

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: 177

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

Sumitomo Mitsui Banking Corporation (Commercial banking)
SMBC Trust Bank Ltd. (Trust service and commercial banking)
SMBC Nikko Securities Inc. (Securities)
Sumitomo Mitsui Card Company, Limited (credit card services)
SMBC Consumer Finance Co., Ltd. (Consumer loans)
JRI Holdings, Limited (Business Management Operations)
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 SMBC Indonesia 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 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.

■ CCI: Composition of regulatory capital

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2025	As of September 30, 2024	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	11,281,098	10,905,291	
1a	of which: capital and capital surplus	2,959,238	2,957,794	
2	of which: retained earnings	8,660,587	8,216,457	
1c	of which: treasury stock (-)	38,638	34,101	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	300,089	234,858	
	of which: other than the above	—	—	
1b	Stock subscription rights and stock acquisition rights to common shares	645	790	
3	Accumulated other comprehensive income and other disclosed reserves	3,584,577	3,615,092	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,645	2,127	
6	Common Equity Tier 1 capital: instruments and reserves (A)	14,867,966	14,523,302	
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)	902,054	928,727	
8	of which: goodwill (including those equivalent)	323,857	406,175	
9	of which: other intangibles other than goodwill and mortgage servicing rights	578,196	522,551	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,229	3,637	
11	Net deferred gains or losses on hedges	(221,525)	(179,626)	
12	Shortfall of eligible provisions to expected losses	124,568	16,364	
13	Securitisation gain on sale	39,537	45,598	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	31,402	23,724	
15	Net defined benefit asset	698,160	649,539	
16	Investments in own shares (excluding those reported in the Net assets section)	19,293	15,907	
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)	1,005,572	746,173	
19+20+21	Amount exceeding the 10% threshold on specified items	330,010	342,934	
19	of which: significant investments in the common stock of financials	330,010	342,934	
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)	2,930,304	2,592,982	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	11,937,662	11,930,319	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c	
		As of September 30, 2025	As of September 30, 2024	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	2,129,029	1,676,437	
		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)	17,253	12,115		
36	Additional Tier 1 capital: instruments (D)	2,146,282	1,688,552		
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)	162,563	114,626		
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	83,315		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—		
43	Additional Tier 1 capital: regulatory adjustments (E)	245,542	197,942		
Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E)) (F)	1,900,740	1,490,610		
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	13,838,402	13,420,930		
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	1,138,412	1,112,678	
		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)	3,254	3,273		
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	125,696	113,698		
50a	of which: general reserve for possible loan losses	125,696	113,698		
50b	of which: eligible provisions	—	—		
51	Tier 2 capital: instruments and provisions (H)	1,267,363	1,229,650		

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2025	As of September 30, 2024	Reference to Template CC2
Tier 2 capital: regulatory adjustments (5)				
52	Investments in own Tier 2 instruments	144	199	
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)	292,431	130,301	
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	
57	Tier 2 capital: regulatory adjustments (I)	292,576	173,346	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	974,786	1,056,303	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	14,813,188	14,477,234	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	94,789,426	90,490,896	
Capital ratios (consolidated) and buffers (7)				
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.59%	13.18%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	14.59%	14.83%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	15.62%	15.99%	
64	CET1 specific buffer requirement	3.67%	3.67%	
65	of which: capital conservation buffer requirement	2.50%	2.50%	
66	of which: countercyclical buffer requirement	0.17%	0.17%	
67	of which: G-SIB/D-SIB additional requirement	1.00%	1.00%	
68	CET1 available after meeting the minimum capital requirements	7.62%	7.99%	
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)	1,327,321	1,301,942	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,226,764	1,227,325	
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)	54,969	36,570	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general reserve for possible loan losses)	125,696	120,259	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	166,159	113,698	
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	410,241	416,266	

(Millions of yen)

Items	As of September 30, 2025	As of September 30, 2024
Required capital ((L) × 8%)	7,583,154	7,239,271

■ Overview of RWA (OV1)

(Millions of yen)

OV1: Overview of RWA		a	b	c	d
Basel III Template No.		RWA		Minimum capital requirements	
		As of September 30, 2025	As of September 30, 2024	As of September 30, 2025	As of September 30, 2024
1	Credit risk (excluding counterparty credit risk)	67,352,284	63,756,249	5,388,182	5,100,499
2	Of which: standardised approach (SA)	8,772,193	4,910,550	701,775	392,844
3	Of which: foundation internal ratings-based (F-IRB) approach	38,593,792	39,776,870	3,087,503	3,182,149
4	Of which: supervisory slotting criteria approach	894,364	661,841	71,549	52,947
5	Of which: advanced internal ratings-based (A-IRB) approach	15,253,494	14,273,534	1,220,279	1,141,882
6	Of which: significant investments in commercial entities	–	–	–	–
7	Of which: lease residual value	18,024	32,714	1,441	2,617
8	Other assets	3,820,415	4,100,737	305,633	328,059
9	Counterparty credit risk (CCR)	3,162,466	2,819,541	252,997	225,563
10	Of which: standardised approach for counterparty credit risk (SA-CCR)	2,184,160	1,835,552	174,732	146,844
11	Of which: internal model method (IMM)	–	–	–	–
12	Of which: Central Counterparty (CCP)	83,770	103,369	6,701	8,269
13	Others	894,535	880,620	71,562	70,449
14	Credit valuation adjustment (CVA)	2,923,395	2,798,655	233,871	223,892
15	of which: the standardised approach (SA-CVA)	–	–	–	–
16	of which: the full basic approach (full BA-CVA)	1,974,722	2,022,310	157,977	161,784
17	of which: the reduced basic approach (reduced BA-CVA)	948,672	776,344	75,893	62,107
18	Equity positions in banking book under market-based approach during the five-year linear phase-in period	1,038,506	1,863,940	83,080	149,115
19	Equity investments in funds - look-through approach	3,796,698	4,086,236	303,735	326,898
20	Equity investments in funds - mandate-based approach	–	–	–	–
21	Equity investments in funds - simple approach (subject to 250% risk weight)	264,096	234,994	21,127	18,799
22	Equity investments in funds - simple approach (subject to 400% risk weight)	964,169	625,253	77,133	50,020
23	Equity investments in funds - fall-back approach	318,628	515,209	25,490	41,216
24	Settlement risk	2	6	0	0
25	Securitisation exposures in banking book	1,648,916	1,515,763	131,913	121,261
26	Of which: securitisation IRB approach (SEC-IRBA)	1,358,682	1,268,095	108,694	101,447
27	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	248,857	230,517	19,908	18,441
28	Of which: securitisation standardised approach (SEC-SA)	24,935	2,783	1,994	222
29	Of which: RW 1250% is applied	16,441	14,366	1,315	1,149
30	Market risk	3,378,112	3,138,892	270,248	251,111
31	Of which: standardised approach (SA)	3,267,742	3,023,055	261,419	241,844
32	Of which: internal model approaches (IMA)	–	–	–	–
33	Of which: simplified standardised approach (SSA)	110,370	115,836	8,829	9,266
34	Capital charge for switch between trading book and banking book	–	–	–	–
35	Operational risk	6,737,778	5,976,404	539,022	478,112
36	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,204,369	3,159,747	256,349	252,779
37	Floor adjustment	–	–	–	–
38	Total	94,789,426	90,490,896	7,583,154	7,239,271

■ Credit Quality of Assets

1. Credit Quality of Assets (CR1)

(Millions of yen)

CR1: Credit quality of assets		As of September 30, 2025				As of September 30, 2024			
		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	1,192,813	109,886,675	913,710	110,165,778	1,036,261	102,841,064	852,522	103,024,803
2	Securities (of which: debt securities)	11,860	29,469,410	12,351	29,468,919	1,995	29,037,120	—	29,039,116
3	Other on-balance sheet assets (of which: debt-based assets)	199,603	83,585,483	53,266	83,731,820	155,846	82,767,788	40,371	82,883,264
4	Subtotal (1+2+3)	1,404,277	222,941,570	979,329	223,366,518	1,194,103	214,645,973	892,893	214,947,184
Off-balance sheet assets									
5	Acceptances and guarantees, etc.	18,774	15,915,687	75,506	15,858,955	14,978	14,529,426	64,046	14,480,358
6	Commitments, etc.	144,126	40,253,713	89,178	40,308,661	42,038	35,995,761	84,365	35,953,434
7	Subtotal (5+6)	162,900	56,169,401	164,685	56,167,616	57,016	50,525,188	148,411	50,433,793
Total									
8	Total (4+7)	1,567,177	279,110,971	1,144,014	279,534,134	1,251,120	265,171,162	1,041,305	265,380,977

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

Fiscal 2025 interim period

(Millions of yen)

CR2: Changes in stock of defaulted loans and securities (of which: debt securities)		
Item No.		Amount
1	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of March 31, 2025	1,241,594
2		Amounts defaulted
3	Changes in loans and securities (of which: debt securities) by factors during the current interim period	Amounts returned to non-defaulted status
4		Amounts written off
5		Other changes
6	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of September 30, 2025 (1+2-3-4+5)	1,404,277

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.

Fiscal 2024 interim period

(Millions of yen)

CR2: Changes in stock of defaulted loans and securities (of which: debt securities)		
Item No.		Amount
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
3	Changes in loans and securities (of which: debt securities) by factors during the current interim period	Amounts returned to non-defaulted status
4		Amounts written off
5		Other changes
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.

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, 2025											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF (Credit Conversion Factor) and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Sovereign exposures (AIRB approach)													
1	0.00 to <0.15	91,454,660	1,664,774	51.09	94,657,010	0.00	0.5	34.26	3.6	233,005	0.24	344	
2	0.15 to <0.25	354,645	294,735	40.17	628,173	0.15	0.0	35.30	2.4	214,853	34.20	338	
3	0.25 to <0.50	115,988	11,614	41.03	118,927	0.31	0.0	33.92	2.8	50,295	42.29	123	
4	0.50 to <0.75	400	3,118	62.90	2,361	0.67	0.0	33.73	4.5	1,975	83.64	5	
5	0.75 to <2.50	147,557	280,339	57.71	81,545	1.22	0.0	34.92	1.7	57,978	71.10	347	
6	2.50 to <10.00	45,150	24	20.00	17,730	3.98	0.0	35.00	0.9	16,707	94.23	246	
7	10.00 to <100.00	20,518	2,009	100.00	20,518	13.04	0.0	35.00	1.1	31,399	153.02	936	
8	100.00 (Default)	183,047	-	-	183,047	100.00	0.0	49.69	1.0	92,439	50.50	90,973	
9	Subtotal	92,321,968	2,256,615	50.49	95,709,314	0.19	0.6	34.30	3.6	698,653	0.72	93,316	3,715
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	6,547,979	2,647,466	39.60	8,530,393	0.05	0.7	44.99	2.0	2,006,782	23.52	2,043	
2	0.15 to <0.25	764,828	237,551	47.48	819,569	0.15	0.1	44.99	1.3	285,378	34.82	572	
3	0.25 to <0.50	364,647	57,128	73.15	394,911	0.42	0.0	44.68	0.8	207,164	52.45	743	
4	0.50 to <0.75	201	600	10.00	261	0.67	0.0	0.29	1.9	2	0.93	0	
5	0.75 to <2.50	377,604	2,261,001	15.30	659,649	1.66	0.2	44.97	1.5	700,864	106.24	4,933	
6	2.50 to <10.00	38,588	80,748	67.50	54,856	4.89	0.0	43.92	1.4	80,422	146.60	1,185	
7	10.00 to <100.00	1,063	-	-	304	13.04	0.0	45.00	1.0	686	225.70	17	
8	100.00 (Default)	169	-	-	169	100.00	0.0	45.00	1.0	-	0.00	76	
9	Subtotal	8,094,682	5,284,496	30.34	10,460,114	0.20	1.2	44.97	1.9	3,281,301	31.36	9,572	15,185
Corporate exposures (AIRB approach)													
1	0.00 to <0.15	2,100,205	615,322	48.10	2,515,073	0.07	2.1	28.38	2.6	400,887	15.93	528	
2	0.15 to <0.25	2,420,922	457,824	38.03	2,533,835	0.18	3.3	26.78	2.7	633,798	25.01	1,223	
3	0.25 to <0.50	543,775	73,738	43.69	560,762	0.43	0.7	26.58	2.4	210,927	37.61	642	
4	0.50 to <0.75	153,703	16,612	35.51	153,852	0.66	0.4	27.17	2.2	68,646	44.61	280	
5	0.75 to <2.50	432,070	442,043	21.20	460,994	1.39	0.8	29.79	2.3	293,192	63.59	1,887	
6	2.50 to <10.00	194,225	23,435	41.08	195,636	6.40	0.1	29.06	2.3	202,611	103.56	3,695	
7	10.00 to <100.00	53,683	12,602	39.83	57,826	21.60	0.1	29.00	2.0	86,798	150.10	3,704	
8	100.00 (Default)	97,027	3,466	34.60	96,772	100.00	0.1	45.47	1.3	21,878	22.60	44,010	
9	Subtotal	5,995,614	1,645,045	37.55	6,574,752	2.10	8.0	27.96	2.5	1,918,741	29.18	55,972	254,196

