

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: 170

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

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

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

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

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

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

Not applicable.

■ Capital Ratio Information (Consolidated)

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

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

■ CCI: Composition of regulatory capital

(Millions of yen, except percentages)

| Basel III Template No. | Items | a | b | c |
|---|---|--------------------------------|--------------------------------|---------------------------------|
| | | As of September 30, 2019 | As of September 30, 2018 | 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 | 9,083,453 | 8,795,967 | |
| 1a | of which: capital and capital surplus | 3,031,950 | 3,074,053 | |
| 2 | of which: retained earnings | 6,188,945 | 5,856,833 | |
| 1c | of which: treasury stock (-) | 14,189 | 16,292 | |
| 26 | of which: national specific regulatory adjustments (earnings to be distributed) (-) | 123,252 | 118,626 | |
| | of which: other than the above | — | — | |
| 1b | Stock acquisition rights to common shares | 2,214 | 2,555 | |
| 3 | Accumulated other comprehensive income and other disclosed reserves | 1,675,503 | 1,746,036 | (a) |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | 1,882 | 328 | |
| 6 | Common Equity Tier 1 capital: instruments and reserves (A) | 10,763,053 | 10,544,888 | |
| 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) | 663,541 | 687,357 | |
| 8 | of which: goodwill (including those equivalent) | 248,928 | 281,856 | |
| 9 | of which: other intangibles other than goodwill and mortgage servicing rights | 414,613 | 405,500 | |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | 2,286 | 1,194 | |
| 11 | Net deferred gains or losses on hedges | 10,487 | (100,047) | |
| 12 | Shortfall of eligible provisions to expected losses | 68,330 | 107,559 | |
| 13 | Securitisation gain on sale | 60,650 | 62,028 | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | 3,662 | 3,360 | |
| 15 | Net defined benefit asset | 239,068 | 277,054 | |
| 16 | Investments in own shares (excluding those reported in the Net assets section) | 5,334 | 8,763 | |
| 17 | Reciprocal cross-holdings in common equity | — | — | |
| 18 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold) | — | — | |
| 19+20+21 | Amount exceeding the 10% threshold on specified items | — | — | |
| 19 | of which: significant investments in the common stock of financials | — | — | |
| 20 | of which: mortgage servicing rights | — | — | |
| 21 | of which: deferred tax assets arising from temporary differences (net of related tax liability) | — | — | |
| 22 | Amount exceeding the 15% threshold on specified items | — | — | |
| 23 | of which: significant investments in the common stock of financials | — | — | |
| 24 | of which: mortgage servicing rights | — | — | |
| 25 | of which: deferred tax assets arising from temporary differences (net of related tax liability) | — | — | |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | — | — | |
| 28 | Common Equity Tier 1 capital: regulatory adjustments (B) | 1,053,361 | 1,047,272 | |
| Common Equity Tier 1 capital (CET1) | | | | |
| 29 | Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) | 9,709,692 | 9,497,616 | |

(Millions of yen, except percentages)

| Basel III Template No. | Items | a | b | c | |
|--|--|--|--------------------------------|---------------------------------|--|
| | | As of September 30, 2019 | As of September 30, 2018 | Reference to Template CC2 | |
| Additional Tier 1 capital: instruments (3) | | | | | |
| 30 | 31a | Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown | — | — | |
| | 31b | Stock acquisition rights to Additional Tier 1 instruments | — | — | |
| | 32 | Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 685,000 | 600,000 | |
| | | Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities | — | — | |
| 34-35 | Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) | 8,503 | 238,679 | | |
| 33+35 | Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments | 263,500 | 586,630 | | |
| 33 | of which: instruments issued by bank holding companies and their special purpose vehicles | 263,500 | 586,630 | | |
| 35 | of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles) | — | — | | |
| 36 | Additional Tier 1 capital: instruments (D) | 957,003 | 1,425,309 | | |
| Additional Tier 1 capital: regulatory adjustments | | | | | |
| 37 | Investments in own Additional Tier 1 instruments | — | — | | |
| 38 | Reciprocal cross-holdings in Additional Tier 1 instruments | — | — | | |
| 39 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) | — | — | | |
| 40 | Significant investments in the Additional Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | 25,525 | 0 | | |
| 42 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | — | — | | |
| 43 | Additional Tier 1 capital: regulatory adjustments (E) | 25,525 | 0 | | |
| Additional Tier 1 capital (AT1) | | | | | |
| 44 | Additional Tier 1 capital ((D)-(E)) (F) | 931,477 | 1,425,309 | | |
| Tier 1 capital (T1 = CET1 + AT1) | | | | | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G) | 10,641,169 | 10,922,925 | | |
| Tier 2 capital: instruments and provisions (4) | | | | | |
| 46 | | Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown | — | — | |
| | | Stock acquisition rights to Tier 2 instruments | — | — | |
| | | Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 993,366 | 1,002,592 | |
| | | Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities | — | — | |
| 48-49 | Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group T2) | 2,143 | 53,369 | | |
| 47+49 | Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions | 416,315 | 566,383 | | |
| 47 | of which: instruments issued by bank holding companies and their special purpose vehicles | — | — | | |
| 49 | of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles) | 416,315 | 566,383 | | |
| 50 | Total of general reserve for possible loan losses and eligible provisions included in Tier 2 | 61,316 | 77,339 | | |
| 50a | of which: general reserve for possible loan losses | 61,316 | 77,339 | | |
| 50b | of which: eligible provisions | — | — | | |
| 51 | Tier 2 capital: instruments and provisions (H) | 1,473,142 | 1,699,685 | | |

(Millions of yen, except percentages)

| Basel III Template No. | Items | a | b | c |
|--|--|--------------------------------|--------------------------------|---------------------------------|
| | | As of September 30, 2019 | As of September 30, 2018 | Reference to Template CC2 |
| Tier 2 capital: regulatory adjustments (5) | | | | |
| 52 | Investments in own Tier 2 instruments | 0 | 0 | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities | — | — | |
| 54 | Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) | — | — | |
| 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) | 82,379 | 50,000 | |
| 57 | Tier 2 capital: regulatory adjustments (I) | 82,379 | 50,000 | |
| Tier 2 capital (T2) | | | | |
| 58 | Tier 2 capital (T2) ((H)-(I)) (J) | 1,390,763 | 1,649,685 | |
| Total capital (TC = T1 + T2) | | | | |
| 59 | Total capital (TC = T1 + T2) ((G)+(J)) (K) | 12,031,933 | 12,572,611 | |
| Risk weighted assets (6) | | | | |
| 60 | Total risk-weighted assets (RWA) (L) | 60,001,868 | 63,630,215 | |
| Capital ratios (consolidated) and buffers (7) | | | | |
| 61 | Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L)) | 16.18% | 14.92% | |
| 62 | Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L)) | 17.73% | 17.16% | |
| 63 | Total risk-weighted capital ratio (consolidated) ((K)/(L)) | 20.05% | 19.75% | |
| 64 | CET1 specific buffer requirement | 3.61% | 2.66% | |
| 65 | of which: capital conservation buffer requirement | 2.50% | 1.87% | |
| 66 | of which: countercyclical buffer requirement | 0.11% | 0.04% | |
| 67 | of which: G-SIB/D-SIB additional requirement | 1.00% | 0.75% | |
| 68 | CET1 available after meeting the minimum capital requirements | 11.68% | 10.42% | |
| 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) | 743,722 | 768,594 | |
| 73 | Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) | 899,366 | 630,574 | |
| 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) | 2,834 | 2,080 | |
| Provisions included in Tier 2 capital: instruments and provisions (9) | | | | |
| 76 | Provisions (general reserve for possible loan losses) | 68,723 | 77,339 | |
| 77 | Cap on inclusion of provisions (general reserve for possible loan losses) | 61,316 | 92,460 | |
| 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 | 268,763 | 286,495 | |
| Capital instruments subject to transitional arrangements (10) | | | | |
| 82 | Current cap on AT1 instruments subject to transitional arrangements | 487,757 | 650,343 | |
| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") | — | — | |
| 84 | Current cap on T2 instruments subject to transitional arrangements | 610,284 | 813,713 | |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") | — | — | |

(Millions of yen)

| Items | As of September 30, 2019 | As of September 30, 2018 |
|-----------------------------|-----------------------------|-----------------------------|
| Required capital ((L) × 8%) | 4,800,149 | 5,090,417 |

■ 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, 2019 | As of September 30, 2018 | As of September 30, 2019 | As of September 30, 2018 |
| 1 | Credit risk (CR) (excluding counterparty credit risk) | 39,860,351 | 44,447,205 | 3,351,284 | 3,727,707 |
| 2 | Of which: Standardised Approach (SA) | 2,791,755 | 4,951,532 | 223,340 | 396,122 |
| 3 | Of which: internal ratings-based (IRB) approach | 33,845,124 | 35,818,920 | 2,870,066 | 3,037,444 |
| | Of which: significant investments in commercial entities | – | – | – | – |
| | Of which: lease residual value | 49,933 | 496,077 | 3,994 | 39,686 |
| | Other assets | 3,173,538 | 3,180,674 | 253,883 | 254,453 |
| 4 | Counterparty credit risk (CCR) | 4,805,917 | 4,040,387 | 390,046 | 327,816 |
| 5 | Of which: standardised approach for counterparty credit risk (SA-CCR) | – | – | – | – |
| | Of which: current exposure method (CEM) | 1,279,508 | 1,021,873 | 107,180 | 85,511 |
| 6 | Of which: Expected Positive Exposure (EPE) | – | – | – | – |
| | Of which: Credit Valuation Adjustment (CVA) | 2,765,725 | 2,172,862 | 221,258 | 173,829 |
| | Of which: Central Counterparty (CCP) | 181,046 | 140,233 | 14,483 | 11,218 |
| | Others | 579,638 | 705,418 | 47,124 | 57,257 |
| 7 | Equity positions in banking book under market-based approach | 783,272 | 1,020,903 | 66,421 | 86,572 |
| 8 | Equity investments in funds – look-through approach | 2,213,131 | | 177,050 | |
| 9 | Equity investments in funds – mandate-based approach | – | | – | |
| | Equity investments in funds – simple approach (subject to 250% risk weight) | 38,472 | | 3,090 | |
| | Equity investments in funds – simple approach (subject to 400% risk weight) | 358,487 | | 30,267 | |
| 10 | Equity investments in funds – fall-back approach | 28,449 | | 2,275 | |
| | Equity investment in funds (SA) | | 150,532 | | 12,042 |
| | Equity investment in funds (IRB) | | 2,866,824 | | 243,106 |
| 11 | Settlement risk | – | – | – | – |
| 12 | Securitisation exposures in banking book | 1,073,070 | 771,683 | 85,845 | 65,396 |
| 13 | Of which: securitisation IRB approach (SEC-IRBA) or internal assessment approach (IAA) | 928,234 | | 74,258 | |
| 14 | Of which: securitisation external ratings-based approach (SEC-ERBA) | 133,156 | | 10,652 | |
| 15 | Of which: securitisation standardised approach (SEC-SA) | – | | – | |
| | Of which: IRB ratings-based approach (RBA) | | 67,565 | | 5,729 |
| | Of which: IRB Supervisory Formula Approach (SFA) | | 188,404 | | 15,976 |
| | Of which: Standardised Approach (SA) | | 6,359 | | 508 |
| | Of which: Risk weight (RW) 1250% is applied | 11,679 | 509,354 | 934 | 43,181 |
| 16 | Market risk | 2,535,344 | 2,479,594 | 202,827 | 198,367 |
| 17 | Of which: standardised approach (SA) | 852,514 | 982,422 | 68,201 | 78,593 |
| 18 | Of which: internal model approaches (IMA) | 1,682,830 | 1,497,172 | 134,626 | 119,773 |
| 19 | Operational risk | 3,747,389 | 3,691,362 | 299,791 | 295,309 |
| 20 | Of which: Basic Indicator Approach | 831,888 | 768,240 | 66,551 | 61,459 |
| 21 | Of which: Standardised Approach | – | – | – | – |
| 22 | Of which: Advanced Measurement Approach | 2,915,500 | 2,923,122 | 233,240 | 233,849 |
| 23 | Amounts below the thresholds for deduction (subject to 250% risk weight) | 2,255,407 | 1,581,452 | 191,247 | 134,098 |
| | RWA subject to transitional arrangements | – | – | – | – |
| 24 | Floor adjustment | – | – | – | – |
| 25 | Total (after applying scaling factors) | 60,001,868 | 63,630,215 | 4,800,149 | 5,090,417 |

■ Credit Quality of Assets

1. Credit Quality of Assets (CR1)

(Millions of yen)

| CR1: Credit quality of assets | | As of September 30, 2019 | | | | As of September 30, 2018 | | | |
|-------------------------------|---|---------------------------|-------------------------|------------|--------------------|---------------------------|-------------|------------|--------------------|
| | | 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 | 674,678 | 77,662,045 | 427,877 | 77,908,846 | 692,761 | 75,399,487 | 430,530 | 75,661,718 |
| 2 | Securities (of which: debt securities) | 3,689 | 20,752,751 | — | 20,756,441 | 5,664 | 18,422,867 | — | 18,428,532 |
| 3 | Other on-balance sheet assets (of which: debt-based assets) | 2,871 | 62,853,645 | 25,633 | 62,830,883 | 5,092 | 62,597,344 | 62,926 | 62,539,509 |
| 4 | Subtotal (1+2+3) | 681,239 | 161,268,442 | 453,510 | 161,496,171 | 703,518 | 156,419,698 | 493,457 | 156,629,760 |
| Off-balance sheet assets | | | | | | | | | |
| 5 | Acceptances and guarantees, etc. | 11,985 | 9,605,076 | 65,021 | 9,552,040 | 6,667 | 9,579,991 | 73,810 | 9,512,849 |
| 6 | Commitments, etc. | 6,161 | 21,869,553 | 63,761 | 21,811,954 | 9,283 | 21,086,845 | 60,871 | 21,035,257 |
| 7 | Subtotal (5+6) | 18,147 | 31,474,630 | 128,783 | 31,363,994 | 15,951 | 30,666,837 | 134,681 | 30,548,106 |
| Total | | | | | | | | | |
| 8 | Total (4+7) | 699,387 | 192,743,072 | 582,294 | 192,860,165 | 719,469 | 187,086,536 | 628,138 | 187,177,867 |

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

Fiscal 2019 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, 2019 | 689,254 |
| 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, 2019 (1+2-3-4+5) | 681,239 |

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

Fiscal 2018 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, 2018 | 723,981 |
| 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, 2018 (1+2-3-4+5) | 703,518 |

