916	0	99,298	164,870	2,482,085	5,942,024	0	104,849	168,617
14	Total available stable funding					132,742,762					137,072,603
Required stable funding (RSF) items (2)											
15	HQLA					3,683,802					3,830,354
16	Deposits held at financial institutions for operational purposes	479,425	94,121	0	0	286,773	488,465	105,659	0	0	297,062
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,691,391	42,073,158	13,360,618	74,706,280	83,857,079	1,713,847	43,876,664	11,888,065	76,970,133	86,535,019
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	9,438,962	8,041	3,622	210,632	0	7,686,048	38,494	43,724	334,263
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	204,032	8,630,210	5,172,011	12,126,344	16,089,798	194,404	10,645,648	2,914,109	12,704,820	15,959,029
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,018,882	21,763,093	7,213,107	48,216,829	54,523,302	1,040,268	23,187,803	8,057,889	50,014,669	57,304,886
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	39,386	3,846,829	698,810	5,191,472	4,947,881	30,664	3,662,397	1,331,912	4,551,747	4,746,850
22	Residential mortgages; of which:	0	290,126	285,629	10,922,485	8,368,188	0	294,142	291,046	10,887,958	8,351,312
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	166,656	164,222	6,019,014	4,077,798	0	167,378	166,614	5,980,229	4,054,146
24	Securities that are not in default and do not qualify as HQLA and other similar assets	468,476	1,950,765	681,827	3,436,997	4,665,157	479,173	2,063,022	586,524	3,318,959	4,585,527
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	4,317,088	1,246,976	123,006	8,845,269	13,418,573	4,528,754	1,323,659	95,595	8,203,811	13,182,843
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)				673,679	572,627				608,403	517,142
29	Derivative assets				71,717	71,717				0	0
30	Derivative liabilities (before deduction of variation margin posted)				181,536	181,536				289,587	289,587
31	All other assets not included in the above categories	4,317,088	1,246,976	123,006	7,918,335	12,592,691	4,528,754	1,323,659	95,595	7,305,820	12,376,113
32	Off-balance sheet items				134,035,946	2,774,418				124,715,607	2,662,993
33	Total required stable funding					104,020,647					106,508,274
34	Consolidated net stable funding ratio (NSFR)					127.6%					128.6%

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, 2024	As of September 30, 2023	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	6,829,742	6,415,228	
1a	of which: capital and capital surplus	3,335,548	3,335,548	
2	of which: retained earnings	3,903,251	3,551,104	
1c	of which: treasury stock (–)	–	–	
26	of which: national specific regulatory adjustments (earnings to be distributed) (–)	409,056	471,424	
	of which: other than the above	–	–	
1b	Stock subscription rights and stock acquisition rights to common shares	–	–	
3	Valuation and translation adjustment and other disclosed reserves	1,051,450	684,172	(a)
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,881,192	7,099,400	
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)	253,180	211,077	
8	of which: goodwill	–	–	
9	of which: other intangibles other than goodwill and mortgage servicing rights	253,180	211,077	
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	(610,511)	(557,412)	
12	Shortfall of eligible provisions to expected losses	–	–	
13	Securitisation gain on sale	45,598	51,223	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	17,644	23,772	
15	Prepaid pension cost	361,579	367,141	
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)	231,400	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)	298,891	113,773	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,582,301	6,985,627	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c	
		As of September 30, 2024	As of September 30, 2023	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 subscription rights and 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	2,181,820	1,628,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
36	Additional Tier 1 capital: instruments (D)		2,181,820	1,628,000	
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)		71,658	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	82,978	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)		154,637	86,820	
Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E)) (F)		2,027,182	1,541,179	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		9,609,483	8,526,806	
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 subscription rights and 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		1,117,806	884,827	
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		—	—	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		173,626	131,068	
50a	of which: general reserve for possible loan losses		—	—	
50b	of which: eligible provisions		173,626	131,068	
51	Tier 2 capital: instruments and provisions (H)		1,291,433	1,015,895	

(Millions of yen, except percentages)