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2025											
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	41,526,656	44,751,444	31.04	60,410,649	0.06	7.1	42.29	2.4	13,868,460	22.95	16,256	
2	0.15 to <0.25	13,689,964	13,558,816	42.18	16,602,499	0.15	4.4	41.33	2.3	6,325,936	38.10	10,946	
3	0.25 to <0.50	5,653,097	4,329,623	45.22	5,591,022	0.33	1.1	41.11	2.5	3,165,655	56.62	7,789	
4	0.50 to <0.75	257,158	139,576	32.18	300,369	0.66	0.1	39.29	3.6	265,106	88.26	790	
5	0.75 to <2.50	5,276,497	11,423,453	19.89	6,634,323	1.34	4.9	39.83	3.0	6,617,106	99.74	35,196	
6	2.50 to <10.00	898,212	647,255	42.38	913,599	5.21	0.3	40.15	2.8	1,289,585	141.15	19,116	
7	10.00 to <100.00	398,629	227,399	42.13	426,127	16.78	0.1	40.02	2.1	836,795	196.37	28,595	
8	100.00 (Default)	469,658	36,700	41.55	480,060	100.00	0.1	39.26	2.3	—	0.00	188,490	
9	Subtotal	68,169,877	75,114,269	32.31	91,358,651	0.84	18.5	41.80	2.4	32,368,647	35.43	307,181	188,233
Mid-sized corporations and small-medium enterprises (SMEs) exposures (AIRB approach)													
1	0.00 to <0.15	612,762	36,862	37.68	630,833	0.07	1.3	22.36	2.8	72,176	11.44	105	
2	0.15 to <0.25	1,675,418	857,096	11.51	1,708,498	0.18	7.7	26.33	3.7	437,624	25.61	833	
3	0.25 to <0.50	576,037	27,385	72.19	562,441	0.41	3.3	27.97	3.6	217,248	38.62	640	
4	0.50 to <0.75	439,339	13,367	78.97	412,252	0.66	2.6	26.44	3.8	191,142	46.36	723	
5	0.75 to <2.50	1,148,007	214,974	26.50	1,000,083	1.55	13.8	24.53	3.5	507,807	50.77	3,750	
6	2.50 to <10.00	150,759	10,439	43.32	128,601	8.13	0.9	27.27	2.3	118,725	92.32	2,808	
7	10.00 to <100.00	86,047	387	58.66	43,045	24.73	1.9	41.31	1.9	78,815	183.09	4,416	
8	100.00 (Default)	153,444	11,234	13.12	116,411	100.00	2.3	46.57	1.7	14,919	12.81	54,218	
9	Subtotal	4,841,816	1,171,749	17.59	4,602,168	3.51	34.0	26.28	3.4	1,638,459	35.60	67,497	59,733
Mid-sized corporations and SMEs exposures (FIRB approach)													
1	0.00 to <0.15	201,579	12,143	44.72	205,808	0.07	0.0	40.73	2.4	53,135	25.81	62	
2	0.15 to <0.25	270,460	356,115	47.09	210,291	0.16	0.0	43.18	4.0	128,119	60.92	148	
3	0.25 to <0.50	127,237	104,641	44.64	26,349	0.40	0.0	41.08	2.0	15,077	57.22	43	
4	0.50 to <0.75	6,749	11,506	35.52	10,548	0.67	0.0	40.24	3.6	9,528	90.33	28	
5	0.75 to <2.50	72,426	115,767	28.71	29,976	1.68	0.1	39.15	2.4	29,845	99.56	207	
6	2.50 to <10.00	46,178	3,002	99.93	49,170	4.41	0.0	43.42	2.7	55,860	113.60	909	
7	10.00 to <100.00	1,934	—	—	1,613	24.99	0.0	36.21	3.8	2,860	177.28	146	
8	100.00 (Default)	1,337	31	100.00	1,167	100.00	0.0	31.57	1.2	—	0.00	368	
9	Subtotal	727,903	603,208	43.14	534,926	0.91	0.4	41.83	3.1	294,427	55.04	1,913	2,449
Specialized lending (SL)													
1	0.00 to <0.15	5,651,892	372,363	42.63	5,774,502	0.06	0.6	27.65	3.1	932,021	16.14	1,075	
2	0.15 to <0.25	2,184,067	969,524	45.82	2,571,856	0.16	0.3	27.34	3.1	697,996	27.13	1,150	
3	0.25 to <0.50	3,323,574	1,224,551	48.35	3,642,067	0.34	0.4	30.14	3.2	1,555,399	42.70	3,707	
4	0.50 to <0.75	20,724	—	—	20,724	0.67	0.0	28.16	2.3	10,002	48.26	39	
5	0.75 to <2.50	2,209,333	935,672	49.72	2,153,946	1.02	0.2	29.66	3.5	1,464,490	67.99	6,687	
6	2.50 to <10.00	322,110	38,651	42.29	275,153	3.98	0.0	30.72	3.7	293,561	106.69	3,364	
7	10.00 to <100.00	367,323	109,710	47.18	349,838	14.70	0.0	41.44	3.0	720,197	205.86	20,778	
8	100.00 (Default)	175,826	143,686	44.31	164,229	100.00	0.0	48.36	2.0	82,936	50.50	79,426	
9	Subtotal	14,254,853	3,794,161	47.23	14,952,318	1.80	1.7	29.10	3.2	5,756,605	38.49	116,231	91,160
Equity exposures													
1	0.00 to <0.15	646,077	—	—	646,077	0.07	0.0	90.00	5.0	968,574	149.91	—	
2	0.15 to <0.25	192,637	—	—	192,637	0.15	0.1	90.00	5.0	303,662	157.63	—	
3	0.25 to <0.50	2,494	—	—	2,494	0.44	0.0	90.00	5.0	4,896	196.28	—	
4	0.50 to <0.75	2,206	—	—	2,206	0.67	0.0	90.00	5.0	5,342	242.11	—	
5	0.75 to <2.50	14,927	—	—	14,927	1.65	0.1	90.00	5.0	47,105	315.56	—	
6	2.50 to <10.00	13,283	—	—	13,283	8.58	0.0	90.00	5.0	66,189	498.29	—	
7	10.00 to <100.00	429	—	—	429	24.99	0.0	90.00	5.0	3,099	722.28	—	
8	100.00 (Default)	3,315	—	—	3,315	100.00	0.0	90.00	5.0	37,294	1,124.99	—	
9	Subtotal	875,370	—	—	875,370	0.64	0.4	90.00	5.0	1,436,164	164.06	—	—

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2025											
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	85,458	13,247	100.00	97,441	0.05	0.8	38.81	1.4	13,989	14.35	22	
2	0.15 to <0.25	16,182	22,449	100.00	38,419	0.17	1.5	51.58	1.0	11,691	30.43	34	
3	0.25 to <0.50	4,913	9,240	100.00	14,106	0.39	0.5	52.47	1.0	7,471	52.96	31	
4	0.50 to <0.75	123	6,240	100.00	6,362	0.66	0.3	64.46	1.0	5,255	82.60	27	
5	0.75 to <2.50	266	31,193	100.00	31,457	1.86	3.2	64.76	1.0	35,217	111.95	379	
6	2.50 to <10.00	20	1,184	100.00	1,204	8.54	0.1	64.49	1.0	2,686	223.03	66	
7	10.00 to <100.00	–	473	100.00	473	24.99	0.0	65.00	1.0	1,435	303.24	76	
8	100.00 (Default)	924	109	100.00	1,015	100.00	0.1	42.08	2.0	99	9.75	427	
9	Subtotal	107,889	84,138	100.00	190,480	1.07	6.8	47.78	1.2	77,846	40.86	1,066	1,014
Purchased receivables (corporates) (the amount equivalent to dilution risks) (AIRB approach)													
1	0.00 to <0.15	10,352	–	–	10,352	0.08	0.0	35.00	1.0	1,280	12.36	2	
2	0.15 to <0.25	15,974	–	–	15,974	0.16	0.0	35.00	1.0	3,267	20.45	9	
3	0.25 to <0.50	1,920	–	–	1,920	0.44	0.0	35.00	1.0	725	37.80	2	
4	0.50 to <0.75	1,385	–	–	1,385	0.67	0.0	35.00	1.0	655	47.26	3	
5	0.75 to <2.50	6,016	–	–	6,016	1.10	0.0	35.00	4.6	7,237	120.29	23	
6	2.50 to <10.00	–	–	–	–	–	–	–	–	–	–	–	
7	10.00 to <100.00	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	1,705	–	–	1,705	100.00	0.0	44.49	2.5	166	9.75	758	
9	Subtotal	37,354	–	–	37,354	4.88	0.0	35.43	1.6	13,332	35.69	800	66
Purchased receivables (corporates) (the amount equivalent to default risks) (FIRB approach)													
1	0.00 to <0.15	1,782,320	168,208	100.00	1,929,540	0.06	4.8	43.90	1.1	299,104	15.50	524	
2	0.15 to <0.25	468,456	49,743	100.00	515,239	0.15	3.6	42.20	1.0	130,159	25.26	343	
3	0.25 to <0.50	116,639	69,913	100.00	184,870	0.32	7.0	42.05	1.0	70,814	38.30	258	
4	0.50 to <0.75	2,070	31,580	100.00	33,625	0.58	3.8	44.98	1.0	19,181	57.04	88	
5	0.75 to <2.50	227,913	90,321	100.00	311,862	1.65	15.2	42.05	2.5	321,312	103.03	2,152	
6	2.50 to <10.00	31	3,885	100.00	3,917	3.30	0.6	45.00	1.0	4,443	113.43	58	
7	10.00 to <100.00	–	778	100.00	778	93.70	0.0	45.00	1.0	152	19.54	328	
8	100.00 (Default)	6,013	202	100.00	6,135	100.00	0.0	45.00	1.0	0	0.00	2,795	
9	Subtotal	2,603,446	414,633	100.00	2,985,970	0.50	35.4	43.32	1.2	845,167	28.30	6,549	5,954
Purchased receivables (corporates) (the amount equivalent to dilution risks) (FIRB approach)													
1	0.00 to <0.15	1,477,327	1,079	100.00	1,478,407	0.05	0.1	44.39	1.5	269,627	18.23	389	
2	0.15 to <0.25	286,124	2,976	100.00	289,100	0.16	0.0	42.23	1.0	73,868	25.55	197	
3	0.25 to <0.50	52,813	–	–	52,813	0.36	0.0	42.21	1.0	21,376	40.47	81	
4	0.50 to <0.75	70	–	–	70	0.66	0.0	45.00	1.0	42	60.74	0	
5	0.75 to <2.50	2,418	–	–	2,418	0.94	0.0	44.77	1.0	1,718	71.06	10	
6	2.50 to <10.00	–	–	–	–	–	–	–	–	–	–	–	
7	10.00 to <100.00	112	–	–	112	24.99	0.0	45.00	1.0	261	232.60	12	
8	100.00 (Default)	504	–	–	504	100.00	0.0	45.00	1.0	–	0.00	226	
9	Subtotal	1,819,370	4,056	100.00	1,823,427	0.11	0.1	43.98	1.4	366,895	20.12	917	1,095
Purchased receivables (retail) (the amount equivalent to default risks)													
1	0.00 to <0.15	2,607	–	–	2,607	0.07	0.2	65.00	–	328	12.58	1	
2	0.15 to <0.25	1,146	–	–	1,146	0.18	0.1	65.00	–	280	24.49	1	
3	0.25 to <0.50	1,089	–	–	1,089	0.32	0.1	52.53	–	322	29.58	1	
4	0.50 to <0.75	266,024	–	–	266,024	0.69	6,579.8	41.43	–	94,910	35.67	771	
5	0.75 to <2.50	42	19	100.00	62	0.95	0.0	65.00	–	39	63.69	0	
6	2.50 to <10.00	–	–	–	–	–	–	–	–	–	–	–	
7	10.00 to <100.00	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	606	–	–	606	100.00	3,274.8	71.01	–	1,623	267.75	430	
9	Subtotal	271,516	19	100.00	271,536	0.91	9,855.2	41.88	–	97,505	35.90	1,207	1,231

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2025											
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	-	-	-	-	-	-	-	-	-	-	-	-
2	0.15 to <0.25	636,263	1,468,002	10.86	2,104,265	0.18	19,603.3	68.18		143,001	6.79	2,650	
3	0.25 to <0.50	468,650	408,157	8.05	876,807	0.41	3,773.5	67.14		114,294	13.03	2,488	
4	0.50 to <0.75	496,381	146,828	20.24	643,209	0.65	382.3	71.01		125,274	19.47	2,968	
5	0.75 to <2.50	637,217	206,064	12.18	843,282	1.68	1,410.8	74.78		352,249	41.77	10,600	
6	2.50 to <10.00	1,165,946	525,802	17.09	1,691,748	5.34	3,652.9	73.00		1,518,414	89.75	66,490	
7	10.00 to <100.00	81,726	132,665	71.26	214,392	31.23	1,879.1	69.64		349,655	163.09	47,626	
8	100.00 (Default)	123,469	53,961	100.00	177,431	100.00	1,706.8	68.72		233,344	131.51	121,931	
9	Subtotal	3,609,654	2,941,481	11.97	6,551,136	5.50	32,409.1	70.48		2,836,234	43.29	254,755	249,775
Residential mortgage exposures													
1	0.00 to <0.15	-	-	-	20,211	0.05	2.7	40.90		5,552	27.47	4	
2	0.15 to <0.25	-	-	-	1,731	0.17	0.1	57.54		707	40.83	1	
3	0.25 to <0.50	7,937,892	3,277	100.00	7,941,170	0.29	425.0	21.40		899,094	11.32	4,947	
4	0.50 to <0.75	1,128,779	1,391	100.00	1,130,177	0.59	71.8	22.48		222,503	19.68	1,503	
5	0.75 to <2.50	254,071	310	100.00	234,156	1.05	23.0	36.65		111,099	47.44	901	
6	2.50 to <10.00	-	-	-	-	-	-	-		-	-	-	
7	10.00 to <100.00	16,078	297	100.00	14,650	20.36	1.5	23.64		17,995	122.83	694	
8	100.00 (Default)	46,320	49	100.00	46,369	100.00	4.0	21.51		9,309	20.07	9,974	
9	Subtotal	9,383,142	5,325	100.00	9,388,467	0.86	528.5	21.96		1,266,263	13.48	18,027	16,908
Other retail exposures													
1	0.00 to <0.15	-	-	-	-	-	-	-		-	-	-	
2	0.15 to <0.25	154,269	115	100.00	154,384	0.18	4.9	33.73		19,532	12.65	94	
3	0.25 to <0.50	252,145	413,751	100.00	665,896	0.43	277.5	48.47		215,776	32.40	1,426	
4	0.50 to <0.75	117,384	2,503	100.00	119,887	0.65	32.8	52.21		52,048	43.41	409	
5	0.75 to <2.50	628,931	347,233	91.41	976,164	1.21	1,247.5	50.74		531,047	54.40	5,968	
6	2.50 to <10.00	12,014	185	100.00	12,199	5.15	0.9	43.77		8,014	65.69	296	
7	10.00 to <100.00	14,817	8,779	98.23	23,597	22.16	29.3	54.22		28,162	119.34	2,838	
8	100.00 (Default)	37,049	630	69.22	37,680	100.00	105.6	62.04		96,459	255.99	23,379	
9	Subtotal	1,216,612	773,198	95.90	1,989,811	2.98	1,698.8	48.96		951,040	47.79	34,413	22,718
Total (all portfolios)		214,331,074	94,092,399	36.10	248,305,800	0.84	44,599.5	37.90	-	53,847,286	21.68	969,423	913,439

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2024											
		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	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

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, 2025		As of September 30, 2024	
Item No.	Portfolio	a	b	a	b
		Pre-credit derivatives credit RWA	Actual credit RWA	Pre-credit derivatives credit RWA	Actual credit RWA
1	Sovereign exposures - FIRB	—	—	—	—
2	Sovereign exposures - AIRB	572,856	572,856	730,169	730,169
3	Bank exposures - FIRB	3,069,070	3,069,070	3,101,393	3,101,393
4	Bank exposures - AIRB	—	—	—	—
5	Corporate exposures (excluding SL) - FIRB	32,681,207	32,680,773	30,642,030	30,642,030
6	Corporate exposures (excluding SL) - AIRB	3,713,304	3,713,304	3,705,525	3,705,525
7	SL - FIRB	1,042,834	1,042,834	828,502	828,502
8	SL- AIRB	5,772,359	5,772,359	5,440,480	5,440,480
9	Retail - QRRE	2,836,234	2,836,234	2,033,437	2,033,437
10	Retail - Residential mortgage exposures	1,266,263	1,266,263	1,365,307	1,365,307
11	Retail - Other retail exposures	951,040	951,040	917,214	917,214
12	Purchased receivables - FIRB	1,212,062	1,212,062	1,034,016	1,034,016
13	Purchased receivables - AIRB	188,684	188,684	92,494	92,494
14	Total	53,305,919	53,305,486	49,890,572	49,890,572

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, 2025									
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	17,118	40,252	50%	48,224	6,477	—	—	54,701	27,350	—
	Equal to or more than 2.5 years	85,768	335	70%	62,793	23,109	—	—	85,902	60,131	343
Good	Less than 2.5 years	44,208	—	70%	44,208	—	—	—	44,208	30,946	176
	Equal to or more than 2.5 years	273,881	16,621	90%	280,653	—	—	—	280,653	252,588	2,245
Satisfactory		6,091	1,490	115%	6,688	—	—	—	6,688	7,691	187
Weak		8,164	5,063	250%	10,261	—	—	—	10,261	25,653	820
Default		4,264	—	—	4,264	—	—	—	4,264	—	2,132
Total		439,498	63,763	—	457,094	29,587	—	—	486,681	404,362	5,906
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	54,056	33,729	70%				67,548	47,283	270	
	Equal to or more than 2.5 years	1,443	50,376	95%				21,594	20,514	86	
Good	Less than 2.5 years	134,239	38,280	95%				150,040	142,538	600	
	Equal to or more than 2.5 years	85,446	34,316	120%				99,202	119,043	396	
Satisfactory		111,333	8,490	140%				114,729	160,621	3,212	
Weak		—	—	250%				—	—	—	
Default		—	—	—				—	—	—	
Total		386,520	165,193	—				453,116	490,002	4,565	