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

Internal Ratings-Based (IRB) Approach

1. CR Exposures by Portfolio and PD (CR6)

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

| CR6: IRB - CR exposures by portfolio and PD range | | As of September 30, 2019 | | | | | | | | | | | |
|---|------------------|----------------------------------|--|-----------------|---------------------------|----------------|--------------------|-----------------|------------------|--------------------|-----------------|---------|---------------------|
| 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 | 70,298,502 | 96,352 | 78.70 | 72,914,641 | 0.00 | 0.4 | 34.33 | 3.9 | 238,169 | 0.32 | 268 | |
| 2 | 0.15 to <0.25 | 381,959 | 36,292 | 46.68 | 410,239 | 0.18 | 0.1 | 33.11 | 2.4 | 126,914 | 30.93 | 250 | |
| 3 | 0.25 to <0.50 | 7,596 | 16 | 62.48 | 7,606 | 0.26 | 0.0 | 30.77 | 1.7 | 2,209 | 29.04 | 6 | |
| 4 | 0.50 to <0.75 | 2,226 | 5 | 50.00 | 669 | 0.52 | 0.0 | 25.07 | 1.3 | 266 | 39.83 | 0 | |
| 5 | 0.75 to <2.50 | 158,947 | 33,398 | 47.28 | 120,496 | 1.20 | 0.0 | 33.27 | 2.7 | 86,611 | 71.87 | 481 | |
| 6 | 2.50 to <10.00 | 83,446 | 35,661 | 70.20 | 30,257 | 4.01 | 0.0 | 34.76 | 1.8 | 33,313 | 110.10 | 418 | |
| 7 | 10.00 to <100.00 | – | 809 | 76.76 | 621 | 13.44 | 0.0 | 25.00 | 1.0 | 681 | 109.63 | 20 | |
| 8 | 100.00 (Default) | 8 | – | – | 8 | 100.00 | 0.0 | 34.07 | 1.7 | 4 | 53.13 | 2 | |
| 9 | Subtotal | 70,932,686 | 202,536 | 66.27 | 73,484,539 | 0.00 | 0.6 | 34.32 | 3.9 | 488,170 | 0.66 | 1,450 | 1,749 |
| Sovereign exposures (FIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | – | – | – | – | – | – | – | – | – | – | – | – |
| 2 | 0.15 to <0.25 | – | – | – | – | – | – | – | – | – | – | – | – |
| 3 | 0.25 to <0.50 | – | – | – | – | – | – | – | – | – | – | – | – |
| 4 | 0.50 to <0.75 | – | – | – | – | – | – | – | – | – | – | – | – |
| 5 | 0.75 to <2.50 | – | – | – | – | – | – | – | – | – | – | – | – |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – | – | – | – | – | – | – |
| 9 | Subtotal | – | – | – | – | – | – | – | – | – | – | – | – |
| Bank exposures (AIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 4,460,518 | 560,571 | 75.25 | 4,986,751 | 0.03 | 0.6 | 33.55 | 2.8 | 912,558 | 18.29 | 651 | |
| 2 | 0.15 to <0.25 | 817,778 | 236,894 | 69.34 | 973,671 | 0.18 | 0.2 | 30.30 | 1.1 | 231,657 | 23.79 | 534 | |
| 3 | 0.25 to <0.50 | 85,880 | 4,109 | 52.80 | 85,745 | 0.26 | 0.0 | 30.50 | 1.1 | 24,780 | 28.89 | 70 | |
| 4 | 0.50 to <0.75 | 14,256 | 605 | 57.20 | 14,602 | 0.51 | 0.0 | 29.70 | 0.7 | 5,879 | 40.26 | 22 | |
| 5 | 0.75 to <2.50 | 697,275 | 90,869 | 38.81 | 687,621 | 1.17 | 0.6 | 34.94 | 0.4 | 428,754 | 62.35 | 2,831 | |
| 6 | 2.50 to <10.00 | 49,921 | 10,363 | 43.29 | 34,782 | 3.96 | 0.0 | 32.30 | 0.8 | 31,366 | 90.17 | 444 | |
| 7 | 10.00 to <100.00 | 501 | – | – | 501 | 24.08 | 0.0 | 35.00 | 0.1 | 869 | 173.61 | 42 | |
| 8 | 100.00 (Default) | 2,657 | – | – | 2,657 | 100.00 | 0.0 | 97.50 | 1.2 | 1,335 | 50.25 | 2,591 | |
| 9 | Subtotal | 6,128,789 | 903,413 | 69.55 | 6,786,333 | 0.23 | 1.7 | 33.19 | 2.3 | 1,637,203 | 24.12 | 7,189 | 7,878 |
| Bank exposures (FIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 15,775 | – | – | 15,775 | 0.03 | 0.0 | 45.00 | 5.0 | 5,558 | 35.23 | 2 | |
| 2 | 0.15 to <0.25 | – | – | – | – | – | – | – | – | – | – | – | – |
| 3 | 0.25 to <0.50 | – | – | – | – | – | – | – | – | – | – | – | – |
| 4 | 0.50 to <0.75 | – | – | – | – | – | – | – | – | – | – | – | – |
| 5 | 0.75 to <2.50 | 267 | – | – | 267 | 2.46 | 0.0 | 45.00 | 5.0 | 490 | 183.65 | 2 | |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – | – | – | – | – | – | – |
| 9 | Subtotal | 16,042 | – | – | 16,042 | 0.07 | 0.1 | 45.00 | 5.0 | 6,048 | 37.70 | 5 | 19 |
| Corporate exposures (AIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 25,864,612 | 12,939,623 | 54.20 | 37,044,311 | 0.05 | 7.1 | 34.35 | 2.5 | 6,550,758 | 17.68 | 7,413 | |
| 2 | 0.15 to <0.25 | 12,221,276 | 8,235,014 | 53.18 | 15,289,163 | 0.17 | 6.1 | 29.40 | 2.4 | 4,281,271 | 28.00 | 7,978 | |
| 3 | 0.25 to <0.50 | 3,542,844 | 1,043,303 | 53.44 | 3,856,222 | 0.26 | 2.7 | 29.26 | 2.5 | 1,318,507 | 34.19 | 2,990 | |
| 4 | 0.50 to <0.75 | 1,893,214 | 706,973 | 53.44 | 2,155,267 | 0.51 | 1.5 | 28.25 | 2.5 | 981,554 | 45.54 | 3,138 | |
| 5 | 0.75 to <2.50 | 4,914,117 | 2,550,561 | 52.12 | 4,083,145 | 1.31 | 4.4 | 28.41 | 2.9 | 2,780,985 | 68.10 | 15,693 | |
| 6 | 2.50 to <10.00 | 917,454 | 334,309 | 52.58 | 729,522 | 5.63 | 0.6 | 26.82 | 2.7 | 691,930 | 94.84 | 11,423 | |
| 7 | 10.00 to <100.00 | 214,454 | 92,254 | 62.10 | 220,146 | 16.76 | 0.2 | 26.12 | 2.4 | 286,143 | 129.97 | 9,626 | |
| 8 | 100.00 (Default) | 241,579 | 7,032 | 100.00 | 192,172 | 100.00 | 0.3 | 49.60 | 2.7 | 62,038 | 32.28 | 95,334 | |
| 9 | Subtotal | 49,809,555 | 25,909,072 | 53.64 | 63,569,951 | 0.62 | 23.3 | 32.19 | 2.5 | 16,953,190 | 26.66 | 153,598 | 146,154 |

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

| CR6: IRB - CR exposures by portfolio and PD range | | As of September 30, 2019 | | | | | | | | | | | |
|--|------------------|----------------------------------|---|-----------------|---------------------------|----------------|--------------------|-----------------|------------------|--------------------|-----------------|---------|---------------------|
| Item No. | PD scale | a | b | c | d | e | f | g | h | i | j | k | l |
| | | On-balance sheet gross exposures | Off-balance sheet exposures pre CCF and pre CRM | Average CCF (%) | EAD post CCF and post CRM | Average PD (%) | Number of obligors | Average LGD (%) | Average maturity | Credit RWA amounts | RWA density (%) | EL | Eligible provisions |
| Corporate exposures (FIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | – | – | – | – | – | – | – | – | – | – | – | – |
| 2 | 0.15 to <0.25 | – | – | – | – | – | – | – | – | – | – | – | – |
| 3 | 0.25 to <0.50 | – | – | – | – | – | – | – | – | – | – | – | – |
| 4 | 0.50 to <0.75 | – | – | – | – | – | – | – | – | – | – | – | – |
| 5 | 0.75 to <2.50 | – | – | – | – | – | – | – | – | – | – | – | – |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – | – | – | – | – | – |
| 8 | 100.00 (Default) | 23 | – | – | 23 | 100.00 | 0.0 | 45.00 | 5.0 | – | 0.00 | 10 | – |
| 9 | Subtotal | 23 | – | – | 23 | 100.00 | 0.0 | 45.00 | 5.0 | – | 0.00 | 10 | 2 |
| Mid-sized corporations and small-medium enterprises (SMEs) exposures (AIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 883,128 | 51,223 | 47.76 | 901,557 | 0.08 | 1.2 | 34.22 | 3.3 | 216,470 | 24.01 | 262 | – |
| 2 | 0.15 to <0.25 | 1,302,181 | 94,268 | 64.42 | 1,305,133 | 0.17 | 5.1 | 31.17 | 3.6 | 384,471 | 29.45 | 692 | – |
| 3 | 0.25 to <0.50 | 1,167,582 | 21,729 | 62.33 | 1,139,427 | 0.30 | 6.8 | 32.20 | 3.9 | 466,406 | 40.93 | 1,157 | – |
| 4 | 0.50 to <0.75 | 733,304 | 35,399 | 47.92 | 684,152 | 0.53 | 4.8 | 30.91 | 3.4 | 319,643 | 46.72 | 1,138 | – |
| 5 | 0.75 to <2.50 | 2,852,490 | 153,946 | 58.90 | 2,245,334 | 1.62 | 36.1 | 33.84 | 3.4 | 1,543,153 | 68.72 | 12,439 | – |
| 6 | 2.50 to <10.00 | 246,316 | 104,238 | 53.01 | 138,611 | 8.74 | 1.4 | 23.36 | 2.7 | 107,567 | 77.60 | 2,690 | – |
| 7 | 10.00 to <100.00 | 150,495 | 512 | 66.23 | 77,715 | 27.19 | 3.3 | 49.03 | 1.7 | 169,315 | 217.86 | 10,375 | – |
| 8 | 100.00 (Default) | 242,428 | 461 | 100.00 | 170,958 | 100.00 | 3.8 | 46.24 | 1.7 | 26,472 | 15.48 | 79,056 | – |
| 9 | Subtotal | 7,577,928 | 461,779 | 56.83 | 6,662,892 | 3.76 | 62.8 | 33.06 | 3.4 | 3,233,500 | 48.52 | 107,813 | 106,256 |
| Mid-sized corporations and SMEs exposures (FIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | – | – | – | – | – | – | – | – | – | – | – | – |
| 2 | 0.15 to <0.25 | – | – | – | – | – | – | – | – | – | – | – | – |
| 3 | 0.25 to <0.50 | – | – | – | – | – | – | – | – | – | – | – | – |
| 4 | 0.50 to <0.75 | – | – | – | – | – | – | – | – | – | – | – | – |
| 5 | 0.75 to <2.50 | 4 | – | – | 4 | 1.57 | 0.0 | 45.00 | 1.0 | 3 | 68.21 | 0 | – |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – | – | – | – | – | – | – |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – | – | – | – | – | – |
| 8 | 100.00 (Default) | – | – | – | – | – | – | – | – | – | – | – | – |
| 9 | Subtotal | 4 | – | – | 4 | 1.57 | 0.0 | 45.00 | 1.0 | 3 | 68.21 | 0 | 0 |
| Specialized lending (SL) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 1,750,098 | 114,598 | 46.62 | 1,758,326 | 0.04 | 0.2 | 23.36 | 3.7 | 209,977 | 11.94 | 182 | – |
| 2 | 0.15 to <0.25 | 1,678,900 | 530,594 | 53.71 | 1,800,083 | 0.18 | 0.4 | 23.77 | 4.2 | 534,294 | 29.68 | 775 | – |
| 3 | 0.25 to <0.50 | 1,000,715 | 355,028 | 52.08 | 878,022 | 0.26 | 0.1 | 23.15 | 4.0 | 303,896 | 34.61 | 546 | – |
| 4 | 0.50 to <0.75 | 796,117 | 198,091 | 61.18 | 676,853 | 0.51 | 0.1 | 36.40 | 3.4 | 401,450 | 59.31 | 1,278 | – |
| 5 | 0.75 to <2.50 | 943,841 | 224,255 | 57.63 | 854,180 | 1.12 | 0.2 | 25.09 | 3.8 | 529,578 | 61.99 | 2,619 | – |
| 6 | 2.50 to <10.00 | 135,995 | 29,124 | 87.57 | 66,881 | 3.96 | 0.0 | 24.88 | 3.9 | 59,041 | 88.27 | 659 | – |
| 7 | 10.00 to <100.00 | 56,376 | 6,401 | 84.71 | 56,869 | 13.71 | 0.0 | 31.99 | 4.1 | 93,217 | 163.91 | 2,504 | – |
| 8 | 100.00 (Default) | 48,538 | 7,582 | 100.00 | 46,629 | 100.00 | 0.0 | 59.30 | 3.4 | 24,774 | 53.13 | 27,653 | – |
| 9 | Subtotal | 6,410,584 | 1,465,677 | 55.42 | 6,137,846 | 1.24 | 1.2 | 25.50 | 3.9 | 2,156,230 | 35.13 | 36,218 | 40,671 |
| Equity exposures | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 3,400,119 | – | – | 3,400,119 | 0.04 | 1.3 | 90.00 | 5.0 | 3,465,003 | 101.90 | – | – |
| 2 | 0.15 to <0.25 | 186,769 | – | – | 186,769 | 0.17 | 0.4 | 90.00 | 5.0 | 249,795 | 133.74 | – | – |
| 3 | 0.25 to <0.50 | 14,054 | – | – | 14,054 | 0.26 | 0.1 | 90.00 | 5.0 | 22,615 | 160.91 | – | – |
| 4 | 0.50 to <0.75 | 4,496 | – | – | 4,496 | 0.51 | 0.0 | 90.00 | 5.0 | 9,461 | 210.40 | – | – |
| 5 | 0.75 to <2.50 | 14,581 | – | – | 14,581 | 2.20 | 0.1 | 90.00 | 5.0 | 51,465 | 352.95 | – | – |
| 6 | 2.50 to <10.00 | 1,753 | – | – | 1,753 | 9.88 | 0.0 | 90.00 | 5.0 | 9,651 | 550.33 | – | – |
| 7 | 10.00 to <100.00 | 58 | – | – | 58 | 27.27 | 0.0 | 90.00 | 5.0 | 496 | 848.01 | – | – |
| 8 | 100.00 (Default) | 615 | – | – | 615 | 100.00 | 0.0 | 90.00 | 5.0 | 6,925 | 1,125.00 | – | – |
| 9 | Subtotal | 3,622,450 | – | – | 3,622,450 | 0.08 | 2.2 | 90.00 | 5.0 | 3,815,415 | 105.32 | – | – |