Basel III Template No.	Items		a	b	c
			As of September 30, 2024	As of September 30, 2023	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)		12,258	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)		42,846	44,874	
57	Tier 2 capital: regulatory adjustments	(I)	55,104	46,309	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	1,236,328	969,585	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G)+(J))	(K)	10,845,812	9,496,392	
Risk weighted assets (6)					
60	Total risk-weighted assets (RWA)	(L)	69,117,365	70,127,199	
Capital ratios (7)					
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))		10.97%	9.96%	
62	Tier 1 risk-weighted capital ratio ((G)/(L))		13.90%	12.15%	
63	Total risk-weighted capital ratio ((K)/(L))		15.69%	13.54%	
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)		781,370	700,359	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		522,758	344,337	
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	
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)		24,663	6,035	
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”)		173,626	131,068	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		373,715	317,328	

(Millions of yen)

Items	As of September 30, 2024	As of September 30, 2023
Required capital ((L) × 8%)	5,529,389	5,610,175

■ 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, 2024	As of Sep. 30, 2023		
(Assets)				
Cash and due from banks	67,204,506	72,333,503		
Call loans	3,129,773	5,081,455		
Receivables under resale agreements	6,975,419	1,405,902		
Receivables under securities borrowing transactions	1,328,873	2,270,459		
Monetary claims bought	2,201,711	2,086,284		
Trading assets	2,788,769	3,213,870		6-a
Securities	36,230,788	38,652,169		6-b
Loans and bills discounted	99,437,977	97,245,699		6-c
Foreign exchanges	2,240,302	2,087,527		
Other assets	7,027,822	10,740,746		6-d
Tangible fixed assets	741,287	744,147		
Intangible fixed assets	364,917	304,234		2
Prepaid pension cost	521,157	529,174		3
Customers' liabilities for acceptances and guarantees	14,146,007	15,919,261		
Reserve for possible loan losses	(502,403)	(473,334)		
Reserve for investment loss	(11,064)	—		
Total assets	243,825,845	252,141,100		
(Liabilities)				
Deposits	152,477,918	151,884,588		
Negotiable certificates of deposit	13,611,494	13,833,675		
Call money	833,848	840,051		
Payables under repurchase agreements	13,476,614	16,936,557		
Payables under securities lending transactions	572,674	224,194		
Commercial paper	1,090,515	1,113,130		
Trading liabilities	1,869,748	2,084,002		6-e
Borrowed money	24,423,483	24,433,936		7-a
Foreign exchanges	2,260,320	2,317,510		
Bonds	378,631	541,932		7-b
Due to trust account	1,505,674	1,971,708		
Other liabilities	8,498,261	12,241,462		6-f
Reserve for employee bonuses	11,731	11,776		
Reserve for point service program	1,860	1,417		
Reserve for reimbursement of deposits	6,191	7,838		
Deferred tax liabilities	343,595	179,285		4-a
Deferred tax liabilities for land revaluation	27,025	27,945		4-b
Acceptances and guarantees	14,146,007	15,919,261		
Total liabilities	235,535,596	244,570,275		
(Net assets)				
Capital stock	1,770,996	1,770,996		1-a
Capital surplus	1,774,554	1,774,554		1-b
Retained earnings	3,903,251	3,551,104		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	7,238,799	6,886,652		
Net unrealized gains or losses on other securities	1,593,376	1,117,062		
Net deferred gains or losses on hedges	(566,101)	(457,739)		5
Land revaluation excess	24,175	24,849		
Total valuation and translation adjustments	1,051,450	684,172	(a)	
Total net assets	8,290,249	7,570,824		
Total liabilities and net assets	243,825,845	252,141,100		