(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

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

(Millions of yen)

Calculation method	As of September 30, 2025	As of September 30, 2024
Look-through approach	1,439,434	1,333,565
Mandate-based approach	—	—
Simple approach (subject to 250% risk weight)	105,638	93,997
Simple approach (subject to 400% risk weight)	241,042	156,313
Fall-back approach	25,490	41,216

■ Standardised Approach

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

(Millions of yen)

CR4: SA – CR exposure and CRM effects		As of September 30, 2025					
Item No.	Asset classes	a	b	c	d	e	f
		Exposures pre-CCF and pre-CRM On-balance sheet amount	Exposures pre-CCF and pre-CRM Off-balance sheet amount	Exposures post-CCF and post-CRM On-balance sheet amount	Exposures post-CCF and post-CRM Off-balance sheet amount	Credit RWA amount	RWA density
1a	Government of Japan and Bank of Japan (BOJ)	5,646,908	—	5,646,908	—	0	0.00%
1b	Foreign central governments and foreign central banks	2,715,804	—	2,715,804	—	33,450	1.23%
1c	Bank for International Settlements, etc.	7,944	—	7,944	—	0	0.00%
2a	Local governments of Japan	171,528	—	171,528	—	0	0.00%
2b	Foreign non-central government public sector entities (PSEs)	65,012	—	65,012	—	13,002	20.00%
2c	Japan Finance Organization for Municipalities (JFM)	23,700	—	23,700	—	2,370	10.00%
2d	Government- affiliated agencies of Japan	64,819	—	64,819	—	5,181	7.99%
2e	The three local public corporations	—	—	—	—	—	—
3	Multilateral development banks (MDBs)	6,192	—	6,192	—	0	0.00%
4	Banks, securities firms and insurance companies	1,137,156	—	1,137,156	—	300,537	26.42%
	Of which: securities firms and insurance companies	20,538	—	20,538	—	9,828	47.85%
5	Covered bonds	—	—	—	—	—	—
6	Corporates including specialized lending	1,246,503	1,101,449	1,228,556	203,963	1,393,558	97.28%
	Of which: specialized lending	—	—	—	—	—	—
7a	Subordinated debt and other capital	—	—	—	—	—	—
7b	Equity	3,166,397	—	3,166,397	—	4,116,317	130.00%
8	SMEs and individuals	2,576,888	1,517,619	2,576,888	853,057	2,575,209	75.08%
	Of which transactors	—	—	—	—	—	—
9	Real estate	259,171	—	259,171	—	87,411	33.72%
	Of which: general RRE	241,880	—	241,880	—	79,958	33.05%
	Of which: IPRRE	17,290	—	17,290	—	7,453	43.11%
	Of which: general CRE	—	—	—	—	—	—
	Of which: Other real estate related	—	—	—	—	—	—
	Of which: ADC	—	—	—	—	—	—
10a	Delinquency excluding general RRE	188,532	129	188,413	129	241,274	127.96%
10b	Delinquency for general RRE	77	—	77	—	77	100.00%
11a	Cash	20,497	—	20,497	—	0	0.00%
11b	Bills in the course of collection	19,004	—	19,004	—	3,800	20.00%
	Guaranteed by credit guarantee associations, etc.	—	—	—	—	—	—
	Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
12	Total	17,316,140	2,619,197	17,298,074	1,057,149	8,772,193	47.79%

(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	Exposures pre-CCF and pre-CRM Off-balance sheet amount	Exposures post-CCF and post-CRM On-balance sheet amount	Exposures post-CCF and post-CRM 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%

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, 2025									
Item No.	Asset classes	Total credit exposures amount (post CCF and post-CRM)									
		0%	20%	50%	100%	150%	Others	Total			
1a	Government of Japan and BOJ	5,646,908	–	–	–	–	–	–	–	5,646,908	
1b	Foreign central governments and foreign central banks	2,648,903	–	66,900	–	–	–	–	–	2,715,804	
1c	Bank for International Settlements, etc.	7,944	–	–	–	–	–	–	–	7,944	
		0%	10%	20%	50%	100%	150%	Others	Total		
2a	Local governments of Japan	171,528	–	–	–	–	–	–	–	171,528	
2b	Foreign non-central government PSEs	–	–	65,012	–	–	–	–	–	65,012	
2c	JFM	–	23,700	0	–	–	–	–	–	23,700	
2d	Government-affiliated agencies of Japan	13,000	51,819	–	–	–	–	–	–	64,819	
2e	The three local public corporations	–	–	–	–	–	–	–	–	–	
		0%	20%	30%	50%	100%	150%	Others	Total		
3	MDBs	6,192	–	–	–	–	–	–	–	6,192	
		20%	30%	40%	50%	75%	100%	150%	Others	Total	
4	Banks, securities firms and insurance companies	894,556	187,487	8,320	8,115	27	–	38,649	–	1,137,156	
	Of which: securities firms and insurance companies	3,240	13,956	–	–	27	–	3,315	–	20,538	
		10%	15%	20%	25%	35%	50%	100%	Others	Total	
5	Covered bonds	–	–	–	–	–	–	–	–	–	
		20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates including specialized lending	29,063	24,062	31	–	128,765	1,245,634	–	–	4,962	1,432,520
	Of which: specialized lending	–	–	–	–	–	–	–	–	–	–
		100%	150%	130%	160%	Others	Total				
7a	Subordinated debt and other capital	–	–	–	–	–	–	–	–	–	
7b	Equity	–	–	–	3,166,397	–	–	–	–	3,166,397	
		45%	75%	100%	Others	Total					
8	SMEs and individuals	4,586	3,411,337	12,778	1,242	3,429,945					
		20%	25%	30%	40%	50%	70%	75%	Others	Total	
9a	Real estate Of which: general RRE	37,519	24,809	100,676	44,480	29,513	3,214	1,665	–	241,880	
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–	–	–	–	–	
		20%	31.25%	37.5%	50%	62.5%	Others	Total			
		30%	35%	45%	60%	75%	105%	150%	Others	Total	
9b	Real estate Of which: IPRRE	4,408	2,895	8,328	541	422	693	–	–	17,290	
	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, 2025						
Item No.	Asset classes	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		
9e			100%	150%		Others	Total	
	Real estate Of which: ADC		-	-		-	-	-
		50%	100%	150%		Others	Total	
10a	Delinquency excluding general RRE	29,590	23,896	135,055		-	188,542	
10b	Delinquency for general RRE	-	77	-		-	77	
11a			0%	10%	20%		Others	Total
	Cash	20,497	-	-	-		-	20,497
	11b	Bills in the course of collection	-	-	19,004		-	19,004
	Guaranteed by credit guarantee associations, etc.	-	-	-		-	-	
	Guaranteed by REVIC of Japan, etc.	-	-	-		-	-	

(Millions of yen)

CR5a: SA – CR exposures by asset classes and risk weights		As of March 31, 2024										
Item No.	Asset classes	Total credit exposures amount (post CCF and post-CRM)										
		Risk weight	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		
			0%	10%	20%	50%	100%	150%	Others	Total		
2a	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		–	–	–	–	–	–	–	–		
			0%	20%	30%	50%	100%	150%	Others	Total		
3	MDBs		7,134	–	–	–	–	–	–	7,134		
			20%	30%	40%	50%	75%	100%	150%	Others	Total	
4	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	
			10%	15%	20%	25%	35%	50%	100%	Others	Total	
5	Covered bonds		–	–	–	–	–	–	–	–	–	
			20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates including specialized lending		22,651	10,187	7	–	146,045	1,101,963	–	–	4,789	1,285,645
	Of which: specialized lending		–	–	–	–	–	–	–	–	–	–
			100%	150%	100%	100%	Others	Total				
7a	Subordinated debt and other capital		–	–	–	–	–	–	–	–		
7b	Equity		–	–	–	–	–	–	–	–		
			45%	75%	100%	Others	Total					
8	SMEs and individuals		1,325	3,679,550	179,174	1,237	3,861,288					
			20%	25%	30%	40%	50%	70%	75%	Others	Total	
9a	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			
			30%	35%	45%	60%	75%	105%	150%	Others	Total	
9b	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.	Asset classes	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	
9e			100%		150%		Others	Total
	Real estate Of which: ADC		–	–	–	–	–	–
			50%	100%	150%	Others	Total	
10a	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.	–	–	–	–	–		

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, 2025			
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%	9,960,893	—	—	9,960,893
2	40%-70%	227,653	0	100.00%	227,653
3	75%	2,566,774	1,454,162	58.22%	3,413,485
	80%	—	—	—	—
4	85%	125,129	36,352	10.00%	128,765
5	90%-100%	1,093,659	1,128,554	20.25%	1,282,387
6	105%-130%	693	—	—	693
7	150%	174,938	128	100.00%	174,947
8	130%	3,166,397	—	—	3,166,397
9	160%	—	—	—	—
10	1,250%	—	—	—	—
11	Total exposures	17,316,140	2,619,197	41.19%	18,355,224

(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, 2025			
		a	b	c	d
Item No.		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	698,653	54,004	752,657	1,773,618
	Of which: Local governments of Japan	30,424	—	30,424	41,878
	Of which: Foreign non-central government public sector entities (PSEs)	146,356	13,002	159,358	987,346
	Of which: Multilateral development banks (MDBs)	—	—	—	—
	Of which: Japan Finance Organization for Municipalities (JFM)	—	2,370	2,370	2,370
	Of which: Government-affiliated agencies of Japan	1,334	5,181	6,516	95,287
	Of which: The three local public corporations	1,821	—	1,821	3,963
2	Banks	3,281,301	304,338	3,585,639	4,407,331
3	Equity	1,436,164	4,116,317	5,552,482	5,254,301
4	Purchased receivables	1,400,747	—	1,400,747	2,889,250
5	Corporate excluding specialized lending and mid-sized corporations and SMEs	34,287,388	1,404,358	35,691,746	73,859,854
	Of which: FIRB is applied	32,368,647		32,368,647	
	Of which: AIRB is applied	1,918,741		1,918,741	
6	Mid-sized corporations and SMEs	1,932,886	18,740	1,951,627	4,191,318
	Of which: FIRB is applied	294,427		294,427	
	Of which: AIRB is applied	1,638,459		1,638,459	
7	Residential mortgage	1,266,263	80,035	1,346,298	3,767,869
8	Qualifying revolving retail	2,836,234	—	2,836,234	3,435,855
9	Other retail	951,040	2,794,397	3,745,438	4,202,184
10	Specialized lending	5,756,605	894,364	6,650,970	16,438,420
	Of which: Commercial real estate and high-volatility commercial real estate	1,493,435	490,002	1,983,437	6,486,841
11	Total	53,847,286	9,666,557	63,513,844	120,220,004

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.

(Millions of yen)

CMS2: Comparison of modelled and standardized RWA for credit risk at asset class level		As of September 30, 2024			
		a	b	c	d
Item No.		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, 2025				
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	80,173,710	29,992,068	12,325,775	13,419,299	—
2	Securities (of which: Debt securities)	29,258,969	209,949	71,605	44,012	—
3	Other on-balance sheet assets (of which: debt-based assets)	83,159,971	571,849	3,562	439,885	—
4	Total (1+2+3)	192,592,651	30,773,867	12,400,943	13,903,197	—
5	Of which: defaulted	1,242,644	161,632	63,722	29,174	—

(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	—

■ 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, 2025					
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	1,583,819	3,841,164		1.4	7,594,977	2,184,160
1-1	CEM	—	—			—	—
2	Expected exposure method (IMM)			—	—	—	—
3	Simple approach for CRM					—	—
4	Comprehensive approach for CRM					2,771,937	894,535
5	Exposure fluctuation estimation model					—	—
6	Total						3,078,695

(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
	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

2. 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, 2025														
Item No.	Regulatory portfolio	Risk weight	a	b	c	d	e	f	g	h	i	j	k	l	m	n
			Credit equivalent amounts (post-CRM)													
			0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total
1	Government of Japan and BOJ		218,361	-	-	-	-	-	-	-	-	-	-	-	-	218,361
2	Foreign central governments and foreign central banks		-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Bank for International Settlements, etc.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Local governments of Japan		-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Foreign non-central government PSEs		-	-	-	-	-	-	-	-	-	550	-	-	-	550
6	MDBs		-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	JFM		-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Government- affiliated agencies of Japan		-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	The three local public corporations		-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Banks, securities firms and insurance companies		-	-	265,451	218,968	68,567	2,471	-	-	-	-	-	4	-	555,462
11	Corporates		-	-	16,965	-	-	76,687	1,849	-	-	532,317	-	-	-	627,819
12	SMEs and retail		-	-	-	-	-	-	79,594	-	-	-	-	-	-	79,594
13	Other than the above		-	-	-	-	-	-	-	-	-	82,968	-	-	-	82,968
14	Total		218,361	-	282,416	218,968	68,567	79,158	81,443	-	-	615,835	-	4	-	1,564,757

(Millions of yen)

CCR3: CCR exposures by regulatory portfolio and risk weights		As of September 30, 2024														
Item No.	Regulatory portfolio	Risk weight	a	b	c	d	e	f	g	h	i	j	k	l	m	n
			Credit equivalent amounts (post-CRM)													
			0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total
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

3. 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, 2025						
Item No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA	RWA density (%)
Sovereign exposures (AIRB approach)								
1	0.00 to <0.15	268,357	0.03	0.2	35.00	1.7	9,904	3.69
2	0.15 to <0.25	4,379	0.15	0.0	35.00	1.0	1,032	23.56
3	0.25 to <0.50	526	0.42	0.0	35.00	1.0	192	36.66
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	6,643	1.59	0.0	35.00	1.0	4,454	67.05
6	2.50 to <10.00	66	3.98	0.0	35.00	1.0	76	113.94
7	10.00 to <100.00	1	13.04	0.0	35.00	1.0	1	151.80
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	279,973	0.07	0.2	35.00	1.7	15,661	5.59
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	2,023,071	0.05	6.0	45.00	0.9	323,097	15.97
2	0.15 to <0.25	40,511	0.15	0.2	45.00	0.8	11,516	28.42
3	0.25 to <0.50	9,913	0.39	0.0	45.00	0.6	5,031	50.75
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	9,117	0.92	0.3	45.00	0.8	6,261	68.67
6	2.50 to <10.00	6,068	8.29	0.0	45.00	0.9	11,566	190.58
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	2,088,682	0.08	6.7	45.00	0.9	357,473	17.11