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

| CR6: IRB - CR exposures by portfolio and PD range | | As of September 30, 2019 | | | | | | | | | | | |
|--|------------------|----------------------------------|---|-----------------|---------------------------|----------------|--------------------|-----------------|------------------|--------------------|-----------------|-------|---------------------|
| 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 | 980,506 | 52,711 | 99.98 | 1,023,498 | 0.05 | 4.0 | 34.96 | 1.1 | 125,105 | 12.22 | 357 | |
| 2 | 0.15 to <0.25 | 407,391 | 173,838 | 67.13 | 520,165 | 0.18 | 7.7 | 33.24 | 1.0 | 111,564 | 21.44 | 319 | |
| 3 | 0.25 to <0.50 | 50,246 | 38,452 | 100.00 | 88,174 | 0.31 | 4.9 | 47.27 | 1.0 | 37,635 | 42.68 | 135 | |
| 4 | 0.50 to <0.75 | 36,612 | 50,928 | 100.00 | 87,163 | 0.58 | 7.5 | 50.95 | 1.0 | 56,709 | 65.06 | 268 | |
| 5 | 0.75 to <2.50 | 68,027 | 86,417 | 97.06 | 150,847 | 1.41 | 15.8 | 49.15 | 1.1 | 132,551 | 87.87 | 1,089 | |
| 6 | 2.50 to <10.00 | 5,832 | 3,895 | 100.00 | 9,719 | 4.39 | 0.8 | 41.57 | 1.0 | 11,101 | 114.20 | 183 | |
| 7 | 10.00 to <100.00 | 98 | 1,043 | 100.00 | 1,141 | 55.35 | 0.2 | 62.90 | 1.0 | 2,167 | 189.84 | 392 | |
| 8 | 100.00 (Default) | 1,735 | 74 | 100.00 | 1,809 | 100.00 | 0.1 | 80.23 | 1.0 | 248 | 13.75 | 1,451 | |
| 9 | Subtotal | 1,550,450 | 407,361 | 85.35 | 1,882,519 | 0.38 | 41.5 | 37.03 | 1.0 | 477,084 | 25.34 | 4,199 | 3,320 |
| Purchased receivables (corporates) (the amount equivalent to dilution risks) (AIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 565,260 | 21,973 | 56.86 | 577,755 | 0.06 | 0.0 | 33.39 | 1.0 | 66,524 | 11.51 | 131 | |
| 2 | 0.15 to <0.25 | 261,873 | 89,272 | 46.62 | 303,492 | 0.17 | 0.0 | 28.60 | 1.0 | 55,953 | 18.43 | 154 | |
| 3 | 0.25 to <0.50 | 71,561 | — | — | 71,561 | 0.26 | 0.0 | 31.40 | 1.0 | 18,040 | 25.20 | 59 | |
| 4 | 0.50 to <0.75 | 49,344 | — | — | 49,344 | 0.51 | 0.0 | 29.79 | 1.0 | 21,717 | 44.01 | 75 | |
| 5 | 0.75 to <2.50 | 63,541 | — | — | 63,541 | 0.96 | 0.0 | 31.99 | 1.0 | 32,248 | 50.75 | 193 | |
| 6 | 2.50 to <10.00 | 3,036 | — | — | 3,036 | 3.96 | 0.0 | 25.13 | 1.0 | 2,051 | 67.56 | 30 | |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — | — | — | — | — | |
| 8 | 100.00 (Default) | 1,198 | — | — | 1,198 | 100.00 | 0.0 | 47.03 | 1.0 | 164 | 13.75 | 563 | |
| 9 | Subtotal | 1,015,816 | 111,246 | 48.64 | 1,069,930 | 0.30 | 0.1 | 31.64 | 1.0 | 196,700 | 18.38 | 1,208 | 779 |
| Purchased receivables (corporates) (the amount equivalent to default risks) (FIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | — | 124 | 100.00 | 124 | 0.06 | 0.0 | 45.00 | 1.0 | 16 | 13.04 | 0 | |
| 2 | 0.15 to <0.25 | — | 321 | 100.00 | 321 | 0.22 | 0.0 | 45.00 | 1.0 | 94 | 29.29 | 0 | |
| 3 | 0.25 to <0.50 | — | 1,248 | 100.00 | 1,248 | 0.39 | 0.0 | 45.00 | 1.0 | 497 | 39.84 | 2 | |
| 4 | 0.50 to <0.75 | — | 2,943 | 100.00 | 2,943 | 0.64 | 0.1 | 45.00 | 1.0 | 1,519 | 51.62 | 8 | |
| 5 | 0.75 to <2.50 | — | 1,880 | 100.00 | 1,880 | 1.24 | 0.1 | 45.00 | 1.0 | 1,197 | 63.68 | 10 | |
| 6 | 2.50 to <10.00 | — | 39 | 100.00 | 39 | 3.05 | 0.0 | 45.00 | 1.2 | 34 | 88.20 | 0 | |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — | — | — | — | — | |
| 8 | 100.00 (Default) | 46 | — | — | 43 | 100.00 | 0.0 | 45.00 | 1.0 | — | 0.00 | 19 | |
| 9 | Subtotal | 46 | 6,557 | 100.00 | 6,601 | 1.41 | 0.3 | 45.00 | 1.0 | 3,359 | 50.89 | 41 | 26 |
| Purchased receivables (corporates) (the amount equivalent to dilution risks) (FIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | — | — | — | — | — | — | — | — | — | — | — | |
| 2 | 0.15 to <0.25 | 20 | — | — | 20 | 0.23 | 0.0 | 45.00 | 1.0 | 7 | 33.72 | 0 | |
| 3 | 0.25 to <0.50 | 2 | — | — | 2 | 0.39 | 0.0 | 45.00 | 1.0 | 1 | 45.37 | 0 | |
| 4 | 0.50 to <0.75 | 2 | — | — | 2 | 0.61 | 0.0 | 45.00 | 1.0 | 1 | 58.07 | 0 | |
| 5 | 0.75 to <2.50 | 19 | — | — | 19 | 0.95 | 0.0 | 45.00 | 1.0 | 16 | 86.98 | 0 | |
| 6 | 2.50 to <10.00 | — | — | — | — | — | — | — | — | — | — | — | |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — | — | — | — | — | |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — | — | — | — | — | |
| 9 | Subtotal | 45 | — | — | 45 | 0.57 | 0.0 | 45.00 | 1.0 | 26 | 58.56 | 0 | 0 |
| Purchased receivables (retail) (the amount equivalent to default risks) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 2,183 | — | — | 2,183 | 0.08 | 0.2 | 65.00 | — | 294 | 13.46 | 1 | |
| 2 | 0.15 to <0.25 | 3,853 | — | — | 3,852 | 0.20 | 0.4 | 65.00 | — | 1,039 | 26.99 | 5 | |
| 3 | 0.25 to <0.50 | 2,711 | — | — | 2,711 | 0.33 | 0.5 | 38.81 | — | 623 | 22.98 | 3 | |
| 4 | 0.50 to <0.75 | 935 | — | — | 935 | 0.64 | 0.1 | 64.60 | — | 499 | 53.42 | 3 | |
| 5 | 0.75 to <2.50 | 73 | 20 | 100.00 | 94 | 1.14 | 0.0 | 61.85 | — | 62 | 66.66 | 0 | |
| 6 | 2.50 to <10.00 | 0 | 0 | 100.00 | 0 | 3.05 | 0.0 | 65.00 | — | 0 | 90.91 | 0 | |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — | — | — | — | — | |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — | — | — | — | — | |
| 9 | Subtotal | 9,757 | 20 | 100.00 | 9,777 | 0.26 | 1.4 | 57.66 | — | 2,519 | 25.77 | 14 | 17 |

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

| CR6: IRB - CR exposures by portfolio and PD range | | As of September 30, 2019 | | | | | | | | | | | |
|--|------------------|----------------------------------|---|-----------------|---------------------------|----------------|--------------------|-----------------|------------------|--------------------|-----------------|---------|---------------------|
| 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 | 46 | — | — | 46 | 0.03 | 0.0 | 45.00 | 5.0 | 12 | 25.88 | 0 | |
| 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 | 46 | — | — | 46 | 0.03 | 0.0 | 45.00 | 5.0 | 12 | 25.88 | 0 | 0 |
| Qualifying revolving retail exposures (QRRE) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 64,056 | 238,712 | 8.24 | 302,768 | 0.08 | 4,002.2 | 70.69 | | 11,418 | 3.77 | 185 | |
| 2 | 0.15 to <0.25 | 285,476 | 417,351 | 19.77 | 702,827 | 0.19 | 4,532.8 | 71.85 | | 52,393 | 7.45 | 976 | |
| 3 | 0.25 to <0.50 | 328,384 | 320,304 | 11.55 | 648,688 | 0.39 | 4,210.9 | 68.54 | | 82,437 | 12.70 | 1,761 | |
| 4 | 0.50 to <0.75 | 250,158 | 26,283 | 8.08 | 276,441 | 0.50 | 328.2 | 74.05 | | 45,956 | 16.62 | 1,031 | |
| 5 | 0.75 to <2.50 | 535,558 | 52,955 | 15.93 | 588,514 | 1.64 | 616.3 | 77.26 | | 252,454 | 42.89 | 7,485 | |
| 6 | 2.50 to <10.00 | 834,964 | 163,626 | 6.68 | 998,590 | 4.47 | 1,664.4 | 76.39 | | 846,930 | 84.81 | 34,007 | |
| 7 | 10.00 to <100.00 | 36,690 | 4,404 | 9.43 | 41,094 | 47.49 | 80.5 | 73.34 | | 71,907 | 174.97 | 14,305 | |
| 8 | 100.00 (Default) | 77,957 | 7,510 | 100.00 | 85,468 | 100.00 | 149.3 | 76.95 | | 82,955 | 97.05 | 65,773 | |
| 9 | Subtotal | 2,413,245 | 1,231,149 | 33.78 | 3,644,395 | 4.52 | 15,584.9 | 73.59 | | 1,446,453 | 39.68 | 125,527 | 104,595 |
| Residential mortgage exposures | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | — | — | — | 59,569 | 0.05 | 6.3 | 39.64 | | 14,559 | 24.44 | 12 | |
| 2 | 0.15 to <0.25 | — | — | — | 2,236 | 0.17 | 0.2 | 70.70 | | 911 | 40.76 | 2 | |
| 3 | 0.25 to <0.50 | 7,382,609 | 9,520 | 100.00 | 7,392,161 | 0.29 | 457.1 | 25.76 | | 1,010,014 | 13.66 | 5,563 | |
| 4 | 0.50 to <0.75 | 954,677 | 1,625 | 100.00 | 956,302 | 0.59 | 54.0 | 27.55 | | 230,592 | 24.11 | 1,554 | |
| 5 | 0.75 to <2.50 | 1,023,335 | 2,891 | 100.00 | 968,413 | 0.98 | 75.0 | 33.62 | | 411,258 | 42.46 | 3,325 | |
| 6 | 2.50 to <10.00 | — | — | — | — | — | — | — | | — | — | — | |
| 7 | 10.00 to <100.00 | 30,038 | 1,298 | 100.00 | 27,312 | 23.36 | 2.6 | 28.99 | | 43,505 | 159.28 | 1,826 | |
| 8 | 100.00 (Default) | 90,767 | 56 | 100.00 | 90,823 | 100.00 | 7.2 | 28.87 | | 24,536 | 27.01 | 26,227 | |
| 9 | Subtotal | 9,481,427 | 15,391 | 100.00 | 9,496,819 | 1.41 | 602.6 | 26.87 | | 1,735,378 | 18.27 | 38,511 | 27,471 |
| Other retail exposures | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 2 | — | — | 2 | 0.08 | 0.0 | 69.84 | | 0 | 14.69 | 0 | |
| 2 | 0.15 to <0.25 | 105,289 | — | — | 105,289 | 0.17 | 2.5 | 35.29 | | 13,463 | 12.78 | 63 | |
| 3 | 0.25 to <0.50 | 343,096 | 313 | 86.76 | 343,409 | 0.40 | 10.4 | 36.40 | | 78,710 | 22.92 | 503 | |
| 4 | 0.50 to <0.75 | 46,490 | 1,142 | 91.55 | 47,633 | 0.69 | 2.2 | 36.75 | | 15,038 | 31.57 | 122 | |
| 5 | 0.75 to <2.50 | 939,567 | 500,594 | 95.93 | 1,440,161 | 1.38 | 2,467.7 | 53.65 | | 860,203 | 59.72 | 10,806 | |
| 6 | 2.50 to <10.00 | 30,601 | 143,336 | 100.00 | 173,938 | 3.07 | 140.0 | 49.41 | | 119,558 | 68.73 | 2,604 | |
| 7 | 10.00 to <100.00 | 14,531 | 5,561 | 100.00 | 20,093 | 26.43 | 43.6 | 54.12 | | 24,748 | 123.16 | 2,862 | |
| 8 | 100.00 (Default) | 53,565 | 977 | 100.00 | 54,542 | 100.00 | 91.0 | 56.19 | | 95,367 | 174.85 | 30,649 | |
| 9 | Subtotal | 1,533,145 | 651,924 | 100.00 | 2,185,070 | 3.98 | 2,757.8 | 49.42 | | 1,207,092 | 55.24 | 47,612 | 28,125 |
| Total (all portfolios) | | 160,502,047 | 31,366,132 | 57.62 | 178,575,290 | 0.63 | 19,081.1 | 34.90 | — | 33,358,390 | 18.68 | 523,402 | 467,067 |

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

| CR6: IRB - CR exposures by portfolio and PD range | | As of September 30, 2018 | | | | | | | | | | | |
|---|------------------|----------------------------------|--|-----------------|---------------------------|----------------|--------------------|-----------------|------------------|--------------------|-----------------|---------|---------------------|
| 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 | 69,761,424 | 36,505 | 74.02 | 72,616,479 | 0.00 | 0.4 | 34.23 | 3.9 | 201,036 | 0.27 | 224 | |
| 2 | 0.15 to <0.25 | 304,707 | 49,951 | 47.84 | 338,291 | 0.16 | 0.0 | 32.86 | 2.2 | 101,031 | 29.86 | 188 | |
| 3 | 0.25 to <0.50 | 29,800 | 4,213 | 48.44 | 21,264 | 0.33 | 0.0 | 36.62 | 2.4 | 9,697 | 45.60 | 26 | |
| 4 | 0.50 to <0.75 | — | — | — | — | — | — | — | — | — | — | — | |
| 5 | 0.75 to <2.50 | 171,683 | 54,795 | 70.50 | 118,580 | 1.39 | 0.0 | 32.38 | 2.7 | 87,192 | 73.52 | 544 | |
| 6 | 2.50 to <10.00 | 59,069 | 24,346 | 47.79 | 27,112 | 3.98 | 0.0 | 32.54 | 2.1 | 29,967 | 110.53 | 351 | |
| 7 | 10.00 to <100.00 | 4,920 | 215 | 100.00 | 405 | 10.18 | 0.0 | 15.64 | 3.5 | 288 | 71.13 | 6 | |
| 8 | 100.00 (Default) | 14 | 12 | 100.00 | 27 | 100.00 | 0.0 | 42.21 | 1.9 | 14 | 52.25 | 11 | |
| 9 | Subtotal | 70,331,620 | 170,040 | 60.84 | 73,122,161 | 0.00 | 0.5 | 34.22 | 3.9 | 429,227 | 0.58 | 1,353 | 1,468 |
| Sovereign exposures (FIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 9,188 | — | — | 9,188 | 0.00 | 0.0 | 45.00 | 3.9 | — | 0.00 | — | |
| 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 | 156 | — | — | 156 | 2.56 | 0.0 | 45.00 | 3.8 | 220 | 140.48 | 1 | |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — | — | — | — | — | |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — | — | — | — | — | |
| 9 | Subtotal | 9,345 | — | — | 9,345 | 0.04 | 0.0 | 45.00 | 3.9 | 220 | 2.35 | 1 | 1 |
| Bank exposures (AIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 2,745,562 | 652,859 | 78.52 | 3,382,660 | 0.04 | 0.7 | 33.37 | 1.8 | 466,602 | 13.79 | 464 | |
| 2 | 0.15 to <0.25 | 765,976 | 257,771 | 86.91 | 938,952 | 0.16 | 0.2 | 29.23 | 1.1 | 204,826 | 21.81 | 460 | |
| 3 | 0.25 to <0.50 | 85,811 | 10,754 | 61.77 | 88,841 | 0.28 | 0.0 | 30.61 | 1.2 | 29,583 | 33.29 | 77 | |
| 4 | 0.50 to <0.75 | 2,115 | — | — | 2,115 | 0.53 | 0.0 | 34.14 | 1.7 | 1,329 | 62.84 | 3 | |
| 5 | 0.75 to <2.50 | 667,005 | 79,366 | 78.75 | 626,391 | 1.00 | 0.1 | 34.72 | 1.0 | 402,920 | 64.32 | 2,176 | |
| 6 | 2.50 to <10.00 | 42,317 | 72,370 | 26.57 | 57,334 | 3.01 | 0.5 | 33.96 | 1.2 | 57,686 | 100.61 | 580 | |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — | — | — | — | — | |
| 8 | 100.00 (Default) | 2,668 | — | — | 2,668 | 100.00 | 0.0 | 97.95 | 1.2 | 1,351 | 50.63 | 2,614 | |
| 9 | Subtotal | 4,311,458 | 1,073,122 | 76.88 | 5,098,965 | 0.27 | 1.7 | 32.76 | 1.5 | 1,164,299 | 22.83 | 6,377 | 6,506 |
| Bank exposures (FIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 2,410 | 217 | 100.00 | 2,627 | 0.05 | 0.0 | 45.00 | 4.9 | 1,157 | 44.03 | 0 | |
| 2 | 0.15 to <0.25 | — | 10 | 100.00 | 10 | 0.18 | 0.0 | 45.00 | 5.0 | 8 | 85.48 | 0 | |
| 3 | 0.25 to <0.50 | — | — | — | — | — | — | — | — | — | — | — | |
| 4 | 0.50 to <0.75 | — | — | — | — | — | — | — | — | — | — | — | |
| 5 | 0.75 to <2.50 | — | — | — | — | — | — | — | — | — | — | — | |
| 6 | 2.50 to <10.00 | 1,299 | 315 | 100.00 | 1,614 | 2.56 | 0.0 | 45.00 | 4.0 | 2,805 | 173.76 | 18 | |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — | — | — | — | — | |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — | — | — | — | — | |
| 9 | Subtotal | 3,709 | 542 | 100.00 | 4,252 | 1.00 | 0.1 | 45.00 | 4.5 | 3,971 | 93.38 | 19 | 22 |
| Corporate exposures (AIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 23,987,170 | 12,701,236 | 54.28 | 35,069,825 | 0.05 | 6.9 | 34.97 | 2.5 | 6,401,605 | 18.25 | 7,304 | |
| 2 | 0.15 to <0.25 | 12,090,325 | 7,255,337 | 53.42 | 14,648,330 | 0.17 | 6.2 | 29.34 | 2.4 | 4,056,448 | 27.69 | 7,331 | |
| 3 | 0.25 to <0.50 | 4,627,445 | 1,857,280 | 53.00 | 5,205,883 | 0.32 | 3.0 | 29.30 | 2.6 | 1,981,207 | 38.05 | 4,891 | |
| 4 | 0.50 to <0.75 | 888,803 | 93,996 | 53.65 | 923,397 | 0.53 | 1.3 | 29.63 | 2.5 | 446,690 | 48.37 | 1,450 | |
| 5 | 0.75 to <2.50 | 4,514,113 | 2,488,684 | 52.70 | 3,576,644 | 1.19 | 3.8 | 27.15 | 2.8 | 2,170,733 | 60.69 | 11,439 | |
| 6 | 2.50 to <10.00 | 1,258,454 | 262,740 | 49.78 | 1,053,613 | 3.11 | 1.4 | 31.03 | 3.8 | 1,174,809 | 111.50 | 9,855 | |
| 7 | 10.00 to <100.00 | 336,406 | 265,561 | 61.42 | 391,402 | 12.94 | 0.4 | 30.06 | 2.3 | 533,460 | 136.29 | 14,668 | |
| 8 | 100.00 (Default) | 189,456 | 9,224 | 100.00 | 177,605 | 100.00 | 0.3 | 48.39 | 2.0 | 52,786 | 29.72 | 85,957 | |
| 9 | Subtotal | 47,892,176 | 24,934,060 | 53.82 | 61,046,702 | 0.60 | 23.5 | 32.54 | 2.5 | 16,817,741 | 27.54 | 142,898 | 152,001 |