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, 2024	As of Sep. 30, 2023	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	3,903,251	3,551,104		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	7,238,799	6,886,652		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,238,799	6,886,652	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	3,903,251	3,551,104		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, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Intangible fixed assets	364,917	304,234		2
Income taxes related to above	111,737	93,156		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Goodwill	—	—		8
Other intangibles other than goodwill and mortgage servicing rights	253,180	211,077	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, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Prepaid pension cost	521,157	529,174		3
Income taxes related to above	159,578	162,033		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Prepaid pension cost	361,579	367,141		15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Deferred tax liabilities	343,595	179,285		4-a
Deferred tax liabilities for land revaluation	27,025	27,945		4-b
Tax effects on intangible fixed assets	111,737	93,156		
Tax effects on prepaid pension cost	159,578	162,033		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	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	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		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Net deferred gains or losses on hedges	(566,101)	(457,739)		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(610,511)	(557,412)	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, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Trading assets	2,788,769	3,213,870	Including trading account securities and derivatives for trading assets	6-a
Securities	36,230,788	38,652,169		6-b
Loans and bills discounted	99,437,977	97,245,699	Including subordinated loans	6-c
Other assets	7,027,822	10,740,746	Including derivatives	6-d
Trading liabilities	1,869,748	2,084,002	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	8,498,261	12,241,462	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	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)	1,096,687	723,608		
Common Equity Tier 1 capital	231,400	17,970		18
Additional Tier 1 capital	71,658	3,842		39
Tier 2 capital and other TLAC liabilities	12,258	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)	781,370	700,359		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)	648,583	472,190		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	82,978	82,978		40
Tier 2 capital and other TLAC liabilities	42,846	44,874		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	522,758	344,337		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2024	As of Sep. 30, 2023	Remarks	Ref. No.
Borrowed money	24,423,483	24,433,936		7-a
Bonds	378,631	541,932		7-b
Total	24,802,115	24,975,868		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	As of Sep. 30, 2023	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	2,181,820	1,628,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,117,806	884,827		46

■ Composition of Leverage Ratio

(In million yen)

Basel III Template No.	Items	As of September 30, 2024	As of September 30, 2023
1	Total assets reported in the balance sheet	243,825,845	
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	
4	Adjustments for exemption of central bank reserves (—)	57,473,900	
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (—)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	288,422	
7	Adjustments for eligible cash pooling transactions	—	
8	Adjustments for total exposures related to derivatives transactions, etc.	(491,694)	
8a	Total exposures related to derivatives transactions, etc.	6,273,801	
8b	The amount of deductions from the exposures above (line 8a) (—)	6,765,496	
9	Adjustment for total exposures related to repo transactions, etc.	303,368	
9a	Total exposures related to repo transactions, etc.	8,607,660	
9b	The amount of deductions from the exposures above (line 9a) (—)	8,304,292	
10	Adjustments for total off-balance sheet exposures	30,623,001	
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (—)	—	
12	Other adjustments	(15,359,571)	
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (—)	1,000,797	
12b	The amount of customers' liabilities for acceptances and guarantees (—)	14,146,007	
12c	The amount of receivables arising from providing collateral, provided where deducted from the balance sheet pursuant to the operative accounting framework	—	
12d	The amount of receivables arising from providing cash variation margin (—)	212,766	
13	Total exposures	201,715,471	

(In million yen, %)