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

CCR4: IRB - CCR exposures by portfolio and PD scale		As of September 30, 2025						
		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	35,781	0.07	3.0	35.14	1.0	4,398	12.29
2	0.15 to <0.25	50,227	0.17	4.6	35.00	1.0	10,556	21.01
3	0.25 to <0.50	19,312	0.37	0.7	35.00	1.0	6,556	33.95
4	0.50 to <0.75	4,363	0.67	0.3	35.00	1.0	2,062	47.26
5	0.75 to <2.50	4,429	1.22	0.9	35.00	1.0	2,714	61.28
6	2.50 to <10.00	936	8.18	0.2	35.00	1.0	1,172	125.17
7	10.00 to <100.00	87	15.15	0.0	35.00	4.0	160	183.63
8	100.00 (Default)	10	100.00	0.0	44.49	1.0	1	9.75
9	Subtotal	115,149	0.32	10.1	35.04	1.0	27,623	23.98
Corporate exposures (FIRB approach)								
1	0.00 to <0.15	3,870,738	0.06	47.8	41.21	1.0	568,212	14.67
2	0.15 to <0.25	857,942	0.15	16.3	41.20	0.9	214,365	24.98
3	0.25 to <0.50	174,605	0.36	1.3	41.10	1.0	74,501	42.66
4	0.50 to <0.75	1,125	0.67	0.0	40.10	1.0	613	54.54
5	0.75 to <2.50	756,194	1.86	11.8	40.61	0.9	723,859	95.72
6	2.50 to <10.00	38,937	5.55	0.1	40.25	1.0	47,875	122.95
7	10.00 to <100.00	14,220	14.45	0.0	40.35	1.0	25,792	181.37
8	100.00 (Default)	108,643	100.00	0.0	40.70	1.0	—	0.00
9	Subtotal	5,822,408	2.25	77.9	41.11	1.0	1,655,220	28.42
Mid-sized corporations and SMEs exposures (AIRB approach)								
1	0.00 to <0.15	11,083	0.07	0.5	35.00	1.0	1,199	10.82
2	0.15 to <0.25	17,385	0.17	3.5	35.00	1.0	3,396	19.53
3	0.25 to <0.50	3,635	0.44	0.7	35.00	1.0	1,237	34.03
4	0.50 to <0.75	5,140	0.66	0.6	35.00	1.0	2,207	42.93
5	0.75 to <2.50	2,399	1.33	1.8	35.00	1.0	1,275	53.15
6	2.50 to <10.00	1,441	8.40	0.1	35.00	1.0	1,586	110.05
7	10.00 to <100.00	58	20.88	0.0	35.00	2.3	90	155.50
8	100.00 (Default)	10	100.00	0.0	41.53	1.0	1	9.75
9	Subtotal	41,154	0.64	7.5	35.00	1.0	10,992	26.71
Mid-sized corporations and SMEs exposures (FIRB approach)								
1	0.00 to <0.15	1,035	0.12	0.0	45.00	1.0	271	26.21
2	0.15 to <0.25	9	0.15	0.0	45.00	1.0	2	26.69
3	0.25 to <0.50	36	0.44	0.0	45.00	1.0	20	55.67
4	0.50 to <0.75	32	0.67	0.0	45.00	1.0	21	65.97
5	0.75 to <2.50	963	2.07	0.0	45.00	1.0	1,160	120.41
6	2.50 to <10.00	9,799	3.98	0.0	40.00	1.0	10,555	107.71
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	11,876	3.47	0.0	40.87	1.0	12,031	101.29

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

CCR4: IRB - CCR exposures by portfolio and PD scale		As of September 30, 2025						
		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	97,938	0.07	0.4	29.99	1.5	15,602	15.93
2	0.15 to <0.25	122,170	0.15	0.2	34.26	1.1	24,219	19.82
3	0.25 to <0.50	149,493	0.36	0.4	33.54	1.1	47,634	31.86
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	62,738	0.93	0.2	31.21	1.8	33,391	53.22
6	2.50 to <10.00	5,123	3.98	0.0	35.00	1.0	4,828	94.23
7	10.00 to <100.00	5,093	13.04	0.0	35.00	1.0	7,731	151.80
8	100.00 (Default)	355	100.00	0.0	49.70	1.0	179	50.50
9	Subtotal	442,912	0.59	1.5	32.67	1.3	133,588	30.16
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)		8,802,158	1.55	104.0	41.31	1.0	2,212,590	25.13

(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

4. Asset encumbrance (ENC1)

(Millions of yen)

ENC1: Assets encumbrance		As of September 30, 2025			
Item No.		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which: Securitization exposures
1	Cash and due from banks	20,904	72,577,055	72,597,960	—
2	Trading assets	2,368,019	9,979,699	12,347,718	—
3	Securities	19,627,439	19,693,523	39,320,963	1,173,077
4	Loans and bills discounted	11,237,258	101,889,265	113,126,523	3,693,099
5	Other assets	2,239,633	11,860,110	14,099,744	1,933,886
	Total	35,493,255	215,999,655	251,492,910	6,800,064

(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

5. Composition of Collateral for CCR Exposure (CCR5)

(Millions of yen)

CCR5: Composition of collateral for CCR exposure		As of September 30, 2025					
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)	—	417,286	—	407,097	9,153,668	8,331,779
2	Cash (other currencies)	—	424,948	—	460,634	9,415,171	12,869,970
3	Domestic sovereign debt	—	135,767	—	108,554	5,305,743	8,555,589
4	Other sovereign debt	—	90,638	—	22,567	13,228,801	8,028,804
5	Government agency debt	—	11,873	—	—	596,244	16,288
6	Corporate bonds	—	2,475	—	—	1,183,797	1,594,901
7	Equity securities	—	—	—	—	3,025,943	1,304,089
8	Other collateral	—	—	—	—	44,374	—
9	Total	—	1,082,990	—	998,853	41,953,746	40,701,421

(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

6. Credit Derivative Transaction Exposures (CCR6)

(Millions of yen)

CCR6: Credit derivative transaction exposures		As of September 30, 2025		As of September 30, 2024	
Item No.		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
Notionals					
1	Single-name credit default swaps	406,198	605,930	437,242	646,649
2	Index credit default swaps	1,534,437	742,599	1,284,435	747,069
3	Total return swaps	—	—	—	—
4	Credit options	14,881	53,571	142,820	—
5	Other credit derivatives	—	—	—	—
6	Total notionals	1,955,516	1,402,101	1,864,497	1,393,718
Fair values					
7	Positive fair value (asset)	1,894	21,522	1,906	19,975
8	Negative fair value (liability)	36,950	2,622	30,349	3,883

7. Exposures to Central Counterparties (CCR8)

(Millions of yen)

CCR8: Exposures to central counterparties (CCP)		As of September 30, 2025		As of September 30, 2024	
		a	b	a	b
Item No.		EAD to CCP (post-CRM)	RWA	EAD to CCP (post-CRM)	RWA
1	Exposures to qualifying central counterparties (QCCPs) (total)		83,770		81,952
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	2,048,388	40,967	1,801,498	36,029
3	(i) OTC derivatives	1,712,573	34,251	1,446,430	28,928
4	(ii) Exchange-traded derivatives	134,409	2,688	192,439	3,848
5	(iii) SFTs	201,404	4,028	162,628	3,252
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	—	—	0	—
8	Non-segregated initial margin	367,417	7,348	267,119	5,342
9	Pre-funded default fund contributions	269,587	35,454	248,531	40,015
10	Unfunded default fund contributions	—	—	879	564
11	Exposures to non-QCCPs (total)		—		21,416
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	—	—	21,416	21,416
13	(i) OTC derivatives	—	—	21,416	21,416
14	(ii) Exchange-traded derivatives	—	—	—	—
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, 2025								
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) - of which	366,865	—	366,865	1,367,276	—	1,367,276	2,276,459	—	2,276,459
2	Residential mortgage	356,924	—	356,924	19,747	—	19,747	395,608	—	395,608
3	Credit card	—	—	—	30,000	—	30,000	339,034	—	339,034
4	Other retail exposures	9,940	—	9,940	1,317,528	—	1,317,528	1,541,817	—	1,541,817
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) - of which	544,469	364,857	909,327	1,224,156	—	1,224,156	2,445,259	—	2,445,259
7	Loans to corporates	544,384	364,857	909,242	—	—	—	1,944,981	—	1,944,981
8	Commercial mortgage	—	—	—	—	—	—	219,309	—	219,309
9	Lease and receivables	—	—	—	1,095,768	—	1,095,768	169,029	—	169,029
10	Other wholesale	85	—	85	128,388	—	128,388	111,939	—	111,939
11	Re-securitisation	—	—	—	—	—	—	—	—	—

(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) - of which	411,019	—	411,019	998,674	—	998,674	2,124,160	—	2,124,160
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) - of which	400,336	3	400,339	1,100,645	—	1,100,645	2,210,398	—	2,210,398
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	—	—	—	—	—	—	—	—	—

2. Securitisation Exposures in the Trading Book (SEC2)

(Millions of yen)

SEC2: Securitisation exposures in the trading book		As of September 30, 2025								
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) - of which	—	—	—	—	—	—	43,011	—	43,011
2	Residential mortgage	—	—	—	—	—	—	18,178	—	18,178
3	Credit card	—	—	—	—	—	—	1,154	—	1,154
4	Other retail exposures	—	—	—	—	—	—	23,678	—	23,678
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) - of which	—	—	—	—	—	—	53,941	—	53,941
7	Loans to corporates	—	—	—	—	—	—	53,941	—	53,941
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, 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) - of which	—	—	—	—	—	—	40,469	—	40,469
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) - of which	—	—	—	—	—	—	31,152	—	31,152
7	Loans to corporates	—	—	—	—	—	—	31,152	—	31,152
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, 2025							
		a	b	c	d	e	f	g	h
Item No.		Total	Traditional securitisation (subtotal)	Securitisation		Wholesale	Re-securitisation	Senior	Non-senior
				Retail underlying					
Exposure values (by RW bands)									
1	≤20% RW	3,401,035	3,036,180	3,036,180	1,419,977	1,616,203	—	—	—
2	>20% to 50% RW	118,411	118,411	118,411	79,530	38,881	—	—	—
3	>50% to 100% RW	246,776	246,776	246,776	222,828	23,948	—	—	—
4	>100% to <1250% RW	100,799	100,799	100,799	11,805	88,993	—	—	—
5	1250% RW	602	599	599	—	599	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA	3,566,588	3,201,730	3,201,730	1,522,475	1,679,255	—	—	—
7	SEC-ERBA or IAA	268,587	268,587	268,587	179,301	89,285	—	—	—
8	SEC-SA	32,450	32,450	32,450	32,364	85	—	—	—
9	1250% RW	—	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA	770,910	716,151	716,151	368,379	347,771	—	—	—
11	SEC-ERBA or IAA	64,933	64,933	64,933	39,553	25,380	—	—	—
12	SEC-SA	23,778	23,778	23,778	22,711	1,066	—	—	—
13	1250% RW	—	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA	61,672	57,292	57,292	29,470	27,821	—	—	—
15	SEC-ERBA or IAA	5,194	5,194	5,194	3,164	2,030	—	—	—
16	SEC-SA	1,902	1,902	1,902	1,816	85	—	—	—
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, 2025						
		i	j	k	l	m	n	o
Item No.		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
		Exposure values (by RW bands)						
1	≤20% RW	364,855	364,855	—	364,855	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	2	2	—	2	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA	364,857	364,857	—	364,857	—	—	—
7	SEC-ERBA or IAA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA	54,759	54,759	—	54,759	—	—	—
11	SEC-ERBA or IAA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)								
14	SEC-IRBA	4,380	4,380	—	4,380	—	—	—
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, 2024							
		a	b	c	d	e	f	g	h
Item No.		Total	Traditional securitisation (subtotal)	Securitisation		Wholesale	Re-securitisation	Senior	Non-senior
				Retail underlying					
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						
		i	j	k	l	m	n	o
Item No.		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	—	—	—	—	—	—	—

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, 2025							
		a	b	c	d	e	f	g	h
Item No.		Total	Traditional securitisation (subtotal)	Securitisation	Retail underlying		Re-securitisation	Senior	Non-senior
						Wholesale			
Exposure values (by RW bands)									
1	≤20% RW	4,339,697	4,339,697	4,339,697	2,075,176	2,264,521	—	—	—
2	>20% to 50% RW	361,264	361,264	361,264	196,574	164,689	—	—	—
3	>50% to 100% RW	6,075	6,075	6,075	4,708	1,366	—	—	—
4	>100% to <1250% RW	13,366	13,366	13,366	—	13,366	—	—	—
5	1250% RW	1,315	1,315	1,315	—	1,315	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA	3,915,920	3,915,920	3,915,920	1,781,436	2,134,484	—	—	—
7	SEC-ERBA or IAA	802,861	802,861	802,861	495,023	307,838	—	—	—
8	SEC-SA	1,621	1,621	1,621	—	1,621	—	—	—
9	1250% RW	1,315	1,315	1,315	—	1,315	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA	587,771	587,771	587,771	266,408	321,363	—	—	—
11	SEC-ERBA or IAA	183,923	183,923	183,923	80,797	103,126	—	—	—
12	SEC-SA	1,156	1,156	1,156	—	1,156	—	—	—
13	1250% RW	16,441	16,441	16,441	—	16,441	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA	47,021	47,021	47,021	21,312	25,709	—	—	—
15	SEC-ERBA or IAA	14,713	14,713	14,713	6,463	8,250	—	—	—
16	SEC-SA	92	92	92	—	92	—	—	—
17	1250% RW	1,315	1,315	1,315	—	1,315	—	—	—

(Millions of yen)

SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (2/2)		As of September 30, 2025						
		i	j	k	l	m	n	o
Item No.		Synthetic securitisation (subtotal)		Retail underlying		Re-securitisation	Senior	Non-senior
		Securitisation			Wholesale			
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, 2024							
		a	b	c	d	e	f	g	h
Item No.		Total	Traditional securitisation (subtotal)	Securitisation		Wholesale	Re-securitisation	Senior	Non-senior
				Securitisation	Retail underlying				
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						
		i	j	k	l	m	n	o
Item No.		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	—	—	—	—	—	—	—

■ CVA Risk

1. The reduced basic approach for CVA (CVA1)

(Millions of yen)

CVA1: The reduced basic approach for CVA		As of September 30, 2025		As of September 30, 2024	
Item No.		a	b	a	b
		Components	BA-CVA RWA (CVA risk divided 8%)	Components	BA-CVA RWA (CVA risk divided 8%)
1	Aggregation of systematic components of CVA risk	196,990		165,402	
2	Aggregation of idiosyncratic components of CVA risk	54,928		42,049	
3	Total		75,893		62,107

2. The full basic approach for CVA (CVA2)

(Millions of yen)

CVA2: The full basic approach for CVA		As of September 30, 2025		As of September 30, 2024	
Item No.		a		a	
		CVA risk equivalent		CVA risk equivalent	
1	K Reduced		187,109		173,189
2	K Hedged		148,267		157,983
3	Total		157,977		161,784

■ Market Risk

1. Market Risk under standardised approach (MR1)

(Millions of yen)

MR1: Market risk under standardised approach		As of September 30, 2025	As of September 30, 2024
Item No.		Capital requirement in standardized approach	Capital requirement in standardized approach
1	General interest rate risk	58,399	61,791
2	Equity risk	37,332	30,479
3	Commodity risk	401	362
4	Foreign exchange risk	34,196	23,808
5	Credit spread risk – non-securitizations	59,298	49,033
6	Credit spread risk – securitizations (non-correlation trading portfolio)	2,812	2,208
7	Credit spread risk – securitization (correlation trading portfolio)	0	0
8	Default risk – non-securitizations	35,116	33,620
9	Default risk – securitizations (non-correlation trading portfolio)	16,913	22,508
10	Default risk – securitizations (correlation trading portfolio)	0	0
11	Residual risk add-on	16,953	18,036
	Other	0	0
12	Total	261,419	241,844