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

| CR6: IRB - CR exposures by portfolio and PD range | | As of September 30, 2018 | | | | | | | | | | | |
|---|------------------|----------------------------------|---|-----------------|---------------------------|----------------|--------------------|-----------------|------------------|--------------------|-----------------|---------|---------------------|
| 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 | 778,770 | 23,538 | 97.93 | 801,823 | 0.07 | 1.5 | 47.28 | 2.8 | 231,237 | 28.83 | 284 | |
| 2 | 0.15 to <0.25 | 406,779 | 6,131 | 99.92 | 412,906 | 0.17 | 1.2 | 46.02 | 3.1 | 219,160 | 53.07 | 341 | |
| 3 | 0.25 to <0.50 | 106,867 | 1,289 | 100.00 | 108,157 | 0.27 | 0.7 | 45.39 | 2.5 | 58,780 | 54.34 | 132 | |
| 4 | 0.50 to <0.75 | 63,517 | 1,493 | 100.00 | 65,011 | 0.53 | 0.5 | 45.00 | 2.8 | 51,150 | 78.67 | 155 | |
| 5 | 0.75 to <2.50 | 79,406 | 5,219 | 77.91 | 83,474 | 1.50 | 0.8 | 45.00 | 3.0 | 95,666 | 114.60 | 567 | |
| 6 | 2.50 to <10.00 | 285,848 | 8,573 | 96.72 | 294,141 | 2.58 | 1.6 | 45.09 | 3.6 | 466,255 | 158.51 | 3,422 | |
| 7 | 10.00 to <100.00 | 33,925 | 85 | 100.00 | 34,010 | 17.75 | 0.1 | 45.00 | 2.3 | 74,437 | 218.86 | 2,717 | |
| 8 | 100.00 (Default) | 26,983 | 7 | 100.00 | 26,990 | 100.00 | 0.0 | 45.00 | 1.9 | – | 0.00 | 12,145 | |
| 9 | Subtotal | 1,782,099 | 46,340 | 95.84 | 1,826,515 | 2.40 | 6.8 | 46.27 | 3.0 | 1,196,689 | 65.51 | 19,767 | 8,434 |
| Mid-sized corporations and small-medium enterprises (SMEs) exposures (AIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 532,558 | 16,953 | 53.31 | 564,300 | 0.08 | 1.1 | 26.78 | 2.7 | 87,199 | 15.45 | 122 | |
| 2 | 0.15 to <0.25 | 1,292,593 | 88,506 | 60.24 | 1,290,288 | 0.17 | 4.9 | 30.56 | 3.4 | 363,960 | 28.20 | 694 | |
| 3 | 0.25 to <0.50 | 1,171,189 | 37,375 | 64.89 | 1,149,044 | 0.29 | 6.5 | 32.26 | 3.8 | 464,263 | 40.40 | 1,123 | |
| 4 | 0.50 to <0.75 | 844,946 | 11,849 | 52.82 | 796,888 | 0.54 | 5.5 | 31.16 | 3.5 | 379,899 | 47.67 | 1,353 | |
| 5 | 0.75 to <2.50 | 2,159,347 | 125,462 | 65.35 | 1,784,749 | 1.45 | 24.3 | 36.99 | 3.1 | 1,285,394 | 72.02 | 10,013 | |
| 6 | 2.50 to <10.00 | 999,195 | 145,908 | 51.18 | 672,282 | 2.69 | 15.3 | 29.49 | 3.9 | 479,998 | 71.39 | 5,326 | |
| 7 | 10.00 to <100.00 | 306,171 | 1,838 | 58.03 | 184,425 | 17.62 | 5.7 | 35.25 | 1.9 | 266,851 | 144.69 | 13,869 | |
| 8 | 100.00 (Default) | 251,201 | 6,105 | 100.00 | 201,251 | 100.00 | 3.7 | 45.27 | 1.8 | 28,001 | 13.91 | 91,122 | |
| 9 | Subtotal | 7,557,202 | 434,000 | 59.15 | 6,643,231 | 4.34 | 67.3 | 32.80 | 3.3 | 3,355,567 | 50.51 | 123,626 | 109,239 |
| Mid-sized corporations and SMEs exposures (FIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 3,652 | 65 | 100.00 | 3,718 | 0.08 | 0.1 | 45.00 | 3.0 | 1,095 | 29.47 | 1 | |
| 2 | 0.15 to <0.25 | 12,245 | 65 | 100.00 | 12,311 | 0.17 | 0.4 | 45.00 | 3.4 | 5,927 | 48.14 | 9 | |
| 3 | 0.25 to <0.50 | 8,786 | 61 | 100.00 | 8,847 | 0.27 | 0.3 | 45.00 | 2.7 | 4,225 | 47.76 | 10 | |
| 4 | 0.50 to <0.75 | 9,921 | 169 | 100.00 | 10,091 | 0.53 | 0.4 | 45.00 | 2.5 | 6,471 | 64.13 | 24 | |
| 5 | 0.75 to <2.50 | 24,858 | 935 | 99.81 | 25,791 | 1.48 | 1.5 | 45.00 | 2.8 | 23,824 | 92.37 | 172 | |
| 6 | 2.50 to <10.00 | 6,254 | 147 | 99.96 | 6,402 | 2.56 | 0.3 | 45.00 | 2.8 | 6,998 | 109.31 | 73 | |
| 7 | 10.00 to <100.00 | 2,236 | 60 | 100.00 | 2,297 | 21.37 | 0.1 | 45.00 | 2.4 | 4,609 | 200.64 | 220 | |
| 8 | 100.00 (Default) | 706 | 11 | 100.00 | 717 | 100.00 | 0.0 | 45.00 | 2.5 | – | 0.00 | 322 | |
| 9 | Subtotal | 68,661 | 1,516 | 99.88 | 70,177 | 2.64 | 3.6 | 45.00 | 2.8 | 53,154 | 75.74 | 836 | 560 |
| Specialized lending (SL) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 1,786,223 | 127,884 | 47.79 | 1,804,425 | 0.04 | 0.2 | 23.94 | 3.5 | 219,950 | 12.18 | 188 | |
| 2 | 0.15 to <0.25 | 1,681,756 | 531,111 | 54.73 | 1,807,673 | 0.16 | 0.4 | 25.09 | 4.1 | 537,876 | 29.75 | 761 | |
| 3 | 0.25 to <0.50 | 1,719,031 | 559,408 | 59.85 | 1,420,919 | 0.35 | 0.2 | 26.95 | 3.7 | 603,012 | 42.43 | 1,349 | |
| 4 | 0.50 to <0.75 | 100,323 | – | – | 100,323 | 0.53 | 0.0 | 32.08 | 4.4 | 67,609 | 67.39 | 170 | |
| 5 | 0.75 to <2.50 | 936,059 | 195,990 | 59.86 | 864,947 | 1.07 | 0.2 | 30.04 | 3.6 | 605,784 | 70.03 | 2,753 | |
| 6 | 2.50 to <10.00 | 207,924 | 40,235 | 84.85 | 131,113 | 3.41 | 0.0 | 31.90 | 3.2 | 128,750 | 98.19 | 1,342 | |
| 7 | 10.00 to <100.00 | 89,717 | 15,075 | 48.97 | 82,986 | 15.12 | 0.0 | 29.62 | 4.5 | 131,023 | 157.88 | 3,600 | |
| 8 | 100.00 (Default) | 43,010 | 483 | 100.00 | 32,666 | 100.00 | 0.0 | 58.52 | 3.6 | 17,068 | 52.25 | 19,117 | |
| 9 | Subtotal | 6,564,046 | 1,470,190 | 57.54 | 6,245,056 | 1.09 | 1.2 | 26.36 | 3.7 | 2,311,075 | 37.00 | 29,285 | 35,603 |
| Equity exposures | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 3,939,781 | – | – | 3,939,781 | 0.04 | 1.4 | 90.00 | 5.0 | 3,980,339 | 101.02 | – | |
| 2 | 0.15 to <0.25 | 205,543 | – | – | 205,543 | 0.17 | 0.5 | 90.00 | 5.0 | 275,082 | 133.83 | – | |
| 3 | 0.25 to <0.50 | 15,373 | – | – | 15,373 | 0.27 | 0.1 | 90.00 | 5.0 | 24,696 | 160.63 | – | |
| 4 | 0.50 to <0.75 | 3,358 | – | – | 3,358 | 0.53 | 0.0 | 90.00 | 5.0 | 6,550 | 195.02 | – | |
| 5 | 0.75 to <2.50 | 4,903 | – | – | 4,903 | 1.30 | 0.1 | 90.00 | 5.0 | 14,341 | 292.45 | – | |
| 6 | 2.50 to <10.00 | 11,392 | – | – | 11,392 | 2.56 | 0.0 | 90.00 | 5.0 | 43,554 | 382.31 | – | |
| 7 | 10.00 to <100.00 | 1,774 | – | – | 1,774 | 10.29 | 0.0 | 90.00 | 5.0 | 9,884 | 556.98 | – | |
| 8 | 100.00 (Default) | 302 | – | – | 302 | 100.00 | 0.0 | 90.00 | 5.0 | 3,401 | 1,125.00 | – | |
| 9 | Subtotal | 4,182,431 | – | – | 4,182,431 | 0.07 | 2.4 | 90.00 | 5.0 | 4,357,851 | 104.19 | – | – |

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

| CR6: IRB - CR exposures by portfolio and PD range | | As of September 30, 2018 | | | | | | | | | | | |
|--|------------------|----------------------------------|---|-----------------|---------------------------|----------------|--------------------|-----------------|------------------|--------------------|-----------------|-------|---------------------|
| 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 | 976,219 | 61,619 | 97.68 | 1,026,334 | 0.06 | 3.7 | 34.72 | 1.1 | 108,975 | 10.61 | 221 | |
| 2 | 0.15 to <0.25 | 413,829 | 90,528 | 68.26 | 471,614 | 0.17 | 3.7 | 31.75 | 1.2 | 104,567 | 22.17 | 276 | |
| 3 | 0.25 to <0.50 | 122,099 | 66,701 | 100.00 | 187,072 | 0.33 | 8.4 | 42.69 | 1.3 | 76,793 | 41.05 | 263 | |
| 4 | 0.50 to <0.75 | 13,150 | 29,013 | 100.00 | 42,086 | 0.58 | 3.8 | 56.85 | 1.0 | 30,063 | 71.43 | 141 | |
| 5 | 0.75 to <2.50 | 79,538 | 88,294 | 97.59 | 164,610 | 1.49 | 16.5 | 48.76 | 1.0 | 145,024 | 88.10 | 1,122 | |
| 6 | 2.50 to <10.00 | 8,173 | 19,944 | 100.00 | 28,086 | 3.03 | 3.8 | 56.30 | 1.6 | 35,429 | 126.14 | 458 | |
| 7 | 10.00 to <100.00 | 383 | 2,264 | 100.00 | 2,648 | 41.11 | 0.3 | 60.83 | 1.0 | 4,591 | 173.36 | 648 | |
| 8 | 100.00 (Default) | 4,122 | 191 | 100.00 | 4,258 | 100.00 | 0.1 | 80.50 | 1.0 | 508 | 11.93 | 3,428 | |
| 9 | Subtotal | 1,617,516 | 358,558 | 90.99 | 1,926,711 | 0.56 | 40.7 | 36.90 | 1.1 | 505,953 | 26.25 | 6,560 | 3,416 |
| Purchased receivables (corporates) (the amount equivalent to dilution risks) (AIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 580,039 | 8,672 | 47.85 | 584,189 | 0.06 | 0.0 | 33.11 | 1.0 | 63,500 | 10.86 | 124 | |
| 2 | 0.15 to <0.25 | 324,175 | 11,892 | 85.63 | 334,298 | 0.17 | 0.0 | 29.30 | 1.2 | 70,414 | 21.06 | 174 | |
| 3 | 0.25 to <0.50 | 122,217 | – | – | 122,217 | 0.36 | 0.0 | 30.59 | 1.0 | 39,717 | 32.49 | 137 | |
| 4 | 0.50 to <0.75 | 14,685 | – | – | 14,685 | 0.53 | 0.0 | 35.00 | 1.2 | 6,495 | 44.22 | 27 | |
| 5 | 0.75 to <2.50 | 42,914 | – | – | 42,914 | 1.09 | 0.0 | 28.69 | 1.0 | 24,649 | 57.43 | 148 | |
| 6 | 2.50 to <10.00 | 3,117 | – | – | 3,117 | 3.95 | 0.0 | 29.66 | 1.0 | 2,479 | 79.51 | 36 | |
| 7 | 10.00 to <100.00 | 3,328 | – | – | 3,328 | 10.18 | 0.0 | 35.00 | 1.0 | 4,583 | 137.70 | 118 | |
| 8 | 100.00 (Default) | – | – | – | – | – | – | – | – | – | – | – | |
| 9 | Subtotal | 1,090,478 | 20,565 | 69.70 | 1,104,751 | 0.21 | 0.2 | 31.53 | 1.1 | 211,840 | 19.17 | 767 | 837 |
| Purchased receivables (corporates) (the amount equivalent to default risks) (FIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 48,355 | 11 | 100.00 | 47,573 | 0.06 | 1.0 | 45.00 | 2.0 | 24,042 | 50.53 | 49 | |
| 2 | 0.15 to <0.25 | 5,021 | 801 | 70.68 | 5,546 | 0.18 | 0.0 | 45.00 | 2.7 | 5,582 | 100.63 | 8 | |
| 3 | 0.25 to <0.50 | 2,574 | 1,724 | 100.00 | 4,297 | 0.31 | 0.0 | 45.00 | 1.8 | 2,012 | 46.82 | 6 | |
| 4 | 0.50 to <0.75 | 3,183 | 2,095 | 100.00 | 5,278 | 0.57 | 0.0 | 45.00 | 2.9 | 4,863 | 92.13 | 13 | |
| 5 | 0.75 to <2.50 | 1,357 | 3,648 | 100.00 | 5,006 | 1.10 | 0.0 | 45.00 | 1.8 | 4,701 | 93.90 | 28 | |
| 6 | 2.50 to <10.00 | 20,045 | 163 | 100.00 | 20,115 | 2.56 | 0.9 | 45.00 | 2.3 | 36,482 | 181.36 | 280 | |
| 7 | 10.00 to <100.00 | 149 | – | – | 149 | 26.74 | 0.0 | 45.00 | 2.3 | 368 | 246.79 | 17 | |
| 8 | 100.00 (Default) | 151 | – | – | 146 | 100.00 | 0.0 | 45.00 | 1.1 | 0 | 0.00 | 66 | |
| 9 | Subtotal | 80,839 | 8,446 | 97.21 | 88,115 | 0.95 | 2.2 | 45.00 | 2.1 | 78,053 | 88.58 | 471 | 441 |
| Purchased receivables (corporates) (the amount equivalent to dilution risks) (FIRB approach) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 35,035 | 470 | 50.00 | 35,270 | 0.04 | 0.0 | 87.77 | 1.5 | 8,666 | 24.57 | 13 | |
| 2 | 0.15 to <0.25 | 2,610 | – | – | 2,610 | 0.18 | 0.0 | 77.12 | 1.6 | 1,633 | 62.55 | 3 | |
| 3 | 0.25 to <0.50 | 2,746 | – | – | 2,746 | 0.27 | 0.0 | 88.32 | 1.4 | 2,061 | 75.04 | 6 | |
| 4 | 0.50 to <0.75 | 176 | – | – | 176 | 0.54 | 0.0 | 94.49 | 3.3 | 399 | 226.96 | 0 | |
| 5 | 0.75 to <2.50 | 3,616 | – | – | 3,616 | 0.94 | 0.0 | 90.33 | 1.0 | 5,060 | 139.92 | 29 | |
| 6 | 2.50 to <10.00 | 1,694 | – | – | 1,694 | 2.56 | 0.0 | 73.72 | 1.9 | 3,917 | 231.16 | 31 | |
| 7 | 10.00 to <100.00 | 1,013 | – | – | 1,013 | 26.74 | 0.0 | 45.00 | 1.0 | 2,375 | 234.45 | 121 | |
| 8 | 100.00 (Default) | – | – | – | – | – | – | – | – | – | – | – | |
| 9 | Subtotal | 46,892 | 470 | 50.00 | 47,127 | 0.80 | 0.0 | 86.01 | 1.5 | 24,114 | 51.16 | 207 | 226 |
| Purchased receivables (retail) (the amount equivalent to default risks) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 3,872 | – | – | 3,861 | 0.06 | 0.9 | 61.26 | – | 1,275 | 33.01 | 3 | |
| 2 | 0.15 to <0.25 | 2,364 | – | – | 2,364 | 0.19 | 0.0 | 65.00 | – | 774 | 32.75 | 3 | |
| 3 | 0.25 to <0.50 | 8,359 | – | – | 8,326 | 0.29 | 1.0 | 50.13 | – | 2,694 | 32.36 | 13 | |
| 4 | 0.50 to <0.75 | 600 | – | – | 599 | 0.63 | 0.0 | 63.72 | – | 314 | 52.46 | 2 | |
| 5 | 0.75 to <2.50 | 1,709 | 18 | 100.00 | 1,703 | 1.17 | 0.4 | 55.40 | – | 1,477 | 86.76 | 12 | |
| 6 | 2.50 to <10.00 | 0 | 2 | 100.00 | 2 | 3.14 | 0.0 | 65.00 | – | 12 | 533.48 | 0 | |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – | – | – | – | – | |
| 8 | 100.00 (Default) | 20 | – | – | 18 | 100.00 | 0.0 | 29.09 | – | 43 | 237.20 | 5 | |
| 9 | Subtotal | 16,926 | 21 | 100.00 | 16,876 | 0.43 | 2.5 | 55.76 | – | 6,592 | 39.06 | 39 | 37 |