Basel III Template No.	Items	As of September 30, 2024	As of September 30, 2023
On-balance sheet exposures (1)			
1	On-balance sheet exposures before deducting adjustments	157,424,572	
2	The amount of receivables arising from providing collateral, provided where deducted from the balance sheet pursuant to the operative accounting framework	—	
3	The amount of receivables arising from providing cash variation margin (—)	212,766	
4	Adjustment for securities received under repo transactions that are recognised as assets (—)	—	
5	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (—)	—	
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (—)	1,000,797	
7	Total on-balance sheet exposures (a)	156,211,007	
Exposures related to derivatives transactions, etc. (2)			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	2,052,578	
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	4,221,222	
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (—)	—	
11	Adjusted effective notional amount of written credit derivatives	—	
12	The amount of deductions from effective notional amount of written credit derivatives (—)	—	
13	Total exposures related to derivatives transactions, etc. (b)	6,273,801	
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	8,304,292	
15	The amount of deductions from the assets above (line 14) (—)	—	
16	The exposures for counterparty credit risk for repo transactions, etc.	303,368	
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	8,607,660	
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	76,866,980	
20	The amount of adjustments for conversion to off-balance sheet exposures (—)	46,243,979	
22	Total off-balance sheet exposures (d)	30,623,001	
Leverage ratio (5)			
23	The amount of capital (Tier 1 capital) (e)	9,609,483	
24	Total exposures ((a)+(b)+(c)+(d)) (f)	201,715,471	
25	Leverage ratio ((e)/(f))	4.76%	
26	Minimum leverage ratio requirement	3.15%	
27	Applicable leverage buffer requirement	—	
Leverage ratio (including due from Bank of Japan) (6)			
	Total exposures (f)	201,715,471	
	The amount of due from Bank of Japan	57,473,900	
	Total exposures (including due from Bank of Japan) (f')	259,189,371	
	Leverage ratio (including due from Bank of Japan) ((e)/(f'))	3.70%	
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	4,955,557	
	Mean value of assets related to repo transactions, etc. (g)	4,955,557	
	Mean value of deductions from the assets above (—) (h)	—	
29	Quarter-end value of assets related to repo transactions, etc. (after the deductions) ((i)+(j))	8,304,292	
14	Quarter-end value of assets related to repo transactions, etc. (i)	8,304,292	
15	Quarter-end value of deductions from the assets above (line 14) (—) (j)	—	
30	Total exposures (including mean value above (line 28), but excluding due from Bank of Japan) (k)	198,366,736	
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	255,840,636	
31	Leverage ratio (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	4.84%	
31a	Leverage ratio (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	3.75%	

(In million yen, %)

Corresponding line # on Basel III disclosure template (Table2)	Corresponding line # on Basel III disclosure template (Table1)	Items	As of September 30, 2024	As of September 30, 2023
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items		161,480,893
1a	1	Total assets reported in the balance sheet		192,644,430
1b	3	The amount of assets that are deducted from the total assets reported in the balance sheet (except adjustment items) (-)		31,163,536
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)		683,010
3		Total on-balance sheet exposures (a)		160,797,883
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
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
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.		1,150,484
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
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
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.		3,676,361
13		The amount of deductions from the assets above (line 12) (-)		—
14		The exposures for counterparty credit risk for repo transactions, etc.		365,302
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)		4,041,664
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions		76,966,696
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)		42,237,704
19	6	Total exposures related to off-balance sheet transactions (d)		34,728,991
Leverage ratio (5)				
20		The amount of capital (Tier 1 capital) (e)		8,526,806
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)		207,236,544
22		Leverage ratio ((e)/(f))		4.11%
		Minimum leverage ratio requirement		3.00%
Leverage ratio (including deposits with the Bank of Japan) (6)				
		Total exposures (f)		207,236,544
		The amount of deposits with the Bank of Japan		59,496,669
		Total exposures (including deposits with the Bank of Japan) (f)		266,733,214
		Leverage ratio (including deposits with the Bank of Japan) ((e)/(f))		3.19%