2. Breakdown of Market Risk under IMA (MR2)

Not applicable

3. Market Risk under simplified approach (MR3)

(Millions of yen)

MR3: Market Risk under simplified Approach		As of March 31, 2025			
Item No.		a	b	c	d
		Other than options	Options		
			Simplified approach	Delta-plus method	Scenario approach
1	Interest rate risk (general and specific)	3,305	0	0	0
2	Equity risk (general and specific)	0	0	0	0
3	Commodity risk	0	0	0	0
4	Foreign exchange risk	5,525	0	0	0
5	Specific risk related to securitization exposures	0	—	—	—
6	Total	8,830	0	0	0

(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

Interest Rate Risk in the Banking Book

(Millions of yen)

IRRBB1: Interest rate risk		a	b	c	d
Item No.		△EVE		△NII	
		As of September 30, 2025	As of September 30, 2024	As of September 30, 2025	As of September 30, 2024
1	Parallel up	573,070	265,923	(266,535)	(354,100)
2	Parallel down	87,112	150,815	396,286	501,670
3	Steeper	49,314	34,140		
4	Flattener	277,407	378,938		
5	Short rate up	340,140	319,743		
6	Short rate down	6,994	38,381		
7	Maximum	573,070	378,938	396,286	501,670
		e		f	
		As of September 30, 2025		As of September 30, 2024	
8	Tier 1 capital	13,838,402		13,420,930	

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

Operational Risk

1. Historical losses (ORI)

(Millions of yen, the number of items)

OR1: Historical losses		As of September 30, 2025										
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)	21,924	17,128	34,266	23,139	27,397	25,725	26,445	28,256	41,140	44,617	29,004
2	Total number of operational risk losses	3,129	4,369	5,797	5,958	6,883	6,369	6,881	7,527	11,596	12,703	7,121
3	Total amount of excluded operational risk losses	11,342	15,187	20,932	21,538	25,066	22,011	24,374	26,670	40,304	43,236	25,066
4	Total number of exclusions	2,917	4,032	5,621	5,849	6,819	6,127	6,795	7,455	11,540	12,618	6,977
5	Total amount of operational losses net of recoveries and net of excluded losses	10,582	1,940	13,333	1,601	2,331	3,713	2,070	1,585	835	1,381	3,937
Using ¥10,000,000 threshold												
6	Total amount of operational losses net of recoveries (no exclusions)	10,339	1,057	13,189	1,797	2,570	3,309	2,477	2,148	1,331	1,675	3,989
7	Total number of operational risk losses	62	62	72	77	52	61	78	89	70	66	68
8	Total amount of excluded operational risk losses	427	435	491	576	426	446	670	767	698	580	552
9	Total number of exclusions	36	35	41	48	34	37	55	65	58	50	45
10	Total amount of operational losses net of recoveries and net of excluded losses	9,911	622	12,698	1,220	2,144	2,863	1,806	1,380	633	1,095	3,437
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 Financial Services Agency Notification.

(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 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, 2025		
Item No.		a	b	c
		T	T-1	T-2
1	ILDC: Interest, lease and dividend component	2,139,121		
2	Interest and lease income	6,056,659	5,905,254	4,737,988
3	Interest and lease expense	4,512,245	4,648,298	3,464,649
4	Interest earning assets	192,079,742	175,245,923	176,328,043
5	Dividend income	949,793	866,874	525,987
6	SC: Services component	2,003,447		
7	Fee and commission income	1,963,397	1,826,892	1,552,358
8	Fee and commission expense	318,711	266,081	226,346
9	Other operating income	69,934	70,611	(160,487)
10	Other operating expense	286,149	283,050	98,493
11	FC: Financial component	678,762		
12	Net P&L on the trading book	462,125	456,047	472,056
13	Net P&L on the banking book	259,235	293,323	(93,498)
14	BI: Business indicator	4,821,331		
15	BIC: Business indicator component	774,839		
16	BI gross of excluded divested activities	4,821,331		
17	Reduction in BI due to excluded divested activities	—		

(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, 2025	As of September 30, 2024
Item No.			
1	BIC: Business indicator component	748,978	647,104
2	ILM: Internal loss multiplier	0.71	0.73
3	Minimum required operational risk capital	539,022	478,112
4	Operational risk RWA	6,737,778	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, 2025	As of Sep. 30, 2024		
(Assets)				
Cash and due from banks	72,597,960	73,612,647		
Call loans and bills bought	5,700,746	4,330,213		
Receivables under resale agreements	15,649,591	13,430,028		
Receivables under securities borrowing transactions	6,675,134	5,933,711		
Monetary claims bought	5,891,424	5,545,605		
Trading assets	12,347,718	10,614,415		7-a
Money held in trust	34,637	32,903		
Securities	39,320,963	38,834,511		3-b,7-b
Loans and bills discounted	113,126,523	105,037,170		7-c
Foreign exchanges	2,396,352	2,379,382		
Lease receivables and investment assets	220,839	250,180		
Other assets	14,099,744	13,593,179		7-d
Tangible fixed assets	1,019,848	996,006		
Intangible fixed assets	1,046,105	991,104		3-a
Net defined benefit asset	1,019,106	936,006		4
Deferred tax assets	90,053	57,248		5-a
Customers' liabilities for acceptances and guarantees	15,559,987	14,244,674		
Reserve for possible loan losses	(890,823)	(796,404)		
Total assets	305,905,915	290,022,585		
(Liabilities)				
Deposits	170,026,335	163,541,943		
Negotiable certificates of deposit	16,060,889	13,336,652		
Call money and bills sold	3,613,678	4,221,905		
Payables under repurchase agreements	26,584,137	20,662,981		
Payables under securities lending transactions	1,940,546	1,424,469		
Commercial paper	3,396,178	1,981,332		
Trading liabilities	10,167,086	8,526,459		7-e
Borrowed money	10,349,249	14,889,132		9-a
Foreign exchanges	2,016,859	2,199,495		
Short-term bonds	610,400	1,011,500		
Bonds	13,762,860	12,511,245		9-b
Due to trust account	1,163,687	1,095,100		
Other liabilities	14,341,760	14,509,112		7-f
Reserve for employee bonuses	81,567	83,930		
Net defined benefit liability	34,936	36,517		
Reserve for executive retirement benefits	802	891		
Reserve for point service program	33,326	30,040		
Reserve for reimbursement of deposits	3,829	7,048		
Reserve for losses on interest repayment	234,577	209,887		
Reserves under the special laws	5,877	5,296		
Deferred tax liabilities	586,837	573,200		5-b
Deferred tax liabilities for land revaluation	26,241	27,025		5-c
Acceptances and guarantees	15,559,987	14,244,674		
Total liabilities	290,601,655	275,129,842		
(Net assets)				
Capital stock	2,346,888	2,345,960		1-a
Capital surplus	612,350	611,833		1-b
Retained earnings	8,660,587	8,216,457		1-c
Treasury stock	(38,638)	(34,101)		1-d
Total stockholders' equity	11,581,187	11,140,149		
Net unrealized gains or losses on other securities	2,193,835	2,095,703		
Net deferred gains or losses on hedges	(175,973)	(135,196)		6
Land revaluation excess	29,986	34,110		
Foreign currency translation adjustments	1,274,553	1,345,023		
Accumulated remeasurements of defined benefit plans	262,174	275,451		
Total accumulated other comprehensive income	3,584,577	3,615,092	(a)	
Stock acquisition rights	645	790		2,8-a
Non-controlling interests	137,849	136,710		8-b
Total net assets	15,304,259	14,892,743		
Total liabilities and net assets	305,905,915	290,022,585		

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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Capital stock	2,346,888	2,345,960		1-a
Capital surplus	612,350	611,833		1-b
Retained earnings	8,660,587	8,216,457		1-c
Treasury stock	(38,638)	(34,101)		1-d
Total stockholders' equity	11,581,187	11,140,149		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	11,581,187	11,140,149	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,959,238	2,957,794		1a
of which: retained earnings	8,660,587	8,216,457		2
of which: treasury stock (-)	38,638	34,101		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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Stock acquisition rights	645	790		2
of which: Stock acquisition rights issued by bank holding company	645	790		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Stock subscription rights and stock acquisition rights to common shares	645	790		1b
Stock subscription rights and stock acquisition rights to Additional Tier 1 instruments	—	—		31b
Stock subscription rights and 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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Intangible fixed assets	1,046,105	991,104		3-a
Securities	39,320,963	38,834,511		3-b
of which: goodwill attributable to equity-method investees	113,232	160,929		

Income taxes related to above	257,283	223,307		
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Goodwill (including those equivalent)	323,857	406,175		8
Other intangibles other than goodwill and mortgage servicing rights	578,196	522,551	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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Net defined benefit asset	1,019,106	936,006		4

Income taxes related to above

320,946 286,466

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Net defined benefit asset	698,160	649,539		15

5. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Deferred tax assets	90,053	57,248		5-a
Deferred tax liabilities	586,837	573,200		5-b
Deferred tax liabilities for land revaluation	26,241	27,025		5-c

Tax effects on intangible fixed assets

257,283 223,307

Tax effects on net defined benefit asset

320,946 286,466

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,229	3,637	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)	54,969	36,570	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)	54,969	36,570		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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Net deferred gains or losses on hedges	(175,973)	(135,196)		6

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(221,525)	(179,626)	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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Trading assets	12,347,718	10,614,415	Including trading account securities and derivatives for trading assets	7-a
Securities	39,320,963	38,834,511		7-b
Loans and bills discounted	113,126,523	105,037,170	Including subordinated loans	7-c
Other assets	14,099,744	13,593,179	Including derivatives	7-d
Trading liabilities	10,167,086	8,526,459	Including trading account securities sold and derivatives for trading liabilities	7-e
Other liabilities	14,341,760	14,509,112	Including derivatives	7-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Investments in own capital instruments	19,438	16,106		
Common Equity Tier 1 capital	19,293	15,907		16
Additional Tier 1 capital	—	—		37
Tier 2 capital	144	199		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)	2,787,889	2,293,043		
Common Equity Tier 1 capital	1,005,572	746,173		18
Additional Tier 1 capital	162,563	114,626		39
Tier 2 capital and other TLAC liabilities	292,431	130,301		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	1,327,321	1,301,942		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)	1,639,753	1,696,421		
Amount exceeding the 10% threshold on specified items	330,010	342,934		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	82,978	83,315		40
Tier 2 capital and other TLAC liabilities	—	42,846		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	1,226,764	1,227,325		73

8. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Stock acquisition rights	645	790		8-a
Non-controlling interests	137,849	136,710		8-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Amount allowed in group CET1	1,645	2,127	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	17,253	12,115	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	3,254	3,273	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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Borrowed money	10,349,249	14,889,132		9-a
Bonds	13,762,860	12,511,245		9-b
Total	24,112,110	27,400,377		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	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	2,129,029	1,676,437		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,138,412	1,112,678		46

■ Composition of Leverage Ratio

(In million yen)

Basel III Template No.	Items	As of September 30, 2025	As of September 30, 2024
1	Total assets reported in the consolidated balance sheet	305,905,915	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 (-)	57,640,977	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	923,092	1,085,329
7	Adjustments for eligible cash pooling transactions	2,159	—
8	Adjustments for total exposures related to derivatives transactions, etc.	1,858,953	2,259,541
8a	Total exposures related to derivatives transactions, etc.	13,194,324	11,656,082
8b	The amount of deductions from the exposures above (line 8a) (-)	11,335,370	9,396,540
9	Adjustment for total exposures related to repo transactions, etc.	1,033,862	641,006
9a	Total exposures related to repo transactions, etc.	23,358,588	20,004,746
9b	The amount of deductions from the exposures above (line 9a) (-)	22,324,725	19,363,739
10	Adjustments for total off-balance sheet exposures	34,926,020	31,885,274
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	124,568	16
12	Other adjustments	(19,425,810)	(17,631,051)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	3,201,863	2,901,210
12b	The amount of customers' liabilities for acceptances and guarantees (-)	15,559,987	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 (-)	663,958	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	267,458,647	245,759,064

(In million yen, %)

Basel III Template No.	Items	As of September 30, 2025	As of September 30, 2024
On-balance sheet exposures (1)			
1	On-balance sheet exposures before deducting adjustments	199,970,105	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 (-)	663,958	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) (-)	124,568	16
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	3,201,863	2,901,210
7	Total on-balance sheet exposures (a)	195,979,714	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)	4,219,401	4,403,033
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	8,742,325	7,083,857
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	1,402,102	1,393,718
12	The amount of deductions from effective notional amount of written credit derivatives (-)	1,169,504	1,224,527
13	Total exposures related to derivatives transactions, etc. (b)	13,194,324	11,656,082
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	22,324,725	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.	1,033,862	641,006
17	The exposures for agent repo transaction	—	—
18	Total exposures related to repo transactions, etc. (c)	23,358,588	20,004,746
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	97,352,688	88,899,561
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	62,426,668	57,014,286
22	Total off-balance sheet exposures (d)	34,926,020	31,885,274
Leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier 1 capital) (e)	13,838,402	13,420,930
24	Total exposures ((a)+(b)+(c)+(d)) (f)	267,458,647	245,759,064
25	Leverage ratio on a consolidated basis ((e)/(f))	5.17%	5.46%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	0.55%	0.55%
Leverage ratio on a consolidated basis (including due from Bank of Japan) (6)			
	Total exposures (f)	267,458,647	245,759,064
	The amount of due from Bank of Japan	57,640,977	62,503,606
	Total exposures (including due from Bank of Japan) (f')	325,099,625	308,262,670
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.25%	4.35%
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	18,583,096	16,253,987
	Mean value of assets related to repo transactions, etc. (g)	18,583,096	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))	22,324,725	19,363,739
14	Quarter-end value of assets related to repo transactions, etc. (i)	22,324,725	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)	263,717,017	242,649,311
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	321,357,995	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))	5.24%	5.53%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.30%	4.39%

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, 2025				
	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%	1,555,330		
France	1.00%	910,204		
Germany	0.75%	1,145,613		
Hong Kong	0.50%	766,043		
Luxembourg	0.50%	667,335		
Netherlands	2.00%	611,256		
Sweden	2.00%	96,743		
U.K.	2.00%	3,419,116		
Korea	1.00%	370,531		
Belgium	1.00%	128,715		
Subtotal		9,670,886		
Total		71,730,494	0.17%	127,949

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, 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.