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

| CR6: IRB - CR exposures by portfolio and PD range | | As of September 30, 2018 | | | | | | | | | | | |
|--|------------------|----------------------------------|---|-----------------|---------------------------|----------------|--------------------|-----------------|------------------|--------------------|-----------------|---------|---------------------|
| 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 | 318 | – | – | 318 | 0.07 | 0.0 | 88.09 | 3.5 | 205 | 64.45 | 0 | |
| 2 | 0.15 to <0.25 | 1,568 | – | – | 1,568 | 0.18 | 0.0 | 100.00 | 3.0 | 1,622 | 103.48 | 2 | |
| 3 | 0.25 to <0.50 | 157 | – | – | 157 | 0.27 | 0.0 | 45.83 | 4.5 | 115 | 73.07 | 0 | |
| 4 | 0.50 to <0.75 | 70 | – | – | 70 | 0.53 | 0.0 | 100.00 | 3.8 | 171 | 244.95 | 0 | |
| 5 | 0.75 to <2.50 | 41 | – | – | 41 | 0.83 | 0.0 | 100.00 | 2.9 | 102 | 248.65 | 0 | |
| 6 | 2.50 to <10.00 | 97 | – | – | 97 | 2.56 | 0.0 | 74.60 | 2.8 | 244 | 251.86 | 1 | |
| 7 | 10.00 to <100.00 | – | – | – | – | – | – | – | – | – | – | – | |
| 8 | 100.00 (Default) | – | – | – | – | – | – | – | – | – | – | – | |
| 9 | Subtotal | 2,253 | – | – | 2,253 | 0.29 | 0.0 | 93.42 | 3.2 | 2,462 | 109.28 | 5 | 6 |
| Qualifying revolving retail exposures (QRRE) | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 60,327 | 178,590 | 6.62 | 238,917 | 0.08 | 3,434.4 | 69.57 | | 8,302 | 3.47 | 132 | |
| 2 | 0.15 to <0.25 | 258,515 | 108,144 | 6.43 | 366,660 | 0.19 | 1,802.4 | 70.17 | | 26,321 | 7.17 | 488 | |
| 3 | 0.25 to <0.50 | 298,565 | 292,211 | 10.87 | 590,777 | 0.40 | 3,910.0 | 64.47 | | 72,063 | 12.19 | 1,547 | |
| 4 | 0.50 to <0.75 | 228,871 | 374,682 | 58.89 | 603,553 | 0.51 | 3,294.6 | 74.25 | | 102,180 | 16.92 | 2,303 | |
| 5 | 0.75 to <2.50 | 551,442 | 54,770 | 16.55 | 606,213 | 1.67 | 619.9 | 77.88 | | 265,775 | 43.84 | 7,918 | |
| 6 | 2.50 to <10.00 | 821,050 | 166,051 | 6.79 | 987,102 | 4.73 | 1,616.7 | 75.55 | | 859,180 | 87.04 | 35,215 | |
| 7 | 10.00 to <100.00 | 37,367 | 4,290 | 9.21 | 41,657 | 47.95 | 79.5 | 73.38 | | 73,142 | 175.58 | 14,631 | |
| 8 | 100.00 (Default) | 73,981 | 5,098 | 100.00 | 79,080 | 100.00 | 98.3 | 77.87 | | 75,576 | 95.56 | 61,580 | |
| 9 | Subtotal | 2,330,122 | 1,183,839 | 33.68 | 3,513,962 | 4.61 | 14,856.0 | 72.92 | | 1,482,542 | 42.19 | 123,818 | 84,882 |
| Residential mortgage exposures | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | – | – | – | 71,060 | 0.05 | 7.3 | 41.41 | | 17,387 | 24.46 | 16 | |
| 2 | 0.15 to <0.25 | – | – | – | 2,277 | 0.17 | 0.2 | 66.04 | | 978 | 42.97 | 2 | |
| 3 | 0.25 to <0.50 | 7,539,939 | 11,689 | 100.00 | 7,552,188 | 0.29 | 466.4 | 27.63 | | 1,107,450 | 14.66 | 6,101 | |
| 4 | 0.50 to <0.75 | 984,216 | 1,936 | 100.00 | 986,154 | 0.59 | 55.0 | 29.60 | | 258,483 | 26.21 | 1,751 | |
| 5 | 0.75 to <2.50 | 1,119,018 | 3,259 | 100.00 | 1,052,852 | 1.00 | 80.3 | 35.95 | | 486,398 | 46.19 | 3,971 | |
| 6 | 2.50 to <10.00 | – | – | – | – | – | – | – | | – | – | – | |
| 7 | 10.00 to <100.00 | 36,645 | 1,540 | 100.00 | 33,712 | 23.00 | 2.9 | 30.46 | | 57,032 | 169.17 | 2,344 | |
| 8 | 100.00 (Default) | 105,076 | 196 | 100.00 | 105,272 | 100.00 | 8.2 | 31.49 | | 27,181 | 25.82 | 33,155 | |
| 9 | Subtotal | 9,784,896 | 18,621 | 100.00 | 9,803,518 | 1.54 | 620.6 | 28.88 | | 1,954,913 | 19.94 | 47,342 | 30,172 |
| Other retail exposures | | | | | | | | | | | | | |
| 1 | 0.00 to <0.15 | 20,192 | 2,243 | 99.11 | 22,436 | 0.06 | 2.7 | 59.65 | | 2,375 | 10.58 | 8 | |
| 2 | 0.15 to <0.25 | 101,233 | – | – | 101,233 | 0.17 | 2.5 | 35.58 | | 13,051 | 12.89 | 61 | |
| 3 | 0.25 to <0.50 | 362,682 | 4,246 | 97.80 | 366,928 | 0.37 | 16.7 | 39.28 | | 86,515 | 23.57 | 540 | |
| 4 | 0.50 to <0.75 | 131,719 | 1,640 | 91.57 | 133,359 | 0.61 | 33.5 | 45.74 | | 49,369 | 37.01 | 381 | |
| 5 | 0.75 to <2.50 | 1,168,054 | 506,199 | 95.59 | 1,674,253 | 1.40 | 2,558.6 | 51.50 | | 967,788 | 57.80 | 12,201 | |
| 6 | 2.50 to <10.00 | 48,566 | 149,774 | 100.00 | 198,340 | 3.47 | 156.2 | 48.03 | | 135,079 | 68.10 | 3,254 | |
| 7 | 10.00 to <100.00 | 19,841 | 5,296 | 100.00 | 25,138 | 23.75 | 39.8 | 51.11 | | 28,121 | 111.86 | 3,075 | |
| 8 | 100.00 (Default) | 63,786 | 1,095 | 100.00 | 64,881 | 100.00 | 89.8 | 55.35 | | 96,985 | 149.48 | 35,917 | |
| 9 | Subtotal | 1,916,075 | 670,496 | 0.00 | 2,586,572 | 4.00 | 2,900.1 | 48.75 | | 1,379,285 | 53.32 | 55,441 | 29,897 |
| Total (all portfolios) | | 159,588,755 | 30,390,834 | 58.40 | 177,338,728 | 0.69 | 18,530.4 | 35.43 | – | 35,335,555 | 19.92 | 558,822 | 463,758 |

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, 2019 | | As of September 30, 2018 | |
|--|---|-----------------------------------|-------------------|-----------------------------------|-------------------|
| 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 | — | — | 220 | 220 |
| 2 | Sovereign exposures - AIRB | 404,027 | 404,027 | 331,720 | 331,720 |
| 3 | Bank exposures - FIRB | 6,048 | 6,048 | 3,971 | 3,971 |
| 4 | Bank exposures - AIRB | 1,601,596 | 1,601,596 | 1,138,243 | 1,138,243 |
| 5 | Corporate exposures (excluding SL) - FIRB | 3 | 3 | 1,249,843 | 1,249,843 |
| 6 | Corporate exposures (excluding SL) - AIRB | 20,215,734 | 20,215,407 | 20,192,895 | 20,192,383 |
| 7 | SL - FIRB | 494,113 | 494,113 | 492,979 | 492,979 |
| 8 | SL- AIRB | 2,239,883 | 2,239,883 | 2,405,949 | 2,405,949 |
| 9 | Retail - QRRE | 1,446,453 | 1,446,453 | 1,482,542 | 1,482,542 |
| 10 | Retail - Residential mortgage exposures | 1,735,378 | 1,735,378 | 1,954,913 | 1,954,913 |
| 11 | Retail - Other retail exposures | 1,207,092 | 1,207,092 | 1,379,285 | 1,379,285 |
| 12 | Equity - FIRB | — | — | 180,754 | 180,754 |
| 13 | Equity - AIRB | 4,598,688 | 4,598,688 | 5,198,000 | 5,198,000 |
| 14 | Purchased receivables - FIRB | 3,386 | 3,386 | 102,167 | 102,167 |
| 15 | Purchased receivables - AIRB | 676,317 | 676,317 | 726,847 | 726,847 |
| 16 | Total | 34,628,724 | 34,628,396 | 36,840,335 | 36,839,824 |

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, 2019 | | | | | | | | | |
|---|---------------------------------|--------------------------|--------------------------|------|-----------------------|-------|----|------|-----------------------|-------------------|-----------------|
| 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 | 7,428 | 27,638 | 50% | 35,067 | — | — | — | 35,067 | 17,533 | — |
| | Equal to or more than 2.5 years | 15,894 | 15,501 | 70% | 19,959 | 3,176 | — | — | 23,136 | 16,195 | 92 |
| Good | Less than 2.5 years | 1,725 | — | 70% | 1,725 | — | — | — | 1,725 | 1,207 | 6 |
| | Equal to or more than 2.5 years | 46,333 | — | 90% | 46,333 | — | — | — | 46,333 | 41,700 | 370 |
| Satisfactory | | 3,969 | 964 | 115% | 4,444 | — | — | — | 4,444 | 5,111 | 124 |
| Weak | | 11 | — | 250% | — | 11 | — | — | 11 | 29 | — |
| Default | | 3,242 | — | — | 3,242 | — | — | — | 3,242 | — | 1,621 |
| Total | | 78,604 | 44,105 | — | 110,771 | 3,188 | — | — | 113,960 | 81,777 | 2,216 |
| 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 | 4,465 | 2,241 | 70% | | | | | 5,509 | 3,856 | 22 |
| | Equal to or more than 2.5 years | 3,129 | 2,595 | 95% | | | | | 4,339 | 4,122 | 17 |
| Good | Less than 2.5 years | 24,319 | 41,424 | 95% | | | | | 43,889 | 41,695 | 175 |
| | Equal to or more than 2.5 years | 128,369 | 13,290 | 120% | | | | | 136,765 | 164,118 | 547 |
| Satisfactory | | 127,198 | 20,047 | 140% | | | | | 136,544 | 191,162 | 3,823 |
| Weak | | — | — | 250% | | | | | — | — | — |
| Default | | — | — | — | | | | | — | — | — |
| Total | | 287,481 | 79,599 | — | | | | | 327,049 | 404,955 | 4,585 |
| Equity exposures (market-based approach, etc.) | | | | | | | | | | | |
| Equity exposures subject to market-based approach | | | | | | | | | | | |
| Categories | | On-balance sheet amount | Off-balance sheet amount | RW | | | | | Exposure amount (EAD) | Credit RWA amount | |
| Simple risk weight method –listed shares | | 30,886 | — | 300% | | | | | 30,886 | 92,659 | |
| Simple risk weight method –unlisted shares | | 58,317 | 13,240 | 400% | | | | | 64,489 | 257,959 | |
| Internal models approach | | 223,546 | 24,371 | 174% | | | | | 247,917 | 432,653 | |
| Total | | 312,750 | 37,611 | — | | | | | 343,293 | 783,272 | |
| Equity exposures subject to 100% risk weight | | | | | | | | | | | |
| Equity exposures subject to 100% risk weight pursuant to the provisions of Article 166, Paragraph 1 of the Notification No. 19 issued by the Japan Financial Service Agency in 2006 | | — | — | 100% | | | | | — | — | |

(Millions of yen, except percentages)

| CR10: IRB - SL (slotting criteria approach) and equity exposures (market-based approach, etc.) | | As of September 30, 2018 | | | | | | | | | |
|---|---------------------------------|--------------------------|--------------------------|------|-----------------------|-------|----|--------|-----------------------|-------------------|-----------------|
| 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 | 16,088 | 2,206 | 50% | 9,929 | — | — | 7,213 | 17,142 | 8,571 | — |
| | Equal to or more than 2.5 years | 13,752 | 13,289 | 70% | 13,388 | 3,696 | — | 3,034 | 20,118 | 14,083 | 80 |
| Good | Less than 2.5 years | 15,124 | 29,987 | 70% | 42,519 | — | — | 2,238 | 44,758 | 31,331 | 179 |
| | Equal to or more than 2.5 years | 36,432 | 5,392 | 90% | 37,520 | — | — | 1,489 | 39,009 | 35,108 | 312 |
| Satisfactory | | 41,361 | 2,078 | 115% | 11,629 | — | — | 31,199 | 42,828 | 49,252 | 1,199 |
| Weak | | 37 | — | 250% | — | 37 | — | — | 37 | 94 | 3 |
| Default | | 5,300 | — | — | 3,708 | — | — | 1,592 | 5,300 | — | 2,650 |
| Total | | 128,097 | 52,954 | — | 118,694 | 3,733 | — | 46,767 | 169,196 | 138,440 | 4,424 |
| 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 | 7,028 | 4,800 | 70% | / | | | | 9,323 | 6,526 | 37 |
| | Equal to or more than 2.5 years | 5,417 | 10,735 | 95% | | | | | 10,547 | 10,020 | 42 |
| Good | Less than 2.5 years | 55,572 | 13,141 | 95% | | | | | 61,852 | 58,759 | 247 |
| | Equal to or more than 2.5 years | 64,056 | 23,664 | 120% | | | | | 75,649 | 90,779 | 302 |
| Satisfactory | | 119,118 | 5,105 | 140% | | | | | 121,558 | 170,182 | 3,403 |
| Weak | | 1,818 | 2,191 | 250% | | | | | 3,462 | 8,656 | 277 |
| Default | | — | — | — | | | | | — | — | — |
| Total | | 253,012 | 59,639 | — | | | | | 282,394 | 344,924 | 4,310 |
| Equity exposures (market-based approach, etc.) | | | | | | | | | | | |
| Equity exposures subject to market-based approach | | | | | | | | | | | |
| Categories | | On-balance sheet amount | Off-balance sheet amount | RW | | | | | Exposure amount (EAD) | Credit RWA amount | |
| Simple risk weight method –listed shares | | 36,059 | — | 300% | / | | | | 36,059 | 108,179 | / |
| Simple risk weight method –unlisted shares | | 110,276 | 10,850 | 400% | | | | | 115,461 | 461,846 | |
| Internal models approach | | 213,203 | 20,019 | 193% | | | | | 233,222 | 450,876 | |
| Total | | 359,539 | 30,870 | — | | | | | 384,744 | 1,020,903 | |
| Equity exposures subject to 100% risk weight | | | | | | | | | | | |
| Equity exposures subject to 100% risk weight pursuant to the provisions of Article 166, Paragraph 1 of the Notification No. 19 issued by the Japan Financial Service Agency in 2006 | | — | — | 100% | / | | | | — | — | / |