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 2024/7/1 To 2024/9/30)		Prior Quarter (From 2024/4/1 To 2024/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	77,458,097		77,977,615	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	60,758,309	4,653,006	59,950,464	4,611,533
3	of which, Stable deposits	20,376,205	611,286	19,795,470	593,864
4	of which, Less stable deposits	40,382,104	4,041,720	40,154,993	4,017,669
5	Cash outflows related to unsecured wholesale funding	86,318,612	41,699,206	90,110,802	43,266,720
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	80,850,019	36,230,613	84,605,183	37,761,101
8	of which, Debt securities	5,468,593	5,468,593	5,505,618	5,505,618
9	Cash outflows related to secured funding, etc.	492,807		520,143	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	35,170,170	12,677,763	35,822,358	12,918,992
11	of which, Cash outflows related to derivative transactions, etc.	1,086,994	1,086,994	1,086,842	1,086,842
12	of which, Cash outflows related to funding programs	410,746	410,746	428,373	428,373
13	of which, Cash outflows related to credit and liquidity facilities	33,672,430	11,180,023	34,307,141	11,403,775
14	Cash outflows related to contractual funding obligations, etc.	8,140,512	3,557,109	8,639,143	3,739,977
15	Cash outflows related to contingencies	85,366,139	2,044,724	86,145,560	2,239,002
16	Total cash outflows	65,124,618		67,296,369	
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	4,244,224	99,056	2,250,636	244,773
18	Cash inflows related to collection of loans, etc.	14,215,449	9,967,529	13,331,675	9,145,916
19	Other cash inflows	3,582,580	1,531,785	3,211,982	1,455,354
20	Total cash inflows	22,042,253	11,598,371	18,794,294	10,846,044
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	77,458,097		77,977,615	
22	Net cash outflows	53,526,246		56,450,325	
23	Non-consolidated liquidity coverage ratio (LCR)	144.7%		138.1%	
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 2024/7/1 To 2024/9/30)	Prior Quarter (From 2024/4/1 To 2024/6/30)
1	Cash and due from banks	69,105,384	71,492,272
2	Securities	8,352,713	6,485,342
3	of which, government bonds, etc.	5,922,240	3,710,565
4	of which, municipal bonds, etc.	18,917	29,357
5	of which, other bonds	931,405	1,113,443
6	of which, stocks	1,480,150	1,631,975
7	Total high-quality liquid assets (HQLA)	77,458,097	77,977,615

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, 2024)					Prior Quarter (June 30, 2024)				
		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:	8,290,249	11,809	43,282	3,226,234	11,538,124	7,636,324	95,949	51,918	3,429,017	11,091,301
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	8,290,249	0	0	3,056,289	11,346,538	7,636,324	0	0	3,274,542	10,910,866
3	Other capital instruments that are not included in the above category	0	11,809	43,282	169,944	191,586	0	95,949	51,918	154,475	180,434
4	Funding from retail and small business customers; of which:	60,517,657	0	0	104,898	55,592,291	61,057,367	0	0	117,771	56,111,262
5	Stable deposits	20,430,033	0	0	0	19,408,532	20,837,192	0	0	0	19,795,333
6	Less stable deposits	40,087,623	0	0	104,898	36,183,759	40,220,174	0	0	117,771	36,315,929
7	Wholesale funding; of which:	66,986,175	52,760,330	7,912,089	16,780,616	55,085,893	69,699,926	54,418,584	8,812,269	18,919,336	58,635,188
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	66,986,175	52,760,330	7,912,089	16,780,616	55,085,893	69,699,926	54,418,584	8,812,269	18,919,336	58,635,188
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	1,648,257	2,749,309	8,292	76,826	4,188	2,411,603	1,429,246	0	687,239	0
12	Derivative liabilities				76,785					687,239	
13	All other liabilities and equity not included in the above categories	1,648,257	2,749,309	8,292	41	4,188	2,411,603	1,429,246	0	0	0
14	Total available stable funding					122,220,497					125,837,752
Required stable funding (RSF) items (2)											
15	HQLA					3,685,839					3,824,766
16	Deposits held at financial institutions for operational purposes	535,627	0	0	0	267,813	512,165	0	0	0	256,082
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,624,995	36,678,779	12,308,331	70,130,384	78,498,553	1,684,595	38,593,419	10,825,449	72,146,771	80,600,972
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	5,396,536	0	0	132,324	0	3,348,565	0	0	89,119
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	192,382	9,722,411	5,265,480	13,178,642	17,313,184	182,825	12,739,819	2,967,912	13,636,655	17,075,733
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,009,521	19,778,777	6,345,028	43,802,275	49,406,496	1,023,186	20,543,017	7,153,570	45,322,891	51,607,219
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	39,386	3,870,542	669,423	4,945,556	4,785,199	30,664	3,290,133	1,305,622	4,360,151	4,420,280
22	Residential mortgages; of which:	0	290,011	285,511	10,690,550	8,217,313	0	294,019	290,906	10,661,945	8,204,272
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	166,647	164,208	5,787,078	3,927,029	0	167,372	166,590	5,754,216	3,907,222
24	Securities that are not in default and do not qualify as HQLA and other similar assets	423,091	1,491,042	412,311	2,458,916	3,429,234	478,583	1,667,997	413,060	2,525,279	3,624,628
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	8,390,712	236,467	91,833	3,726,936	12,054,154	8,348,943	309,202	74,811	2,876,055	11,324,364
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)				814,802	692,581				745,963	634,069
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				112,467	112,467				178,382	178,382
31	All other assets not included in the above categories	8,390,712	236,467	91,833	2,799,667	11,249,105	8,348,943	309,202	74,811	1,951,709	10,511,913
32	Off-balance sheet items				117,331,314	2,339,179				120,613,030	2,474,875
33	Total required stable funding					96,845,540					98,481,062
34	Non-Consolidated net stable funding ratio (NSFR)					126.2%					127.7%