TLAC information

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

(Millions of yen, except percentages)

Basel III Template No.	Items		a	b
			As of September 30, 2025	As of September 30, 2024
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)	11,937,662	11,930,319
2	Additional Tier 1 capital (AT1) before TLAC adjustments	(B)	1,900,740	1,490,610
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	(C)	—	—
4	Other adjustments	(D)	17,253	12,115
5	AT1 instruments eligible under the TLAC framework ((B)-(C)-(D))	(E)	1,883,486	1,478,495
6	Tier 2 capital (T2) before TLAC adjustments	(F)	974,786	1,056,303
7	Amortised portion of T2 instruments where remaining maturity > 1 year	(G)	(61,937)	(169,791)
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(H)	—	—
9	Other adjustments	(I)	3,254	3,273
10	T2 instruments eligible under the TLAC framework ((F)-(G)-(H)-(I))	(J)	1,033,469	1,222,821
11	TLAC arising from regulatory capital ((A)+(E)+(J))	(K)	14,854,618	14,631,636
Non-regulatory capital elements of TLAC (3)				
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	(L)	7,530,610	7,752,800
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)	3,317,629	3,167,181
17	TLAC arising from non-regulatory capital instruments before adjustments ((L)+(M))	(N)	10,848,240	10,919,982
Non-regulatory capital elements of TLAC: adjustments (4)				
18	TLAC before deductions ((K)+(N))	(O)	25,702,858	25,551,618
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs)	(P)	—	—
20	Deduction of investments in own other TLAC liabilities	(Q)	—	—
21	Other adjustments to TLAC	(R)	—	—
22	TLAC after deductions ((O)-(P)-(Q)-(R))	(S)	25,702,858	25,551,618
Risk-weighted assets and leverage exposure measure for TLAC purposes (5)				
23	Total risk-weighted assets (RWA)	(T)	94,789,426	90,490,896
24	Total exposures	(U)	267,458,647	245,759,064
TLAC ratios and buffers (6)				
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((S)/(T))		27.11%	28.23%
25a	TLAC (as a percentage of RWA)		23.44%	24.56%
26	TLAC (as a percentage of total exposures) ((S)/(U))		9.61%	10.39%
27	CET1 available after meeting the minimum capital requirements		7.62%	7.99%
28	CET1 specific buffer requirement		3.67%	3.67%
29	of which: capital conservation buffer requirement		2.50%	2.50%
30	of which: countercyclical buffer requirement		0.17%	0.17%
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)	267,458,647	245,759,064
	The amount of deposits with the Bank of Japan		57,640,977	62,503,606
	Total exposures (including deposits with the Bank of Japan)	(U)	325,099,625	308,262,670
	TLAC (as a percentage of total exposures) (including deposits with the Bank of Japan) ((S)/(U))		7.90%	8.28%

■ 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, 2025								Sum of 1 to 4
		Creditor ranking								
		1 (most junior)		2		3		4 (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)	3,545,744	-	2,642,822	-	1,382,774	-	9,018,457	-	16,589,799
4	Subset of row 3 that are excluded liabilities (B)	-	-	-	-	-	-	-	-	-
5	Total capital and liabilities less excluded liabilities ((A)-(B))	3,545,744	-	2,642,822	-	1,382,774	-	9,018,457	-	16,589,799
6	Subset of row 5 that are eligible as TLAC	3,545,744	-	2,642,822	-	1,185,774	-	7,223,465	-	14,597,807
7	1 year ≤ residual maturity < 2 years	-	-	-	-	-	-	1,047,674	-	1,047,674
8	2 years ≤ residual maturity < 5 years	-	-	-	-	272,856	-	3,476,415	-	3,749,271
9	5 years ≤ residual maturity < 10 years	-	-	-	-	340,000	-	1,943,602	-	2,283,602
10	10 years ≤ residual maturity (excluding perpetual securities)	-	-	-	-	572,918	-	755,773	-	1,328,691
11	Perpetual securities	3,545,744	-	2,642,822	-	-	-	-	-	6,188,566

SMBC Nikko Securities Inc.

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2025						Sum of 1 to 3
		Creditor ranking						
		1 (most junior)		2		3 (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	-	-	-	50,000	-	754,755
4	Subset of row 3 that are excluded liabilities (B)	-	-	-	-	-	-	-
5	Total capital and liabilities less excluded liabilities ((A)-(B))	704,755	-	-	-	50,000	-	754,755
6	Subset of row 5 that are eligible as TLAC	704,755	-	-	-	50,000	-	754,755
7	1 year ≤ residual maturity < 2 years	-	-	-	-	-	-	-
8	2 years ≤ residual maturity < 5 years	-	-	-	-	-	-	-
9	5 years ≤ residual maturity < 10 years	-	-	-	-	40,000	-	40,000
10	10 years ≤ residual maturity (excluding perpetual securities)	-	-	-	-	10,000	-	10,000
11	Perpetual securities	704,755	-	-	-	-	-	704,755

Basel III Template No.	Items	As of September 30, 2024								Sum of 1 to 4
		Creditor ranking								
		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

Basel III Template No.	Items	As of September 30, 2024						Sum of 1 to 3
		Creditor ranking						
		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

■ TLAC3: Creditor ranking of external TLAC, etc.

Sumitomo Mitsui Financial Group, Inc.

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2025					Sum of 1 to 4
		Creditor ranking					
		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)	3,915,252	2,142,822	1,382,774	9,469,606	16,910,455	
3	Subset of row 2 that are excluded liabilities *2 (B)	—	—	—	135,017	135,017	
4	Total capital and liabilities less excluded liabilities ((A)-(B))	3,915,252	2,142,822	1,382,774	9,334,589	16,775,438	
5	Subset of row 4 that are eligible as TLAC	3,915,252	2,142,822	1,185,774	7,539,608	14,783,457	
6	1 year ≤ residual maturity < 2 years	—	—	—	1,152,174	1,152,174	
7	2 years ≤ residual maturity < 5 years	—	—	272,856	3,567,326	3,840,182	
8	5 years ≤ residual maturity < 10 years	—	—	340,000	2,048,626	2,388,626	
9	10 years ≤ residual maturity (excluding perpetual securities)	—	—	572,918	771,480	1,344,399	
10	Perpetual securities	3,915,252	2,142,822	—	—	6,058,074	

*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, 2024					Sum of 1 to 4
		Creditor ranking					
		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

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 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 2025/7/1 To 2025/9/30)		Prior Quarter (From 2025/4/1 To 2025/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	87,948,465		91,927,292	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	66,183,820	5,123,712	65,240,345	5,064,179
3	of which, Stable deposits	21,446,733	646,347	20,952,592	631,604
4	of which, Less stable deposits	44,737,087	4,477,364	44,287,753	4,432,575
5	Cash outflows related to unsecured wholesale funding	93,509,678	45,884,160	96,082,484	46,975,141
6	of which, Qualifying operational deposits	-	-	-	-
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	88,336,438	40,710,920	90,631,683	41,524,340
8	of which, Debt securities	5,173,239	5,173,239	5,450,800	5,450,800
9	Cash outflows related to secured funding, etc.	1,281,078		1,039,521	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	43,546,599	15,016,264	42,215,699	14,907,659
11	of which, Cash outflows related to derivative transactions, etc.	2,001,405	2,001,405	2,174,393	2,174,393
12	of which, Cash outflows related to funding programs	504,125	504,125	416,751	416,751
13	of which, Cash outflows related to credit and liquidity facilities	41,041,068	12,510,733	39,624,553	12,316,513
14	Cash outflows related to contractual funding obligations, etc.	14,219,342	9,657,258	14,044,588	9,369,486
15	Cash outflows related to contingencies	96,383,078	2,479,508	96,123,539	2,404,971
16	Total cash outflows	79,441,983		79,760,958	
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	14,400,004	973,697	14,335,432	873,046
18	Cash inflows related to collection of loans, etc.	13,981,399	8,647,863	13,658,319	8,484,904
19	Other cash inflows	7,734,736	3,241,219	8,256,991	3,161,973
20	Total cash inflows	36,116,140	12,862,780	36,250,743	12,519,924
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	87,948,465		91,927,292	
22	Net cash outflows	66,579,203		67,241,034	
23	Consolidated liquidity coverage ratio (LCR)	132.0%		136.7%	
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 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 2025/7/1 To 2025/9/30)		Prior Quarter (From 2025/4/1 To 2025/6/30)	
1	Cash and due from banks	76,855,925		81,220,363	
2	Securities	11,092,539		10,706,928	
3	of which, government bonds, etc.	7,785,181		7,354,124	
4	of which, municipal bonds, etc.	128,783		218,451	
5	of which, other bonds	1,282,728		1,375,851	
6	of which, stocks	1,895,846		1,758,501	
7	Total high-quality liquid assets (HQLA)	87,948,465		91,927,292	

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 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, 2025)					Prior Quarter (June 30, 2025)				
		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:	15,188,563	163,709	97,306	3,052,491	18,373,204	14,492,907	161,202	60,639	3,185,658	17,793,885
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	15,188,563	83,495	0	2,990,553	18,262,613	14,492,907	85,000	0	3,102,135	17,680,042
3	Other capital instruments that are not included in the above category	0	80,213	97,306	61,937	110,590	0	76,202	60,639	83,523	113,842
4	Funding from retail and small business customers; of which:	66,279,143	0	81,317	27,408	60,825,843	65,338,478	0	0	105,724	59,975,179
5	Stable deposits	21,480,416	0	0	0	20,406,395	21,296,499	0	0	0	20,231,674
6	Less stable deposits	44,798,726	0	81,317	27,408	40,419,448	44,041,978	0	0	105,724	39,743,505
7	Wholesale funding; of which:	66,855,348	83,701,048	7,691,369	16,924,467	60,800,700	68,230,561	80,473,768	6,231,735	16,860,670	61,137,107
8	Operational deposits	–	–	–	–	–	–	–	–	–	–
9	Other wholesale funding	66,855,348	83,701,048	7,691,369	16,924,467	60,800,700	68,230,561	80,473,768	6,231,735	16,860,670	61,137,107
10	Liabilities with matching interdependent assets	–	–	–	–	–	–	–	–	–	–
11	Other liabilities; of which:	1,887,790	14,631,743	0	175,389	115,696	1,663,863	13,427,786	0	118,313	115,036
12	Derivative liabilities	–	–	–	0	–	–	–	–	0	–
13	All other liabilities and equity not included in the above categories	1,887,790	14,631,743	0	175,389	115,696	1,663,863	13,427,786	0	118,313	115,036
14	Total available stable funding	–	–	–	–	140,115,444	–	–	–	–	139,021,208
Required stable funding (RSF) items (2)											
15	HQLA	–	–	–	–	4,292,229	–	–	–	–	4,092,261
16	Deposits held at financial institutions for operational purposes	540,945	40,241	0	0	290,593	560,867	56,952	0	0	308,909
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,701,643	49,914,525	12,472,419	82,204,852	90,592,020	1,573,875	46,019,517	12,477,640	81,012,583	89,007,418
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	15,935,329	36,202	20,550	469,366	0	13,331,607	37,382	64,850	422,126
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	423,886	9,645,888	3,398,525	13,783,301	17,314,181	216,867	9,037,772	2,457,386	13,231,236	15,977,528
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,086,149	22,214,363	8,128,526	54,042,081	60,112,352	1,049,848	21,535,458	8,799,590	53,233,022	59,579,212
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	16,553	2,847,845	824,729	5,875,586	4,992,110	25,813	2,691,248	1,004,765	5,467,896	4,851,724
22	Residential mortgages; of which:	0	273,485	271,752	10,849,152	8,283,261	0	274,405	273,808	10,942,007	8,360,518
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	161,442	160,738	6,055,686	4,097,286	0	160,283	160,840	6,071,477	4,107,022
24	Securities that are not in default and do not qualify as HQLA and other similar assets	191,607	1,845,459	637,413	3,509,767	4,412,857	307,159	1,840,274	909,472	3,541,466	4,668,032
25	Assets with matching interdependent liabilities	–	–	–	–	–	–	–	–	–	–
26	Other assets; of which:	4,720,542	1,379,481	175,005	20,419,631	25,595,933	4,721,974	1,264,607	146,419	19,696,923	24,536,633
27	Physical traded commodities, including gold	0	–	–	–	0	0	–	–	–	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	–	–	–	1,255,928	1,067,539	–	–	–	1,124,339	955,688
29	Derivative assets	–	–	–	296,754	296,754	–	–	–	322,088	322,088
30	Derivative liabilities (before deduction of variation margin posted)	–	–	–	190,134	190,134	–	–	–	190,626	190,626
31	All other assets not included in the above categories	4,720,542	1,379,481	175,005	18,676,814	24,041,505	4,721,974	1,264,607	146,419	18,059,868	23,068,229
32	Off-balance sheet items	–	–	–	139,416,324	2,969,208	–	–	–	136,433,234	2,890,337
33	Total required stable funding	–	–	–	–	123,739,985	–	–	–	–	120,835,560
34	Consolidated net stable funding ratio (NSFR)	–	–	–	–	113.2%	–	–	–	–	115.0%

Basel III Information

Capital Ratio and Leverage Ratio Information (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

■ CCI: Composition of regulatory capital

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2025	As of September 30, 2024	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	8,394,654	8,153,781	
1a	of which: capital and capital surplus	3,545,584	3,538,331	
2	of which: retained earnings	5,526,844	5,024,506	
1c	of which: treasury stock (-)	—	—	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	677,774	409,056	
	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	2,704,621	2,898,795	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,665	2,153	
6	Common Equity Tier 1 capital: instruments and reserves (A)	11,100,941	11,054,731	
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)	418,356	384,017	
8	of which: goodwill (including those equivalent)	63,811	69,230	
9	of which: other intangibles other than goodwill and mortgage servicing rights	354,544	314,787	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	927	3,494	
11	Net deferred gains or losses on hedges	(218,238)	(177,452)	
12	Shortfall of eligible provisions to expected losses	—	—	
13	Securitisation gain on sale	39,537	45,598	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	29,918	22,864	
15	Net defined benefit asset	685,896	640,406	
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)	31,129	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)	987,527	1,000,541	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	10,113,413	10,054,189	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c	
		As of September 30, 2025	As of September 30, 2024	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	2,642,822	2,181,820	
		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)	14,090	32,691		
36	Additional Tier 1 capital: instruments (D)	2,656,912	2,214,511		
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)	12,200	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)	95,179	108,326		
Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E)) (F)	2,561,733	2,106,184		
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	12,675,147	12,160,373		
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	1,142,802	1,117,806	
		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)	2,515	8,120		
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	92,988	133,095		
50a	of which: general reserve for possible loan losses	49,213	42,500		
50b	of which: eligible provisions	43,775	90,594		
51	Tier 2 capital: instruments and provisions (H)	1,238,306	1,259,023		

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2025	As of September 30, 2024	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)	2,474	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)	757	42,846	
57	Tier 2 capital: regulatory adjustments (I)	3,231	49,976	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,235,074	1,209,046	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	13,910,221	13,369,420	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	82,010,765	78,241,344	
Capital ratios (consolidated) (7)				
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.33%	12.85%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	15.45%	15.54%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	16.96%	17.08%	
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)	1,014,454	1,013,580	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	889,166	945,867	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	41,934	27,217	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general reserve for possible loan losses)	49,213	42,500	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	103,282	53,773	
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")	43,775	90,594	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	382,832	391,166	

(Millions of yen)

Items	As of September 30, 2025	As of September 30, 2024
Required capital ((L) × 8%)	6,560,861	6,259,307