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

(Millions of yen)

| Calculation method | As of September 30, 2019 |
|---|--------------------------|
| Look-through approach | 1,205,022 |
| Mandate-based approach | — |
| Simple approach (subject to 250% risk weight) | 15,389 |
| Simple approach (subject to 400% risk weight) | 89,621 |
| Fall-back approach | 2,275 |

(Millions of yen)

| Calculation method | As of September 30, 2018 |
|--|--------------------------|
| Exposure under Article 145 of the Notification | 1,198,105 |

■ 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, 2019 | | | | | |
|---------------------------------------|--|-------------------------------|-------------------------------|---------------------------------|-------------------------------|-------------------|-------------|
| Item No. | Asset classes | Exposures pre-CCF and pre-CRM | | Exposures post-CCF and post-CRM | | Credit RWA amount | RWA density |
| | | a On-balance sheet amount | b Off-balance sheet amount | c On-balance sheet amount | d Off-balance sheet amount | | |
| 1 | Cash | 30,593 | — | 30,593 | — | 0 | 0.00% |
| 2 | Government of Japan and Bank of Japan (BOJ) | 2,644,190 | — | 2,644,190 | — | 0 | 0.00% |
| 3 | Foreign central governments and foreign central banks | 1,825,912 | — | 1,825,912 | — | 10,313 | 0.56% |
| 4 | Bank for International Settlements, etc. | 3 | — | 3 | — | 0 | 0.00% |
| 5 | Local governments of Japan | 3 | — | 3 | — | 0 | 0.00% |
| 6 | Foreign non-central government public sector entities (PSEs) | 5,520 | — | 5,520 | — | 1,104 | 20.00% |
| 7 | Multilateral development banks (MDBs) | 1,274 | — | 1,274 | — | 0 | 0.00% |
| 8 | Japan Finance Organization for Municipalities (JFM) | — | — | — | — | — | — |
| 9 | Government- affiliated agencies of Japan | 39,447 | — | 39,447 | — | 3,944 | 10.00% |
| 10 | The three local public corporations | — | — | — | — | — | — |
| 11 | Banks entities and financial instruments business operators engaged in Type I Financial Instruments Business | 959,002 | — | 959,002 | — | 196,864 | 20.52% |
| 12 | Corporates | 650,686 | 231,852 | 650,185 | 100,065 | 761,618 | 101.51% |
| 13 | SMEs and retail | 1,440,098 | 978,345 | 1,440,098 | 731,689 | 1,628,841 | 75.00% |
| 14 | Residential mortgage loans | 126,415 | — | 126,415 | — | 44,245 | 35.00% |
| 15 | Real estate acquisition activities | — | — | — | — | — | — |
| 16 | Past due loans (three months or more), etc. (excluding residential mortgage loans) | 105,892 | 884 | 105,755 | 884 | 144,802 | 135.78% |
| 17 | Past due loans (three months or more) (residential mortgage loans) | 20 | — | 20 | — | 20 | 100.00% |
| 18 | Bills in the course of collection | — | — | — | — | — | — |
| 19 | Guaranteed by credit guarantee associations, etc. | — | — | — | — | — | — |
| 20 | Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC), etc. | — | — | — | — | — | — |
| 21 | Investments, etc. (excluding significant investments) | — | — | — | — | — | — |
| 22 | Total | 7,829,061 | 1,211,082 | 7,828,424 | 832,639 | 2,791,755 | 32.23% |

(Millions of yen)

| CR4: SA – CR exposure and CRM effects | | As of September 30, 2018 | | | | | |
|---------------------------------------|--|--|---|--|---|-------------------|-------------|
| 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 |
| 1 | Cash | 15,842 | — | 15,842 | — | 0 | 0.00% |
| 2 | Government of Japan and Bank of Japan (BOJ) | 2,823,890 | — | 2,823,890 | — | 0 | 0.00% |
| 3 | Foreign central governments and foreign central banks | 1,250,908 | — | 1,250,908 | — | 0 | 0.00% |
| 4 | Bank for International Settlements, etc. | — | — | — | — | — | — |
| 5 | Local governments of Japan | 322 | — | 322 | — | 0 | 0.00% |
| 6 | Foreign non-central government public sector entities (PSEs) | 6,367 | — | 6,367 | — | 1,273 | 20.00% |
| 7 | Multilateral development banks (MDBs) | 5,430 | — | 5,430 | — | 0 | 0.00% |
| 8 | Japan Finance Organization for Municipalities (JFM) | — | — | — | — | — | — |
| 9 | Government- affiliated agencies of Japan | 17,523 | — | 17,523 | — | 1,752 | 10.00% |
| 10 | The three local public corporations | 2 | — | 2 | — | 0 | 20.00% |
| 11 | Banks entities and financial instruments business operators engaged in Type I Financial Instruments Business | 475,047 | 3,200 | 475,047 | 1,600 | 102,202 | 21.44% |
| 12 | Corporates | 3,181,629 | 240,617 | 3,181,828 | 102,382 | 3,300,353 | 100.49% |
| 13 | SMEs and retail | 1,076,287 | 1,005,488 | 1,076,287 | 766,035 | 1,381,741 | 75.00% |
| 14 | Residential mortgage loans | 102,789 | — | 102,789 | — | 35,976 | 35.00% |
| 15 | Real estate acquisition activities | — | — | — | — | — | — |
| 16 | Past due loans (three months or more), etc. (excluding residential mortgage loans) | 96,361 | 873 | 96,361 | 873 | 128,172 | 131.81% |
| 17 | Past due loans (three months or more) (residential mortgage loans) | 59 | — | 59 | — | 59 | 100.00% |
| 18 | Bills in the course of collection | — | — | — | — | — | — |
| 19 | Guaranteed by credit guarantee associations, etc. | — | — | — | — | — | — |
| 20 | Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC), etc. | — | — | — | — | — | — |
| 21 | Investments, etc. (excluding significant investments) | — | — | — | — | — | — |
| 22 | Total | 9,052,463 | 1,250,180 | 9,052,662 | 870,891 | 4,951,532 | 49.89% |

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

(Millions of yen)

| CR5: SA – CR exposures by asset classes and risk weights | | As of September 30, 2019 | | | | | | | | | | |
|--|---|--|--------|---------|---------|--------|-----------|---------|--------|------|-------|-----------|
| Item No. | Risk weight | a | b | c | d | e | f | g | h | i | j | k |
| | | CR exposure amounts (post-CCF and CRM) | | | | | | | | | | |
| Asset classes | | 0% | 10% | 20% | 35% | 50% | 75% | 100% | 150% | 250% | 1250% | Total |
| 1 | Cash | 30,593 | – | – | – | – | – | – | – | – | – | 30,593 |
| 2 | Government of Japan and BOJ | 2,644,190 | – | – | – | – | – | – | – | – | – | 2,644,190 |
| 3 | Foreign central governments and foreign central banks | 1,805,284 | – | – | – | 20,627 | – | – | – | – | – | 1,825,912 |
| 4 | Bank for International Settlements, etc. | 3 | – | – | – | – | – | – | – | – | – | 3 |
| 5 | Local governments of Japan | 3 | – | – | – | – | – | – | – | – | – | 3 |
| 6 | Foreign non-central government PSEs | – | – | 5,520 | – | – | – | – | – | – | – | 5,520 |
| 7 | MDBs | 1,274 | – | – | – | – | – | – | – | – | – | 1,274 |
| 8 | JFM | – | – | – | – | – | – | – | – | – | – | – |
| 9 | Government-affiliated agencies of Japan | – | 39,447 | – | – | – | – | – | – | – | – | 39,447 |
| 10 | The three local public corporations | – | – | – | – | – | – | – | – | – | – | – |
| 11 | Banks and financial instruments business operators engaged in Type I Financial Instruments Business | – | – | 945,568 | – | 11,365 | – | 2,068 | – | – | – | 959,002 |
| 12 | Corporates | 7,944 | – | 6,542 | – | – | – | 735,764 | – | – | – | 750,251 |
| 13 | SMEs and retail | – | – | – | – | – | 2,171,788 | – | – | – | – | 2,171,788 |
| 14 | Residential mortgage loans | – | – | – | 126,415 | – | – | – | – | – | – | 126,415 |
| 15 | Real estate acquisition activities | – | – | – | – | – | – | – | – | – | – | – |
| 16 | Past due loans (three months or more), etc. (excluding residential mortgage loans) | – | – | – | – | 7,074 | – | 16,164 | 83,400 | – | – | 106,639 |
| 17 | Past due loans (three months or more) (residential mortgage loans) | – | – | – | – | – | – | 20 | – | – | – | 20 |
| 18 | Bills in the course of collection | – | – | – | – | – | – | – | – | – | – | – |
| 19 | Guaranteed by credit guarantee associations, etc. | – | – | – | – | – | – | – | – | – | – | – |
| 20 | Guaranteed by REVIC of Japan, etc. | – | – | – | – | – | – | – | – | – | – | – |
| 21 | Investments, etc. (excluding significant investments) | – | – | – | – | – | – | – | – | – | – | – |
| 22 | Total | 4,489,294 | 39,447 | 957,631 | 126,415 | 39,066 | 2,171,788 | 754,018 | 83,400 | – | – | 8,661,063 |

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

(Millions of yen)

| CR5: SA – CR exposures by asset classes and risk weights | | As of September 30, 2018 | | | | | | | | | | | |
|--|---|--------------------------|--|--------|---------|---------|--------|-----------|-----------|--------|------|-------|-----------|
| Item No. | Asset classes | Risk weight | a | b | c | d | e | f | g | h | i | j | k |
| | | | CR exposure amounts (post-CCF and CRM) | | | | | | | | | | |
| | | | 0% | 10% | 20% | 35% | 50% | 75% | 100% | 150% | 250% | 1250% | Total |
| 1 | Cash | | 15,842 | – | – | – | – | – | – | – | – | – | 15,842 |
| 2 | Government of Japan and BOJ | | 2,823,890 | – | – | – | – | – | – | – | – | – | 2,823,890 |
| 3 | Foreign central governments and foreign central banks | | 1,250,908 | – | – | – | – | – | – | – | – | – | 1,250,908 |
| 4 | Bank for International Settlements, etc. | | – | – | – | – | – | – | – | – | – | – | – |
| 5 | Local governments of Japan | | 322 | – | – | – | – | – | – | – | – | – | 322 |
| 6 | Foreign non-central government PSEs | | – | – | 6,367 | – | – | – | – | – | – | – | 6,367 |
| 7 | MDBs | | 5,430 | – | – | – | – | – | – | – | – | – | 5,430 |
| 8 | JFM | | – | – | – | – | – | – | – | – | – | – | – |
| 9 | Government-affiliated agencies of Japan | | – | 17,523 | – | – | – | – | – | – | – | – | 17,523 |
| 10 | The three local public corporations | | – | – | 2 | – | – | – | – | – | – | – | 2 |
| 11 | Banks and financial instruments business operators engaged in Type I Financial Instruments Business | | – | – | 458,342 | – | 15,542 | – | 2,762 | – | – | – | 476,647 |
| 12 | Corporates | | 4,272 | – | 4,765 | – | – | – | 3,275,172 | – | – | – | 3,284,210 |
| 13 | SMEs and retail | | – | – | – | – | – | 1,842,322 | – | – | – | – | 1,842,322 |
| 14 | Residential mortgage loans | | – | – | – | 102,789 | – | – | – | – | – | – | 102,789 |
| 15 | Real estate acquisition activities | | – | – | – | – | – | – | – | – | – | – | – |
| 16 | Past due loans (three months or more), etc. (excluding residential mortgage loans) | | 194 | – | 95 | – | 8,502 | – | 17,524 | 70,918 | – | – | 97,235 |
| 17 | Past due loans (three months or more) (residential mortgage loans) | | – | – | – | – | – | – | 59 | – | – | – | 59 |
| 18 | Bills in the course of collection | | – | – | – | – | – | – | – | – | – | – | – |
| 19 | Guaranteed by credit guarantee associations, etc. | | – | – | – | – | – | – | – | – | – | – | – |
| 20 | Guaranteed by REVIC of Japan, etc. | | – | – | – | – | – | – | – | – | – | – | – |
| 21 | Investments, etc. (excluding significant investments) | | – | – | – | – | – | – | – | – | – | – | – |
| 22 | Total | | 4,100,861 | 17,523 | 469,573 | 102,789 | 24,045 | 1,842,322 | 3,295,518 | 70,918 | – | – | 9,923,553 |

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

■ Credit Risk Mitigation (CRM) Techniques

Credit Risk Mitigation Techniques (CR3)

(Millions of yen)

| CR3: CRM techniques | | As of September 30, 2019 | | | | |
|---------------------|---|--------------------------|-------------------|---------------------------------|---|---|
| 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 | 50,240,575 | 27,668,270 | 12,997,115 | 8,903,084 | — |
| 2 | Securities (of which: Debt securities) | 19,895,464 | 860,977 | 244,549 | 37,893 | — |
| 3 | Other on-balance sheet assets (of which: debt-based assets) | 62,524,515 | 306,367 | 5,601 | 254,500 | — |
| 4 | Total (1+2+3) | 132,660,555 | 28,835,615 | 13,247,267 | 9,195,478 | — |
| 5 | Of which: defaulted | 527,706 | 153,532 | 81,166 | 6,321 | — |

(Millions of yen)

| CR3: CRM techniques | | As of September 30, 2018 | | | | |
|---------------------|---|--------------------------|-------------------|---------------------------------|---|---|
| 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 | 47,838,001 | 27,823,717 | 12,947,791 | 9,287,637 | 5,679 |
| 2 | Securities (of which: Debt securities) | 17,500,348 | 928,183 | 251,709 | 64,493 | 600 |
| 3 | Other on-balance sheet assets (of which: debt-based assets) | 62,271,672 | 267,837 | 4,985 | 239,847 | — |
| 4 | Total (1+2+3) | 127,610,022 | 29,019,737 | 13,204,486 | 9,591,978 | 6,279 |
| 5 | Of which: defaulted | 523,372 | 180,145 | 102,251 | 5,674 | — |

■ 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, 2019 | | | | | |
|--|---------------------------------------|--------------------------|-----------|----------------------|---|--------------|-----------|
| Item No. | | a | b | c | d | e | f |
| | | RC | PFE | Effective EPE (EEPE) | Alpha used for computing regulatory EAD | EAD post-CRM | RWA |
| 1 | SA-CCR | — | — | | 1.4 | — | — |
| | CEM | 1,661,277 | 2,750,980 | | | 4,412,258 | 1,279,508 |
| 2 | Expected exposure method (IMM) | | | — | — | — | — |
| 3 | Simple approach for CRM | | | | | — | — |
| 4 | Comprehensive approach for CRM | | | | | 4,910,865 | 579,638 |
| 5 | Exposure fluctuation estimation model | | | | | — | — |
| 6 | Total | | | | | | 1,859,146 |

(Millions of yen)

| CCR1: Amount of CCR exposure by approach | | As of September 30, 2018 | | | | | |
|--|---------------------------------------|--------------------------|-----------|----------------------|---|--------------|-----------|
| Item No. | | a | b | c | d | e | f |
| | | Replacement cost | PFE | Effective EPE (EEPE) | Alpha used for computing regulatory EAD | EAD post-CRM | RWA |
| 1 | SA-CCR | — | — | | 1.4 | — | — |
| | CEM | 1,386,333 | 2,369,228 | | | 3,755,561 | 1,021,873 |
| 2 | Expected exposure method (IMM) | | | — | — | — | — |
| 3 | Simple approach for CRM | | | | | 5,383,267 | 533,283 |
| 4 | Comprehensive approach for CRM | | | | | 4,118,991 | 172,134 |
| 5 | Exposure fluctuation estimation model | | | | | — | — |
| 6 | Total | | | | | | 1,727,291 |