Glossary

Calculation of credit risk-weighted assets under Article 167 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 based on the Basel Agreement.

CCF

Abbreviation for Credit Conversion Factor

Ratio required for converting off-balance sheet items such as guarantees and derivative transactions 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

Techniques for 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 is re-evaluated according to the level of credit risk.

CVA

Abbreviation for Credit Valuation Adjustment

Adjustment to a derivative price to reflect counterparty credit in the valuation of a derivative transaction.

EL

Abbreviation for Expected Loss

Average loss expected to occur over the coming one year.

ΔEVE

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

Full BA-CVA

An approach for calculating CVA risk equivalent amounts. EAD of a derivative transaction, the remaining maturity, the counterparty's industry and credit rating are used as input variables and the formula specified by the authorities is used for calculation. Hedging effects of BA-CVA eligible hedging transactions are recognized.

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.

Internal models approach

An approach for calculating market risk equivalent amount using models unique to each bank.

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.

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.

Market-based approach

A 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 risk categories mainly in the trading book: interest rates, credit spreads, equities, foreign exchanges, 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.

ΔNII

Decrease in 1-year interest income (NII, Net Interest Income).

Object finance

Of credit provided for purchasing ships or aircraft, a type of finance for which the only source of repayments is profits generated from said tangible assets; and said tangible assets serve as collateral, and there is an appreciable extent of control over said tangible assets and profits generated from 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 securitisation exposure; or in 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

Of credit provided for specified businesses such as electric power plants and transportation infrastructure, a type of finance for which the only source of repayments is profits generated from said businesses and tangible assets of said businesses serve as collateral, and there is an appreciable extent of control over said tangible assets and profits generated from 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.

Reduced BA-CVA

An approach for calculating CVA risk equivalent amounts. EAD of a derivative transaction, the remaining maturity, the counterparty's industry and credit rating are used as input variables and the formula specified by the authorities is used for calculation.

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.

SA-CCR

An approach for calculating credit equivalent amounts (exposure amounts) of transactions of derivative instruments, etc. Under SA-CCR, exposure amount is calculated by multiplying 1.4 by the sum of the replacement cost calculated by mark-to-market valuation of a transaction and the amount of future exposure obtained by multiplying the notional principal by a multiplier according to instrument types and the remaining term.

Securitisation transaction

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 or all of the exposure to the third party.

Simple risk weight method

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

Standardised approach

A method for calculating operational risk equivalent amounts by multiplying the amount of the Business Indicator Component (BIC) by the Internal Loss Multiplier (ILM).

Standardised method

A method of calculating market risk equivalent amount using the formula determined by the Financial Services Agency.

The Internal Ratings-Based (IRB) Approach

An approach for calculating the risk asset by applying PD (Probability of Default) estimated internally by a 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.

The Standardised Approach (SA)

An approach for calculating risk-weighted assets by multiplying credit equivalent amounts by the risk-weight designated by the authorities for each obligor classification (corporates, financial institution, sovereign, retail, etc.).

Underlying assets

General term used for assets which serve as the source of payments for principal and interest for securitisation 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.