■ 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, 2025	As of Sep. 30, 2024		
(Assets)				
Cash and due from banks	68,610,961	69,597,341		
Call loans and bills bought	6,250,746	4,610,213		
Receivables under resale agreements	14,541,537	12,710,706		
Receivables under securities borrowing transactions	1,864,595	1,413,939		
Monetary claims bought	5,886,738	5,540,227		
Trading assets	6,398,645	5,286,302		6-a
Money held in trust	0	0		
Securities	37,393,170	37,425,885		2-b,6-b
Loans and bills discounted	113,543,184	105,373,507		6-c
Foreign exchanges	2,396,352	2,379,382		
Lease receivables and investment assets	220,839	250,180		
Other assets	9,136,456	8,540,687		6-d
Tangible fixed assets	856,774	832,124		
Intangible fixed assets	511,463	446,735		2-a
Net defined benefit asset	1,001,276	922,842		3
Deferred tax assets	65,013	46,762		4-a
Customers' liabilities for acceptances and guarantees	13,966,938	12,762,235		
Reserve for possible loan losses	(704,241)	(627,690)		
Total assets	281,940,452	267,511,385		
(Liabilities)				
Deposits	170,370,703	163,909,085		
Negotiable certificates of deposit	16,614,205	13,920,152		
Call money and bills sold	848,678	822,805		
Payables under repurchase agreements	23,613,081	18,073,005		
Payables under securities lending transactions	1,002,977	697,671		
Commercial paper	3,355,006	1,970,618		
Trading liabilities	4,738,843	3,640,489		6-e
Borrowed money	20,639,404	24,262,092		8-a
Foreign exchanges	2,017,665	2,200,610		
Bonds	808,120	894,101		8-b
Due to trust account	1,163,687	1,095,100		
Other liabilities	10,252,406	10,932,740		6-f
Reserve for employee bonuses	45,056	45,178		
Net defined benefit liability	7,131	8,329		
Reserve for executive retirement benefits	534	565		
Reserve for point service program	2,230	1,860		
Reserve for reimbursement of deposits	3,829	7,048		
Deferred tax liabilities	535,373	571,199		4-b
Deferred tax liabilities for land revaluation	26,241	27,025		4-c
Acceptances and guarantees	13,966,938	12,762,235		
Total liabilities	270,012,116	255,841,915		
(Net assets)				
Capital stock	1,771,093	1,770,996		1-a
Capital surplus	1,984,494	1,977,337		1-b
Retained earnings	5,526,844	5,024,506		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	9,072,429	8,562,837		
Net unrealized gains or losses on other securities	1,527,728	1,604,137		
Net deferred gains or losses on hedges	(172,686)	(133,023)		5
Land revaluation excess	29,986	34,110		
Foreign currency translation adjustments	1,066,931	1,125,360		
Accumulated remeasurements of defined benefit plans	252,660	268,210		
Total accumulated other comprehensive income	2,704,621	2,898,795	(a)	
Non-controlling interests	151,285	207,835		7-b
Total net assets	11,928,336	11,669,469		
Total liabilities and net assets	281,940,452	267,511,385		

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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Capital stock	1,771,093	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	1,984,494	1,977,337	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	5,526,844	5,024,506		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	9,072,429	8,562,837		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	9,072,429	8,562,837	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,545,584	3,538,331		1a
of which: retained earnings	5,526,844	5,024,506		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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Intangible fixed assets	511,463	446,735		2-a
Securities	37,393,170	37,425,885		2-b
of which: goodwill attributable to equity-method investees	63,811	69,230		

Income taxes related to above

156,919 131,948

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Goodwill (including those equivalent)	63,811	69,230		8
Other intangibles other than goodwill and mortgage servicing rights	354,544	314,787	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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Net defined benefit asset	1,001,276	922,842		3

Income taxes related to above

315,379 282,435

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Net defined benefit asset	685,896	640,406		15

4. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Deferred tax assets	65,013	46,762		4-a
Deferred tax liabilities	535,373	571,199		4-b
Deferred tax liabilities for land revaluation	26,241	27,025		4-c

Tax effects on intangible fixed assets	156,919	131,948	
Tax effects on net defined benefit asset	315,379	282,435	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	927	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)	41,934	27,217	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.	
Amount exceeding the 10% threshold on specified items	—	—		21
Amount exceeding the 15% threshold on specified items	—	—		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	41,934	27,217		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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Net deferred gains or losses on hedges	(172,686)	(133,023)		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(218,238)	(177,452)	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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Trading assets	6,398,645	5,286,302	Including trading account securities and derivatives for trading assets	6-a
Securities	37,393,170	37,425,885		6-b
Loans and bills discounted	113,543,184	105,373,507	Including subordinated loans	6-c
Other assets	9,136,456	8,540,687	Including derivatives	6-d
Trading liabilities	4,738,843	3,640,489	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	10,252,406	10,932,742	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	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)	1,060,258	1,127,670		
Common Equity Tier 1 capital	31,129	81,612		18
Additional Tier 1 capital	12,200	25,347		39
Tier 2 capital and other TLAC liabilities	2,474	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)	1,014,454	1,013,580		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)	972,903	1,071,692		
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	757	42,846		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	889,166	945,867		73

7. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Non-controlling interests	151,285	207,835		7-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Amount allowed in group CET1	1,665	2,153	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	14,090	32,691	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	2,515	8,120	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, 2025	As of Sep. 30, 2024	Remarks
Borrowed money	20,639,404	24,262,092	
Bonds	808,120	894,101	
Total	21,447,524	25,156,194	

Ref. No.
8-a
8-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	2,642,822	2,181,820	
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,142,802	1,117,806	

Basel III Template No.
32
46

■ Composition of Leverage Ratio

(In million yen)

Basel III Template No.	Items	As of September 30, 2025	As of September 30, 2024
1	Total assets reported in the consolidated balance sheet	281,940,452	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 (-)	54,833,270	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	104,436	288,422
7	Adjustments for eligible cash pooling transactions	2,159	-
8	Adjustments for total exposures related to derivatives transactions, etc.	2,653,681	2,184,684
8a	Total exposures related to derivatives transactions, etc.	11,391,323	10,105,329
8b	The amount of deductions from the exposures above (line 8a) (-)	8,737,641	7,920,645
9	Adjustment for total exposures related to repo transactions, etc.	578,326	453,944
9a	Total exposures related to repo transactions, etc.	16,984,460	14,578,591
9b	The amount of deductions from the exposures above (line 9a) (-)	16,406,133	14,124,646
10	Adjustments for total off-balance sheet exposures	32,698,241	30,178,110
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	-	-
12	Other adjustments	(15,829,658)	(14,450,555)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,231,489	1,217,857
12b	The amount of customers' liabilities for acceptances and guarantees (-)	13,966,938	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 (-)	631,229	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	247,314,370	226,562,536

(In million yen, %)

Basel III Template No.	Items	As of September 30, 2025	As of September 30, 2024
On-balance sheet exposures (1)			
1	On-balance sheet exposures before deducting adjustments	188,103,064	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 (-)	631,229	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) (-)	1,231,489	1,217,857
7	Total on-balance sheet exposures (a)	186,240,345	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)	3,444,680	3,720,820
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	7,827,602	6,307,169
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	119,039	77,339
12	The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	11,391,323	10,105,329
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	16,406,133	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.	578,326	453,944
17	The exposures for agent repo transaction	—	—
18	Total exposures related to repo transactions, etc. (c)	16,984,460	14,578,591
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	92,195,611	84,220,230
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	59,497,369	54,042,120
22	Total off-balance sheet exposures (d)	32,698,241	30,178,110
Leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier 1 capital) (e)	12,675,147	12,160,373
24	Total exposures ((a)+(b)+(c)+(d)) (f)	247,314,370	226,562,536
25	Leverage ratio on a consolidated basis ((e)/(f))	5.12%	5.36%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	—	—
Leverage ratio on a consolidated basis (including due from Bank of Japan) (6)			
	Total exposures (f)	247,314,370	226,562,536
	The amount of due from Bank of Japan	54,833,270	59,603,455
	Total exposures (including due from Bank of Japan) (f')	302,147,641	286,165,992
	Leverage ratio on a consolidated basis (including due from Bank of Japan) ((e)/(f'))	4.19%	4.24%
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	12,909,900	10,845,000
	Mean value of assets related to repo transactions, etc. (g)	12,909,900	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))	16,406,133	14,124,646
14	Quarter-end value of assets related to repo transactions, etc. (i)	16,406,133	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)	243,818,137	223,282,891
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	298,651,408	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))	5.19%	5.44%
31a	Leverage ratio on a consolidated basis (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	4.24%	4.29%

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 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 2025/7/1 To 2025/9/30)		Prior Quarter (From 2025/4/1 To 2025/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	84,785,674		88,324,566	
Cash Outflows (2)					
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	66,183,860	5,123,713	65,240,385	5,064,180
3	of which, Stable deposits	21,446,773	646,348	20,952,632	631,605
4	of which, Less stable deposits	44,737,087	4,477,364	44,287,753	4,432,575
5	Cash outflows related to unsecured wholesale funding	91,745,162	44,118,147	94,111,363	45,002,302
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	86,482,606	38,855,591	88,734,772	39,625,711
8	of which, Debt securities	5,262,555	5,262,555	5,376,590	5,376,590
9	Cash outflows related to secured funding, etc.	1,061,197		848,160	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	43,228,508	14,638,174	41,786,118	14,435,981
11	of which, Cash outflows related to derivative transactions, etc.	1,636,821	1,636,821	1,724,948	1,724,948
12	of which, Cash outflows related to funding programs	494,125	494,125	416,590	416,590
13	of which, Cash outflows related to credit and liquidity facilities	41,097,562	12,507,227	39,644,579	12,294,442
14	Cash outflows related to contractual funding obligations, etc.	9,537,682	5,731,560	9,347,751	5,423,650
15	Cash outflows related to contingencies	92,441,072	2,362,288	92,186,719	2,288,176
16	Total cash outflows	73,035,081		73,062,451	
Cash Inflows (3)					
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	8,343,038	371,972	8,093,884	300,417
18	Cash inflows related to collection of loans, etc.	13,892,697	9,195,844	13,111,399	8,554,142
19	Other cash inflows	6,283,818	2,204,690	6,649,582	2,045,678
20	Total cash inflows	28,519,553	11,772,506	27,854,866	10,900,238
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	84,785,674		88,324,566	
22	Net cash outflows	61,262,574		62,162,212	
23	Consolidated liquidity coverage ratio (LCR)	138.3%		142.0%	
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 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 2025/7/1 To 2025/9/30)		Prior Quarter (From 2025/4/1 To 2025/6/30)	
1	Cash and due from banks	74,245,746		78,235,171	
2	Securities	10,539,927		10,089,395	
3	of which, government bonds, etc.	7,755,171		7,325,565	
4	of which, municipal bonds, etc.	87,387		98,426	
5	of which, other bonds	1,250,368		1,343,331	
6	of which, stocks	1,446,999		1,322,072	
7	Total high-quality liquid assets (HQLA)	84,785,674		88,324,566	

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 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, 2025)					Prior Quarter (June 30, 2025)				
		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:	11,795,321	165,334	97,610	3,158,811	15,087,937	11,145,092	161,253	60,690	3,732,431	14,992,869
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	11,795,321	85,000	0	3,096,783	14,977,105	11,145,092	85,000	0	3,648,870	14,878,963
3	Other capital instruments that are not included in the above category	0	80,334	97,610	62,027	110,832	0	76,253	60,690	83,561	113,906
4	Funding from retail and small business customers; of which:	66,255,781	0	81,317	27,408	60,803,649	65,325,588	0	0	105,724	59,962,138
5	Stable deposits	21,457,054	0	0	0	20,384,201	21,267,704	0	0	0	20,204,319
6	Less stable deposits	44,798,726	0	81,317	27,408	40,419,448	44,057,883	0	0	105,724	39,757,819
7	Wholesale funding; of which:	67,116,666	75,248,335	7,421,898	16,356,522	60,035,606	69,163,214	72,010,243	5,929,146	16,398,608	60,496,857
8	Operational deposits	–	–	–	–	–	–	–	–	–	–
9	Other wholesale funding	67,116,666	75,248,335	7,421,898	16,356,522	60,035,606	69,163,214	72,010,243	5,929,146	16,398,608	60,496,857
10	Liabilities with matching interdependent assets	–	–	–	–	–	–	–	–	–	–
11	Other liabilities; of which:	2,041,962	6,594,259	0	98,469	133,015	1,821,757	6,159,532	0	55,168	129,891
12	Derivative liabilities				33,301					0	
13	All other liabilities and equity not included in the above categories	2,041,962	6,594,259	0	65,168	133,015	1,821,757	6,159,532	0	55,168	129,891
14	Total available stable funding					136,060,209					135,581,757
Required stable funding (RSF) items (2)											
15	HQLA					3,719,636					3,701,175
16	Deposits held at financial institutions for operational purposes	540,945	40,241	0	0	290,593	560,867	56,952	0	0	308,909
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,702,111	45,148,787	14,273,100	81,038,266	90,264,625	1,574,349	43,963,930	12,785,521	79,729,172	88,414,315
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	10,949,886	36,202	20,550	259,477	0	9,174,220	37,382	64,850	422,126
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	424,335	10,088,137	5,301,976	14,241,340	18,745,700	217,336	11,141,225	2,809,508	13,706,704	16,906,805
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,086,149	21,954,686	8,048,723	52,827,525	58,910,660	1,049,848	21,492,824	8,776,312	51,928,555	58,441,046
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	16,553	2,847,005	824,729	5,875,586	4,992,110	25,813	2,684,073	1,004,765	5,467,896	4,851,724
22	Residential mortgages; of which:	0	273,485	271,752	10,849,152	8,283,261	0	274,405	273,808	10,942,007	8,360,518
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	161,442	160,738	6,055,686	4,097,286	0	160,283	160,840	6,071,477	4,107,022
24	Securities that are not in default and do not qualify as HQLA and other similar assets	191,626	1,882,591	614,445	3,099,696	4,065,525	307,164	1,881,253	888,509	3,087,054	4,283,817
25	Assets with matching interdependent liabilities	–	–	–	–	–	–	–	–	–	–
26	Other assets; of which:	4,616,984	640,412	175,005	10,887,717	15,995,606	4,670,353	618,793	146,419	9,952,771	14,767,604
27	Physical traded commodities, including gold	0				0	0				0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				1,014,316	862,168				946,041	804,135
29	Derivative assets				0	0				71,481	71,481
30	Derivative liabilities (before deduction of variation margin posted)				179,094	179,094				180,404	180,404
31	All other assets not included in the above categories	4,616,984	640,412	175,005	9,694,307	14,954,343	4,670,353	618,793	146,419	8,754,843	13,711,583
32	Off-balance sheet items				133,833,752	2,825,176				130,843,534	2,745,842
33	Total required stable funding					113,095,639					109,937,848
34	Consolidated net stable funding ratio (NSFR)					120.3%					123.3%

Capital Ratio and Leverage Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

■ CCI: Composition of regulatory capital

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2025	As of September 30, 2024	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves (1)				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,225,471	6,829,742	
1a	of which: capital and capital surplus	3,335,741	3,335,548	
2	of which: retained earnings	4,567,504	3,903,251	
1c	of which: treasury stock (-)	—	—	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	677,774	409,056	
	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	816,757	1,051,450	(a)
6	Common Equity Tier 1 capital: instruments and reserves (A)	8,042,229	7,881,192	
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)	298,916	253,180	
8	of which: goodwill	—	—	
9	of which: other intangibles other than goodwill and mortgage servicing rights	298,916	253,180	
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	(764,016)	(610,511)	
12	Shortfall of eligible provisions to expected losses	—	—	
13	Securitisation gain on sale	39,537	45,598	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	23,011	17,644	
15	Prepaid pension cost	424,813	361,579	
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)	144,314	231,400	
19+20+21	Amount exceeding the 10% threshold on specified items	27,609	—	
19	of which: significant investments in the common stock of financials	27,609	—	
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)	194,186	298,891	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,848,042	7,582,301	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c	
		As of September 30, 2025	As of September 30, 2024	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	2,642,822	2,181,820	
		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)	2,642,822	2,181,820		
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)	56,572	71,658		
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)	139,550	154,637		
Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E)) (F)	2,503,271	2,027,182		
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	10,351,314	9,609,483		
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	1,142,802	1,117,806	
		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	188,195	173,626		
50a	of which: general reserve for possible loan losses	—	—		
50b	of which: eligible provisions	188,195	173,626		
51	Tier 2 capital: instruments and provisions (H)	1,330,998	1,291,433		