2. CVA Capital Charge (CCR2)

(Millions of yen)

| CCR2: CVA risk capital charge | | As of September 30, 2019 | | As of September 30, 2018 | |
|-------------------------------|---|--------------------------|--|--------------------------|--|
| Item No. | | a | b | a | b |
| | | EAD post-CRM | RWA (Amount calculated by dividing CVA capital charge by 8%) | EAD post-CRM | RWA (Amount calculated by dividing CVA capital charge by 8%) |
| 1 | Total portfolios subject to the advanced CVA capital charge | — | — | — | — |
| 2 | (i) VaR component (including the 3×multiplier) | | — | | — |
| 3 | (ii) Stressed VaR component (including the 3×multiplier) | | — | | — |
| 4 | Total portfolios subject to the standardised CVA capital charge | 3,915,849 | 2,765,725 | 3,363,393 | 2,172,862 |
| 5 | Total subject to the CVA capital charge | 3,915,849 | 2,765,725 | 3,363,393 | 2,172,862 |

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

(Millions of yen)

| CCR3: CCR exposures by regulatory portfolio and risk weights | | As of September 30, 2019 | | | | | | | | |
|--|---|--------------------------------------|-----|---------|-----|--------|---------|------|--------|-----------|
| Item No. | Regulatory portfolio Risk weight | a | b | c | d | e | f | g | h | i |
| | | Credit equivalent amounts (post-CRM) | | | | | | | | |
| | | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Others | Total |
| 1 | Government of Japan and BOJ | 64,269 | — | — | — | — | — | — | — | 64,269 |
| 2 | Foreign central governments and foreign central banks | — | — | — | — | — | — | 6 | — | 6 |
| 3 | Bank for International Settlements, etc. | — | — | — | — | — | — | — | — | — |
| 4 | Local governments of Japan | 9,785 | — | — | — | — | — | — | — | 9,785 |
| 5 | Foreign non-central government PSEs | — | — | — | — | — | — | — | — | — |
| 6 | MDBs | — | — | — | — | — | — | — | — | — |
| 7 | JFM | — | — | — | — | — | — | — | — | — |
| 8 | Government- affiliated agencies of Japan | — | — | — | — | — | — | — | — | — |
| 9 | The three local public corporations | — | — | — | — | — | — | — | — | — |
| 10 | Banks and financial instruments business operators engaged in Type I Financial Instruments Business | — | — | 713,575 | 889 | — | — | — | — | 714,464 |
| 11 | Corporates | — | — | — | — | — | 479,173 | — | — | 479,173 |
| 12 | SMEs and retail | — | — | — | — | 61,309 | — | — | — | 61,309 |
| 13 | Other than the above | — | — | — | — | — | 29,709 | — | — | 29,709 |
| 14 | Total | 74,055 | — | 713,575 | 889 | 61,309 | 508,882 | 6 | — | 1,358,717 |

(Millions of yen)

| CCR3: CCR exposures by regulatory portfolio and risk weights | | As of September 30, 2018 | | | | | | | | |
|--|---|--------------------------------------|-----|---------|-------|--------|---------|------|--------|-----------|
| Item No. | Regulatory portfolio Risk weight | a | b | c | d | e | f | g | h | i |
| | | Credit equivalent amounts (post-CRM) | | | | | | | | |
| | | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Others | Total |
| 1 | Government of Japan and BOJ | 43,368 | — | — | — | — | — | — | — | 43,368 |
| 2 | Foreign central governments and foreign central banks | — | — | — | — | — | — | 9 | — | 9 |
| 3 | Bank for International Settlements, etc. | — | — | — | — | — | — | — | — | — |
| 4 | Local governments of Japan | 83,958 | — | — | — | — | — | — | — | 83,958 |
| 5 | Foreign non-central government PSEs | — | — | — | — | — | — | — | — | — |
| 6 | MDBs | — | — | — | — | — | — | — | — | — |
| 7 | JFM | — | — | — | — | — | — | — | — | — |
| 8 | Government- affiliated agencies of Japan | — | — | — | — | — | — | — | — | — |
| 9 | The three local public corporations | — | — | — | — | — | — | — | — | — |
| 10 | Banks and financial instruments business operators engaged in Type I Financial Instruments Business | 1,193,602 | — | 485,636 | 1,475 | — | 312 | — | — | 1,681,026 |
| 11 | Corporates | 3,377,962 | — | 10,402 | — | — | 609,935 | — | — | 3,998,300 |
| 12 | SMEs and retail | — | — | — | — | 65,061 | — | — | — | 65,061 |
| 13 | Other than the above | — | — | — | — | — | 13,004 | — | — | 13,004 |
| 14 | Total | 4,698,892 | — | 496,039 | 1,475 | 65,061 | 623,252 | 9 | — | 5,884,730 |

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

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

| CCR4: IRB - CCR exposures by portfolio and PD scale | | As of September 30, 2019 | | | | | | |
|---|------------------|--------------------------|----------------|--------------------|-----------------|------------------|------------|-----------------|
| 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 | 117,127 | 0.00 | 0.4 | 16.64 | 1.8 | 4,149 | 3.54 |
| 2 | 0.15 to <0.25 | 37,406 | 0.17 | 0.0 | 14.21 | 0.0 | 2,528 | 6.76 |
| 3 | 0.25 to <0.50 | 27 | 0.26 | 0.0 | 35.00 | 1.0 | 7 | 28.20 |
| 4 | 0.50 to <0.75 | — | — | — | — | — | — | — |
| 5 | 0.75 to <2.50 | 639 | 1.00 | 0.0 | 33.54 | 3.1 | 468 | 73.24 |
| 6 | 2.50 to <10.00 | 0 | 3.96 | 0.0 | 30.00 | 1.0 | 0 | 80.62 |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| 9 | Subtotal | 155,202 | 0.05 | 0.5 | 16.13 | 1.3 | 7,155 | 4.61 |
| Sovereign exposures (FIRB approach) | | | | | | | | |
| 1 | 0.00 to <0.15 | — | — | — | — | — | — | — |
| 2 | 0.15 to <0.25 | — | — | — | — | — | — | — |
| 3 | 0.25 to <0.50 | — | — | — | — | — | — | — |
| 4 | 0.50 to <0.75 | — | — | — | — | — | — | — |
| 5 | 0.75 to <2.50 | — | — | — | — | — | — | — |
| 6 | 2.50 to <10.00 | — | — | — | — | — | — | — |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| 9 | Subtotal | — | — | — | — | — | — | — |
| Bank exposures (AIRB approach) | | | | | | | | |
| 1 | 0.00 to <0.15 | 4,289,602 | 0.03 | 15.0 | 17.45 | 1.1 | 287,495 | 6.70 |
| 2 | 0.15 to <0.25 | 1,168,561 | 0.17 | 5.5 | 16.05 | 0.8 | 188,937 | 16.16 |
| 3 | 0.25 to <0.50 | 53 | 0.27 | 0.0 | 33.66 | 1.2 | 16 | 31.60 |
| 4 | 0.50 to <0.75 | 27 | 0.52 | 0.0 | 35.00 | 1.0 | 15 | 54.14 |
| 5 | 0.75 to <2.50 | 89,504 | 0.86 | 0.1 | 3.94 | 0.0 | 6,419 | 7.17 |
| 6 | 2.50 to <10.00 | 147,013 | 3.95 | 0.0 | 0.25 | 0.0 | 1,227 | 0.83 |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| 9 | Subtotal | 5,694,762 | 0.17 | 20.7 | 16.51 | 1.0 | 484,112 | 8.50 |
| Bank exposures (FIRB approach) | | | | | | | | |
| 1 | 0.00 to <0.15 | — | — | — | — | — | — | — |
| 2 | 0.15 to <0.25 | — | — | — | — | — | — | — |
| 3 | 0.25 to <0.50 | — | — | — | — | — | — | — |
| 4 | 0.50 to <0.75 | — | — | — | — | — | — | — |
| 5 | 0.75 to <2.50 | — | — | — | — | — | — | — |
| 6 | 2.50 to <10.00 | — | — | — | — | — | — | — |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| 9 | Subtotal | — | — | — | — | — | — | — |

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

| CCR4: IRB - CCR exposures by portfolio and PD scale | | As of September 30, 2019 | | | | | | |
|---|------------------|--------------------------|----------------|--------------------|-----------------|------------------|------------|-----------------|
| 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 (%) |
| Corporate exposures (AIRB approach) | | | | | | | | |
| 1 | 0.00 to <0.15 | 809,692 | 0.05 | 44.8 | 32.71 | 2.8 | 142,962 | 17.65 |
| 2 | 0.15 to <0.25 | 478,415 | 0.17 | 24.7 | 31.08 | 3.2 | 168,793 | 35.28 |
| 3 | 0.25 to <0.50 | 82,250 | 0.26 | 7.4 | 33.89 | 2.5 | 35,605 | 43.28 |
| 4 | 0.50 to <0.75 | 24,729 | 0.51 | 4.2 | 35.78 | 2.7 | 15,012 | 60.70 |
| 5 | 0.75 to <2.50 | 53,404 | 1.41 | 4.5 | 33.62 | 3.0 | 46,238 | 86.58 |
| 6 | 2.50 to <10.00 | 3,494 | 7.29 | 0.5 | 31.74 | 1.8 | 4,048 | 115.86 |
| 7 | 10.00 to <100.00 | 464 | 20.00 | 0.1 | 35.00 | 2.1 | 818 | 176.13 |
| 8 | 100.00 (Default) | 1,392 | 100.00 | 0.0 | 35.97 | 3.5 | 641 | 46.08 |
| 9 | Subtotal | 1,453,843 | 0.28 | 86.5 | 32.33 | 2.9 | 414,120 | 28.48 |
| Corporate exposures (FIRB approach) | | | | | | | | |
| 1 | 0.00 to <0.15 | — | — | — | — | — | — | — |
| 2 | 0.15 to <0.25 | — | — | — | — | — | — | — |
| 3 | 0.25 to <0.50 | — | — | — | — | — | — | — |
| 4 | 0.50 to <0.75 | — | — | — | — | — | — | — |
| 5 | 0.75 to <2.50 | — | — | — | — | — | — | — |
| 6 | 2.50 to <10.00 | — | — | — | — | — | — | — |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| 9 | Subtotal | — | — | — | — | — | — | — |
| Mid-sized corporations and SMEs exposures (AIRB approach) | | | | | | | | |
| 1 | 0.00 to <0.15 | 8,260 | 0.08 | 3.6 | 33.52 | 2.7 | 1,680 | 20.34 |
| 2 | 0.15 to <0.25 | 11,687 | 0.17 | 6.4 | 35.00 | 3.3 | 3,822 | 32.70 |
| 3 | 0.25 to <0.50 | 7,556 | 0.26 | 2.9 | 33.56 | 3.5 | 2,938 | 38.88 |
| 4 | 0.50 to <0.75 | 6,270 | 0.51 | 2.6 | 34.05 | 3.4 | 3,532 | 56.33 |
| 5 | 0.75 to <2.50 | 12,262 | 1.30 | 5.8 | 34.85 | 3.7 | 9,078 | 74.03 |
| 6 | 2.50 to <10.00 | 486 | 9.88 | 0.1 | 35.00 | 2.6 | 583 | 119.97 |
| 7 | 10.00 to <100.00 | 76 | 27.27 | 0.0 | 35.00 | 4.2 | 144 | 187.28 |
| 8 | 100.00 (Default) | 392 | 100.00 | 0.1 | 46.46 | 4.5 | 53 | 13.75 |
| 9 | Subtotal | 46,993 | 1.49 | 21.7 | 34.44 | 3.3 | 21,833 | 46.46 |
| Mid-sized corporations and SMEs exposures (FIRB approach) | | | | | | | | |
| 1 | 0.00 to <0.15 | — | — | — | — | — | — | — |
| 2 | 0.15 to <0.25 | — | — | — | — | — | — | — |
| 3 | 0.25 to <0.50 | — | — | — | — | — | — | — |
| 4 | 0.50 to <0.75 | — | — | — | — | — | — | — |
| 5 | 0.75 to <2.50 | — | — | — | — | — | — | — |
| 6 | 2.50 to <10.00 | — | — | — | — | — | — | — |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| 9 | Subtotal | — | — | — | — | — | — | — |

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

| CCR4: IRB - CCR exposures by portfolio and PD scale | | As of September 30, 2019 | | | | | | |
|---|------------------|--------------------------|----------------|--------------------------|-----------------|------------------|------------|-----------------|
| | | 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 | 112,206 | 0.05 | 0.2 | 18.02 | 4.8 | 17,244 | 15.36 |
| 2 | 0.15 to <0.25 | 285,459 | 0.17 | 0.4 | 22.90 | 4.8 | 91,143 | 31.92 |
| 3 | 0.25 to <0.50 | 79,785 | 0.26 | 0.4 | 19.17 | 4.8 | 25,656 | 32.15 |
| 4 | 0.50 to <0.75 | 42,208 | 0.51 | 0.3 | 20.53 | 4.7 | 18,658 | 44.20 |
| 5 | 0.75 to <2.50 | 84,501 | 1.33 | 0.1 | 28.12 | 4.8 | 68,000 | 80.47 |
| 6 | 2.50 to <10.00 | 5,389 | 3.96 | 0.0 | 38.87 | 4.8 | 7,847 | 145.60 |
| 7 | 10.00 to <100.00 | 2,015 | 13.44 | 0.0 | 39.35 | 4.9 | 4,257 | 211.20 |
| 8 | 100.00 (Default) | 2,035 | 100.00 | 0.0 | 73.22 | 4.6 | 1,081 | 53.13 |
| 9 | Subtotal | 613,604 | 0.75 | 1.7 | 22.44 | 4.8 | 233,890 | 38.11 |
| 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) | | 7,964,406 | 0.24 | 131.3 | 19.95 | 1.7 | 1,161,112 | 14.57 |

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

| CCR4: IRB - CCR exposures by portfolio and PD scale | | As of September 30, 2018 | | | | | | |
|---|------------------|--------------------------|----------------|--------------------|-----------------|------------------|------------|-----------------|
| 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 | 129,120 | 0.00 | 0.6 | 15.22 | 1.5 | 2,283 | 1.76 |
| 2 | 0.15 to <0.25 | 41,755 | 0.16 | 0.0 | 16.48 | 0.1 | 3,439 | 8.23 |
| 3 | 0.25 to <0.50 | 2 | 0.27 | 0.0 | 35.00 | 1.0 | 0 | 28.29 |
| 4 | 0.50 to <0.75 | 4 | 0.53 | 0.0 | 35.00 | 1.0 | 1 | 41.86 |
| 5 | 0.75 to <2.50 | 293 | 0.87 | 0.0 | 35.00 | 3.8 | 240 | 81.87 |
| 6 | 2.50 to <10.00 | 992 | 2.56 | 0.0 | 2.09 | 3.4 | 75 | 7.61 |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| 9 | Subtotal | 172,168 | 0.06 | 0.7 | 15.48 | 1.2 | 6,041 | 3.50 |
| 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 | 3,944,759 | 0.03 | 15.9 | 16.71 | 0.9 | 221,287 | 5.60 |
| 2 | 0.15 to <0.25 | 926,984 | 0.16 | 4.8 | 14.80 | 0.8 | 132,471 | 14.29 |
| 3 | 0.25 to <0.50 | 401 | 0.28 | 0.0 | 32.78 | 2.0 | 157 | 39.21 |
| 4 | 0.50 to <0.75 | — | — | 0.0 | — | — | — | — |
| 5 | 0.75 to <2.50 | 60,801 | 0.85 | 0.0 | 3.82 | 0.0 | 3,715 | 6.11 |
| 6 | 2.50 to <10.00 | 97,584 | 3.94 | 0.1 | 1.35 | 0.0 | 4,168 | 4.27 |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| 9 | Subtotal | 5,030,531 | 0.14 | 21.0 | 15.90 | 0.8 | 361,801 | 7.19 |
| Bank exposures (FIRB approach) | | | | | | | | |
| 1 | 0.00 to <0.15 | — | — | — | — | — | — | — |
| 2 | 0.15 to <0.25 | — | — | — | — | — | — | — |
| 3 | 0.25 to <0.50 | — | — | — | — | — | — | — |
| 4 | 0.50 to <0.75 | — | — | — | — | — | — | — |
| 5 | 0.75 to <2.50 | — | — | — | — | — | — | — |
| 6 | 2.50 to <10.00 | — | — | — | — | — | — | — |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| 9 | Subtotal | — | — | — | — | — | — | — |