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2025	As of September 30, 2024	Reference to Template CC2
Tier 2 capital: regulatory adjustments (5)				
52	Investments in own Tier 2 instruments	—	—	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	—	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	1,426	12,258	
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	
57	Tier 2 capital: regulatory adjustments (I)	1,426	55,104	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,329,572	1,236,328	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	11,680,886	10,845,812	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	74,346,631	69,117,365	
Capital ratios (7)				
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	10.55%	10.97%	
62	Tier 1 risk-weighted capital ratio ((G)/(L))	13.92%	13.90%	
63	Total risk-weighted capital ratio ((K)/(L))	15.71%	15.69%	
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)	801,996	781,370	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	787,565	522,758	
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)	9,193	—	
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)	145,563	24,663	
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")	188,195	173,626	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	343,515	373,715	

(Millions of yen)

Items	As of September 30, 2025	As of September 30, 2024
Required capital ((L) × 8%)	5,947,730	5,529,389

■ 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, 2025	As of Sep. 30, 2024		
(Assets)				
Cash and due from banks	66,409,192	67,204,506		
Call loans	5,009,119	3,129,773		
Receivables under resale agreements	6,206,208	6,975,419		
Receivables under securities borrowing transactions	1,792,748	1,328,873		
Monetary claims bought	2,209,347	2,201,711		
Trading assets	3,624,781	2,788,769		6-a
Securities	36,029,299	36,230,788		6-b
Loans and bills discounted	106,712,255	99,437,977		6-c
Foreign exchanges	2,166,749	2,240,302		
Other assets	6,957,649	7,027,822		6-d
Tangible fixed assets	770,432	741,287		
Intangible fixed assets	436,501	364,917		2
Prepaid pension cost	620,347	521,157		3
Customers' liabilities for acceptances and guarantees	15,145,105	14,146,007		
Reserve for possible loan losses	(569,864)	(502,403)		
Reserve for possible loan losses on investments	(3,259)	(11,064)		
Total assets	253,516,614	243,825,845		
(Liabilities)				
Deposits	157,291,560	152,477,918		
Negotiable certificates of deposit	16,335,880	13,611,494		
Call money	902,293	833,848		
Payables under repurchase agreements	16,029,896	13,476,614		
Payables under securities lending transactions	800,446	572,674		
Commercial paper	2,316,937	1,090,515		
Trading liabilities	3,193,753	1,869,748		6-e
Borrowed money	20,655,335	24,423,483		7-a
Foreign exchanges	2,085,226	2,260,320		
Bonds	305,090	378,631		7-b
Due to trust account	1,453,729	1,505,674		
Other liabilities	7,939,924	8,498,261		6-f
Reserve for employee bonuses	12,255	11,731		
Reserve for point service program	2,226	1,860		
Reserve for reimbursement of deposits	3,024	6,191		
Deferred tax liabilities	297,684	343,595		4-a
Deferred tax liabilities for land revaluation	26,241	27,025		4-b
Acceptances and guarantees	15,145,105	14,146,007		
Total liabilities	244,796,610	235,535,596		
(Net assets)				
Capital stock	1,771,093	1,770,996		1-a
Capital surplus	1,774,651	1,774,554		1-b
Retained earnings	4,567,504	3,903,251		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	7,903,246	7,238,799		
Net unrealized gains or losses on other securities	1,515,005	1,593,376		
Net deferred gains or losses on hedges	(718,492)	(566,101)		5
Land revaluation excess	20,245	24,175		
Total valuation and translation adjustments	816,757	1,051,450	(a)	
Total net assets	8,720,004	8,290,249		
Total liabilities and net assets	253,516,614	243,825,845		

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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Capital stock	1,771,093	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	1,774,651	1,774,554	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	4,567,504	3,903,251		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	7,903,246	7,238,799		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,903,246	7,238,799	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,335,741	3,335,548		1a
of which: retained earnings	4,567,504	3,903,251		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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Intangible fixed assets	436,501	364,917		2

Income taxes related to above	137,585	111,737	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Goodwill	-	-		8
Other intangibles other than goodwill and mortgage servicing rights	298,916	253,180	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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Prepaid pension cost	620,347	521,157		3

Income taxes related to above	195,533	159,578	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Prepaid pension cost	424,813	361,579		15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Deferred tax liabilities	297,684	343,595		4-a
Deferred tax liabilities for land revaluation	26,241	27,025		4-b
Tax effects on intangible fixed assets	137,585	111,737		
Tax effects on prepaid pension cost	195,533	159,578		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	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)	9,193	—	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)	9,193	—		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Net deferred gains or losses on hedges	(718,492)	(566,101)		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(764,016)	(610,511)	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, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Trading assets	3,624,781	2,788,769	Including trading account securities and derivatives for trading assets	6-a
Securities	36,029,299	36,230,788		6-b
Loans and bills discounted	106,712,255	99,437,977	Including subordinated loans	6-c
Other assets	6,957,649	7,027,822	Including derivatives	6-d
Trading liabilities	3,193,753	1,869,748	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	7,939,924	8,498,261	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	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)	1,004,309	1,096,687		
Common Equity Tier 1 capital	144,314	231,400		18
Additional Tier 1 capital	56,572	71,658		39
Tier 2 capital and other TLAC liabilities	1,426	12,258		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	801,996	781,370		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)	898,153	648,583		
Amount exceeding the 10% threshold on specified items	27,609	—		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		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	787,565	522,758		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2025	As of Sep. 30, 2024	Remarks	Ref. No.
Borrowed money	20,655,335	24,423,483		7-a
Bonds	305,090	378,631		7-b
Total	20,960,425	24,802,115		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	As of Sep. 30, 2024	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	2,642,822	2,181,820		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,142,802	1,117,806		46

■ Composition of Leverage Ratio

(In million yen)

Basel III Template No.	Items	As of September 30, 2025	As of September 30, 2024
1	Total assets reported in the balance sheet	253,516,614	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 (-)	52,614,598	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	104,436	288,422
7	Adjustments for eligible cash pooling transactions	—	—
8	Adjustments for total exposures related to derivatives transactions, etc.	(206,513)	(491,694)
8a	Total exposures related to derivatives transactions, etc.	7,426,600	6,273,801
8b	The amount of deductions from the exposures above (line 8a) (-)	7,633,114	6,765,496
9	Adjustment for total exposures related to repo transactions, etc.	383,577	303,368
9a	Total exposures related to repo transactions, etc.	8,382,534	8,607,660
9b	The amount of deductions from the exposures above (line 9a) (-)	7,998,956	8,304,292
10	Adjustments for total off-balance sheet exposures	33,042,284	30,623,001
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
12	Other adjustments	(16,578,627)	(15,359,571)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,035,204	1,000,797
12b	The amount of customers' liabilities for acceptances and guarantees (-)	15,145,105	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 (-)	398,316	212,766
13	Total exposures	217,647,173	201,715,471

(In million yen, %)

Basel III Template No.	Items	As of September 30, 2025	As of September 30, 2024
On-balance sheet exposures (1)			
1	On-balance sheet exposures before deducting adjustments	170,229,275	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 (-)	398,316	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) (-)	1,035,204	1,000,797
7	Total on-balance sheet exposures (a)	168,795,754	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)	1,976,569	2,052,578
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	5,415,152	4,221,222
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	34,878	—
12	The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	7,426,600	6,273,801
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	7,998,956	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.	383,577	303,368
17	The exposures for agent repo transaction	—	—
18	Total exposures related to repo transactions, etc. (c)	8,382,534	8,607,660
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	83,517,033	76,866,980
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	50,474,749	46,243,979
22	Total off-balance sheet exposures (d)	33,042,284	30,623,001
Leverage ratio (5)			
23	The amount of capital (Tier 1 capital) (e)	10,351,314	9,609,483
24	Total exposures ((a)+(b)+(c)+(d)) (f)	217,647,173	201,715,471
25	Leverage ratio ((e)/(f))	4.75%	4.76%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	—	—
Leverage ratio (including due from Bank of Japan) (6)			
	Total exposures (f)	217,647,173	201,715,471
	The amount of due from Bank of Japan	52,614,598	57,473,900
	Total exposures (including due from Bank of Japan) (f')	270,261,772	259,189,371
	Leverage ratio (including due from Bank of Japan) ((e)/(f'))	3.83%	3.70%
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	5,428,932	4,955,557
	Mean value of assets related to repo transactions, etc. (g)	5,428,932	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))	7,998,956	8,304,292
14	Quarter-end value of assets related to repo transactions, etc. (i)	7,998,956	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)	215,077,149	198,366,736
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	267,691,747	255,840,636
31	Leverage ratio (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	4.81%	4.84%
31a	Leverage ratio (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	3.86%	3.75%

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 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 2025/7/1 To 2025/9/30)		Prior Quarter (From 2025/4/1 To 2025/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	75,573,594		79,591,840	
Cash Outflows (2)					
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	61,936,546	4,737,875	61,122,621	4,691,190
3	of which, Stable deposits	20,849,069	625,472	20,355,307	610,659
4	of which, Less stable deposits	41,087,477	4,112,403	40,767,313	4,080,531
5	Cash outflows related to unsecured wholesale funding	85,318,492	40,744,445	87,866,700	41,663,738
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	80,109,106	35,535,059	82,510,589	36,307,627
8	of which, Debt securities	5,209,386	5,209,386	5,356,111	5,356,111
9	Cash outflows related to secured funding, etc.	416,450		420,745	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	37,906,411	12,804,864	37,008,556	12,733,898
11	of which, Cash outflows related to derivative transactions, etc.	630,063	630,063	727,138	727,138
12	of which, Cash outflows related to funding programs	494,125	494,125	416,590	416,590
13	of which, Cash outflows related to credit and liquidity facilities	36,782,222	11,680,674	35,864,827	11,590,169
14	Cash outflows related to contractual funding obligations, etc.	7,869,881	3,283,186	7,988,787	3,239,055
15	Cash outflows related to contingencies	91,358,748	2,266,179	91,350,883	2,193,073
16	Total cash outflows	64,253,001		64,941,701	
Cash Inflows (3)					
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	3,915,998	61,425	4,037,910	48,476
18	Cash inflows related to collection of loans, etc.	14,941,162	10,622,035	14,300,292	10,124,108
19	Other cash inflows	3,358,872	1,133,916	4,074,510	1,093,270
20	Total cash inflows	22,216,032	11,817,377	22,412,714	11,265,855
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	75,573,594		79,591,840	
22	Net cash outflows	52,435,623		53,675,845	
23	Non-consolidated liquidity coverage ratio (LCR)	144.1%		148.2%	
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 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 2025/7/1 To 2025/9/30)		Prior Quarter (From 2025/4/1 To 2025/6/30)	
1	Cash and due from banks	67,124,714		71,594,682	
2	Securities	8,448,879		7,997,158	
3	of which, government bonds, etc.	5,950,603		5,594,260	
4	of which, municipal bonds, etc.	57,519		54,151	
5	of which, other bonds	993,757		1,026,673	
6	of which, stocks	1,446,999		1,322,072	
7	Total high-quality liquid assets (HQLA)	75,573,594		79,591,840	

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 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, 2025)					Prior Quarter (June 30, 2025)				
		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:	8,720,004	165,334	97,610	3,254,018	12,107,827	8,027,590	161,253	60,690	3,817,342	11,960,277
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	8,720,004	85,000	0	3,191,991	11,996,995	8,027,590	85,000	0	3,733,781	11,846,371
3	Other capital instruments that are not included in the above category	0	80,334	97,610	62,027	110,832	0	76,253	60,690	83,561	113,906
4	Funding from retail and small business customers; of which:	61,850,190	0	81,317	27,409	56,807,725	61,969,961	0	0	105,724	56,942,510
5	Stable deposits	20,839,191	0	0	0	19,797,231	21,276,414	0	0	0	20,212,594
6	Less stable deposits	41,010,999	0	81,317	27,409	37,010,494	40,693,547	0	0	105,724	36,729,916
7	Wholesale funding; of which:	65,065,282	63,048,746	7,140,543	15,853,574	55,731,370	66,475,333	62,196,423	5,637,953	16,185,682	56,280,315
8	Operational deposits	–	–	–	–	–	–	–	–	–	–
9	Other wholesale funding	65,065,282	63,048,746	7,140,543	15,853,574	55,731,370	66,475,333	62,196,423	5,637,953	16,185,682	56,280,315
10	Liabilities with matching interdependent assets	–	–	–	–	–	–	–	–	–	–
11	Other liabilities; of which:	1,889,364	1,937,382	19,390	503,312	9,738	1,818,081	2,183,419	16,531	103,112	8,265
12	Derivative liabilities				282,000					103,112	
13	All other liabilities and equity not included in the above categories	1,889,364	1,937,382	19,390	221,311	9,738	1,818,081	2,183,419	16,531	0	8,265
14	Total available stable funding					124,656,662					125,191,369
Required stable funding (RSF) items (2)											
15	HQLA					3,695,575					3,665,577
16	Deposits held at financial institutions for operational purposes	453,643	0	0	0	226,821	536,585	0	0	0	268,292
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	1,692,499	37,810,013	13,164,342	76,367,559	84,692,895	1,561,117	38,822,233	11,373,936	75,074,969	83,146,838
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	0	5,113,265	0	0	0	0	4,420,558	0	0	165,562
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	433,818	11,162,417	5,383,503	15,916,103	20,549,910	210,116	13,281,953	2,624,602	15,312,434	18,873,124
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	1,066,320	19,842,571	7,150,744	47,856,027	53,260,532	1,042,627	19,381,282	7,848,879	47,019,477	52,854,447
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	16,553	2,907,149	815,068	5,462,433	4,748,802	25,813	2,715,719	995,312	5,097,173	4,621,850
22	Residential mortgages; of which:	0	273,389	271,649	10,612,240	8,129,168	0	274,306	273,687	10,705,812	8,206,881
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	0	161,428	160,717	5,818,774	3,943,276	0	160,265	160,800	5,835,281	3,953,466
24	Securities that are not in default and do not qualify as HQLA and other similar assets	192,360	1,418,370	358,444	1,983,188	2,753,284	308,373	1,464,132	626,766	2,037,244	3,046,823
25	Assets with matching interdependent liabilities	–	–	–	–	–	–	–	–	–	–
26	Other assets; of which:	8,788,165	497,292	117,688	4,086,299	13,203,485	9,085,819	483,089	114,839	4,126,167	12,925,234
27	Physical traded commodities, including gold	0				0	0				0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				1,148,154	975,931				1,077,462	915,842
29	Derivative assets				0	0				0	0
30	Derivative liabilities (before deduction of variation margin posted)				123,268	123,268				114,963	114,963
31	All other assets not included in the above categories	8,788,165	497,292	117,688	2,814,876	12,104,285	9,085,819	483,089	114,839	2,933,740	11,894,427
32	Off-balance sheet items				127,970,318	2,587,664				125,085,670	2,512,022
33	Total required stable funding					104,406,442					102,517,966
34	Non-Consolidated net stable funding ratio (NSFR)					119.3%					122.1%

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 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's 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 to be used for official notification to the general public concerning the LCR and NSFR of financial institutions in Japan, as decided by 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 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 (operational risk)

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 approach (market risk)

An approach for calculating market risk equivalent amount using the formula determined by 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.

Standardised approach (credit risk)

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 potential 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.