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

| CCR4: IRB - CCR exposures by portfolio and PD scale | | As of September 30, 2018 | | | | | | |
|---|------------------|--------------------------|----------------|--------------------|-----------------|------------------|------------|-----------------|
| | | a | b | c | d | e | f | g |
| Item No. | PD scale | EAD post-CRM | Average PD (%) | Number of obligors | Average LGD (%) | Average maturity | Credit RWA | RWA density (%) |
| Corporate exposures (AIRB approach) | | | | | | | | |
| 1 | 0.00 to <0.15 | 1,182,150 | 0.05 | 45.9 | 38.92 | 2.0 | 182,143 | 15.40 |
| 2 | 0.15 to <0.25 | 377,223 | 0.16 | 22.3 | 31.84 | 3.6 | 139,388 | 36.95 |
| 3 | 0.25 to <0.50 | 112,222 | 0.28 | 8.1 | 31.89 | 2.7 | 46,943 | 41.83 |
| 4 | 0.50 to <0.75 | 11,055 | 0.53 | 3.4 | 33.86 | 2.6 | 6,223 | 56.29 |
| 5 | 0.75 to <2.50 | 33,837 | 1.53 | 4.1 | 31.18 | 3.1 | 27,065 | 79.98 |
| 6 | 2.50 to <10.00 | 28,559 | 2.78 | 0.9 | 29.01 | 2.3 | 27,580 | 96.57 |
| 7 | 10.00 to <100.00 | 5,172 | 11.71 | 1.4 | 33.02 | 1.7 | 7,238 | 139.95 |
| 8 | 100.00 (Default) | 376 | 100.00 | 0.0 | 47.50 | 2.5 | 58 | 15.59 |
| 9 | Subtotal | 1,750,596 | 0.22 | 86.3 | 36.58 | 2.4 | 436,641 | 24.94 |
| Corporate exposures (FIRB approach) | | | | | | | | |
| 1 | 0.00 to <0.15 | — | — | — | — | — | — | — |
| 2 | 0.15 to <0.25 | — | — | — | — | — | — | — |
| 3 | 0.25 to <0.50 | — | — | — | — | — | — | — |
| 4 | 0.50 to <0.75 | — | — | — | — | — | — | — |
| 5 | 0.75 to <2.50 | — | — | — | — | — | — | — |
| 6 | 2.50 to <10.00 | 1,642 | 2.56 | 0.0 | 45.00 | 2.9 | 2,607 | 158.70 |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| 9 | Subtotal | 1,642 | 2.56 | 0.0 | 45.00 | 2.9 | 2,607 | 158.70 |
| Mid-sized corporations and SMEs exposures (AIRB approach) | | | | | | | | |
| 1 | 0.00 to <0.15 | 8,040 | 0.08 | 3.0 | 35.00 | 2.7 | 1,649 | 20.50 |
| 2 | 0.15 to <0.25 | 12,604 | 0.17 | 4.6 | 34.00 | 2.9 | 3,838 | 30.44 |
| 3 | 0.25 to <0.50 | 7,759 | 0.27 | 3.0 | 34.31 | 3.1 | 3,009 | 38.78 |
| 4 | 0.50 to <0.75 | 7,124 | 0.53 | 2.5 | 34.38 | 3.2 | 3,836 | 53.85 |
| 5 | 0.75 to <2.50 | 7,656 | 1.32 | 4.6 | 34.89 | 3.3 | 5,601 | 73.15 |
| 6 | 2.50 to <10.00 | 2,064 | 2.56 | 0.4 | 35.00 | 4.1 | 1,897 | 91.92 |
| 7 | 10.00 to <100.00 | 297 | 15.69 | 0.2 | 35.00 | 3.0 | 431 | 144.83 |
| 8 | 100.00 (Default) | 379 | 100.00 | 0.0 | 52.34 | 4.2 | 47 | 12.50 |
| 9 | Subtotal | 45,927 | 1.45 | 18.6 | 34.64 | 3.1 | 20,311 | 44.22 |
| Mid-sized corporations and SMEs exposures (FIRB approach) | | | | | | | | |
| 1 | 0.00 to <0.15 | — | — | — | — | — | — | — |
| 2 | 0.15 to <0.25 | — | — | — | — | — | — | — |
| 3 | 0.25 to <0.50 | — | — | — | — | — | — | — |
| 4 | 0.50 to <0.75 | — | — | — | — | — | — | — |
| 5 | 0.75 to <2.50 | — | — | — | — | — | — | — |
| 6 | 2.50 to <10.00 | — | — | — | — | — | — | — |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| 9 | Subtotal | — | — | — | — | — | — | — |

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

| CCR4: IRB - CCR exposures by portfolio and PD scale | | As of September 30, 2018 | | | | | | |
|---|------------------|--------------------------|----------------|--------------------------|-----------------|------------------|------------|-----------------|
| | | 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 | 92,856 | 0.04 | 0.2 | 19.75 | 4.8 | 13,397 | 14.42 |
| 2 | 0.15 to <0.25 | 177,963 | 0.16 | 0.4 | 22.67 | 4.8 | 54,057 | 30.37 |
| 3 | 0.25 to <0.50 | 63,190 | 0.38 | 0.5 | 23.64 | 4.7 | 28,354 | 44.87 |
| 4 | 0.50 to <0.75 | 201 | 0.53 | 0.0 | 35.00 | 4.4 | 147 | 73.13 |
| 5 | 0.75 to <2.50 | 30,944 | 1.30 | 0.1 | 26.91 | 4.8 | 23,249 | 75.13 |
| 6 | 2.50 to <10.00 | 3,782 | 3.98 | 0.0 | 45.65 | 4.9 | 6,486 | 171.46 |
| 7 | 10.00 to <100.00 | 1,853 | 19.57 | 0.0 | 13.85 | 4.9 | 1,440 | 77.72 |
| 8 | 100.00 (Default) | 1,430 | 100.00 | 0.0 | 72.70 | 4.7 | 747 | 52.25 |
| 9 | Subtotal | 372,222 | 0.78 | 1.3 | 22.85 | 4.8 | 127,880 | 34.35 |
| 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) | | 7,373,089 | 0.20 | 128.2 | 21.28 | 1.4 | 955,283 | 12.95 |

5. Composition of Collateral for CCR Exposure (CCR5)

(Millions of yen)

| CCR5: Composition of collateral for CCR exposure | | As of September 30, 2019 | | | | | |
|--|--------------------------|--|--------------|---------------------------------|--------------|---|---------------------------------|
| 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) | 16,124 | 89,784 | — | 214,827 | 8,991,333 | 9,103,246 |
| 2 | Cash (other currencies) | 138 | 197,036 | — | 351,884 | 3,157,995 | 2,144,188 |
| 3 | Domestic sovereign debt | 402 | 239 | — | 36,467 | 6,753,890 | 9,670,701 |
| 4 | Other sovereign debt | 3,285 | — | — | — | 2,101,038 | 3,006,114 |
| 5 | Government agency debt | 4 | — | — | — | 1,186,711 | — |
| 6 | Corporate bonds | 2,533 | — | — | — | 30,900 | 62,780 |
| 7 | Equity securities | 3,422 | — | — | — | 1,632,615 | 615,085 |
| 8 | Other collateral | 5,558 | — | — | — | 20,092 | — |
| 9 | Total | 31,468 | 287,060 | — | 603,179 | 23,874,578 | 24,602,116 |

(Millions of yen)

| CCR5: Composition of collateral for CCR exposure | | As of September 30, 2018 | | | | | |
|--|--------------------------|--|--------------|---------------------------------|--------------|---|---------------------------------|
| 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) | 17,609 | 55,217 | — | 311,036 | 7,065,736 | 8,683,232 |
| 2 | Cash (other currencies) | 46 | 171,075 | — | 262,217 | 3,434,831 | 1,620,746 |
| 3 | Domestic sovereign debt | 188 | 1,405 | — | 29,393 | 6,545,732 | 8,142,238 |
| 4 | Other sovereign debt | 3,331 | 6,972 | — | — | 1,341,783 | 3,383,172 |
| 5 | Government agency debt | 48 | — | — | — | 1,273,105 | — |
| 6 | Corporate bonds | 1,950 | — | — | — | 62,100 | 65,928 |
| 7 | Equity securities | 3,916 | — | — | — | 1,046,011 | 74,591 |
| 8 | Other collateral | 5,884 | — | — | — | 19,353 | — |
| 9 | Total | 32,975 | 234,671 | — | 602,647 | 20,788,654 | 21,969,909 |

6. Credit Derivative Transaction Exposures (CCR6)

(Millions of yen)

| CCR6: Credit derivative transaction exposures | | As of September 30, 2019 | | As of September 30, 2018 | |
|---|----------------------------------|--------------------------|-----------------|--------------------------|-----------------|
| Item No. | | a | b | a | b |
| | | Protection bought | Protection sold | Protection bought | Protection sold |
| Notionals | | | | | |
| 1 | Single-name credit default swaps | 431,348 | 517,460 | 329,694 | 438,717 |
| 2 | Index credit default swaps | 221,041 | 202,679 | 79,000 | 79,000 |
| 3 | Total return swaps | — | — | — | — |
| 4 | Credit options | — | — | — | — |
| 5 | Other credit derivatives | — | — | 7,753 | 23,371 |
| 6 | Total notionals | 652,390 | 720,139 | 416,447 | 541,089 |
| Fair values | | | | | |
| 7 | Positive fair value (asset) | 1,194 | 15,172 | 543 | 8,309 |
| 8 | Negative fair value (liability) | 31,502 | 7,894 | 6,907 | 2,703 |

7. Exposures to Central Counterparties (CCR8)

(Millions of yen)

| CCR8: Exposures to central counterparties (CCP) | | As of September 30, 2019 | | As of September 30, 2018 | |
|---|---|--------------------------|---------|--------------------------|---------|
| | | 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) | | 169,808 | | 130,858 |
| 2 | Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which | 4,532,171 | 90,645 | 3,030,554 | 60,615 |
| 3 | (i) OTC derivatives | 4,033,748 | 80,676 | 1,486,243 | 29,728 |
| 4 | (ii) Exchange-traded derivatives | 469,528 | 9,391 | 1,524,825 | 30,496 |
| 5 | (iii) SFTs | 28,893 | 577 | 19,485 | 389 |
| 6 | (iv) Netting sets where cross-product netting has been approved | — | — | — | — |
| 7 | Segregated initial margin | — | — | — | — |
| 8 | Non-segregated initial margin | 271,743 | 5,436 | 166,660 | 3,335 |
| 9 | Pre-funded default fund contributions | 144,354 | 73,726 | 154,424 | 66,907 |
| 10 | Unfunded default fund contributions | — | — | — | — |
| 11 | Exposures to non-QCCPs (total) | | 11,237 | | 9,375 |
| 12 | Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which | 15,936 | 10,699 | 8,599 | 8,201 |
| 13 | (i) OTC derivatives | 4,494 | 4,494 | 2,879 | 2,879 |
| 14 | (ii) Exchange-traded derivatives | 11,442 | 6,204 | 5,719 | 5,322 |
| 15 | (iii) SFTs | — | — | — | — |
| 16 | (iv) Netting sets where cross-product netting has been approved | — | — | — | — |
| 17 | Segregated initial margin | — | — | — | — |
| 18 | Non-segregated initial margin | 2,690 | 538 | 5,589 | 1,173 |
| 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, 2019 | | | | | | | | |
|--|---------------------------------|--------------------------|-----------|----------|----------------------|-----------|----------|-----------------------|-----------|-----------|
| 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 | 440,087 | — | 440,087 | 546,212 | — | 546,212 | 698,676 | — | 698,676 |
| 2 | Residential mortgage | 440,087 | — | 440,087 | — | — | — | 109,689 | — | 109,689 |
| 3 | Credit card | — | — | — | 13,452 | — | 13,452 | 270,817 | — | 270,817 |
| 4 | Other retail exposures | — | — | — | 532,759 | — | 532,759 | 318,170 | — | 318,170 |
| 5 | Re-securitisation | — | — | — | — | — | — | — | — | — |
| 6 | Wholesale (total) - of which | 61,179 | 93,662 | 154,842 | 761,889 | — | 761,889 | 1,078,421 | 200,216 | 1,278,637 |
| 7 | Loans to corporates | 61,179 | 93,662 | 154,842 | 15,623 | — | 15,623 | 888,806 | — | 888,806 |
| 8 | Commercial mortgage | — | — | — | — | — | — | 934 | — | 934 |
| 9 | Lease and receivables | — | — | — | 739,765 | — | 739,765 | 79,764 | 16,222 | 95,987 |
| 10 | Other wholesale | — | — | — | 6,500 | — | 6,500 | 108,915 | 183,993 | 292,909 |
| 11 | Re-securitisation | — | — | — | — | — | — | — | — | — |

(Millions of yen)

| SEC1: Securitisation exposures in the banking book | | As of September 30, 2018 | | | | | | | | |
|--|---------------------------------|--------------------------|-----------|----------|----------------------|-----------|----------|-----------------------|-----------|-----------|
| 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 | 424,251 | 403 | 424,655 | 518,348 | — | 518,348 | 697,215 | — | 697,215 |
| 2 | Residential mortgage | 424,251 | — | 424,251 | — | — | — | 46,879 | — | 46,879 |
| 3 | Credit card | — | — | — | 17,969 | — | 17,969 | 299,301 | — | 299,301 |
| 4 | Other retail exposures | — | 403 | 403 | 500,379 | — | 500,379 | 351,034 | — | 351,034 |
| 5 | Re-securitisation | — | — | — | — | — | — | — | — | — |
| 6 | Wholesale (total) - of which | 32,809 | 97,293 | 130,103 | 696,287 | — | 696,287 | 944,821 | 246,628 | 1,191,450 |
| 7 | Loans to corporates | 32,809 | 97,293 | 130,103 | 16,519 | — | 16,519 | 758,548 | 236,218 | 994,766 |
| 8 | Commercial mortgage | — | — | — | — | — | — | 801 | — | 801 |
| 9 | Lease and receivables | — | — | — | 673,267 | — | 673,267 | 108,852 | 10,410 | 119,262 |
| 10 | Other wholesale | — | — | — | 6,500 | — | 6,500 | 76,619 | — | 76,619 |
| 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, 2019 | | | | | | | | |
|--|---------------------------------|--------------------------|-----------|----------|----------------------|-----------|----------|-----------------------|-----------|----------|
| 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 | — | — | — | — | — | — | 16,852 | — | 16,852 |
| 2 | Residential mortgage | — | — | — | — | — | — | — | — | — |
| 3 | Credit card | — | — | — | — | — | — | 527 | — | 527 |
| 4 | Other retail exposures | — | — | — | — | — | — | 16,325 | — | 16,325 |
| 5 | Re-securitisation | — | — | — | — | — | — | — | — | — |
| 6 | Wholesale (total) - of which | — | — | — | — | — | — | 989 | — | 989 |
| 7 | Loans to corporates | — | — | — | — | — | — | — | — | — |
| 8 | Commercial mortgage | — | — | — | — | — | — | — | — | — |
| 9 | Lease and receivables | — | — | — | — | — | — | 989 | — | 989 |
| 10 | Other wholesale | — | — | — | — | — | — | — | — | — |
| 11 | Re-securitisation | — | — | — | — | — | — | — | — | — |

(Millions of yen)

| SEC2: Securitisation exposures in the trading book | | As of September 30, 2018 | | | | | | | | |
|--|---------------------------------|--------------------------|-----------|----------|----------------------|-----------|----------|-----------------------|-----------|----------|
| 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 | — | — | — | — | — | — | 8,142 | — | 8,142 |
| 2 | Residential mortgage | — | — | — | — | — | — | — | — | — |
| 3 | Credit card | — | — | — | — | — | — | 4,434 | — | 4,434 |
| 4 | Other retail exposures | — | — | — | — | — | — | 3,707 | — | 3,707 |
| 5 | Re-securitisation | — | — | — | — | — | — | — | — | — |
| 6 | Wholesale (total) - of which | — | — | — | — | — | — | 1,983 | — | 1,983 |
| 7 | Loans to corporates | — | — | — | — | — | — | — | — | — |
| 8 | Commercial mortgage | — | — | — | — | — | — | — | — | — |
| 9 | Lease and receivables | — | — | — | — | — | — | 1,983 | — | 1,983 |
| 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, 2019 | | | | | | | |
|--|--------------------|--------------------------|---------------------------------------|----------------|-------------------|---------|-------------------|--------|------------|
| | | 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 | 1,081,628 | 1,059,899 | 1,059,899 | 450,405 | 609,493 | — | — | — |
| 2 | >20% to 50% RW | 463,179 | 391,254 | 391,254 | 297,368 | 93,886 | — | — | — |
| 3 | >50% to 100% RW | 204,069 | 204,069 | 204,069 | 132,124 | 71,944 | — | — | — |
| 4 | >100% to <1250% RW | 153,783 | 153,783 | 153,783 | 106,401 | 47,382 | — | — | — |
| 5 | 1250% RW | 370 | 362 | 362 | — | 362 | — | — | — |
| Exposure values (by regulatory approach) | | | | | | | | | |
| 6 | SEC-IRBA or IAA | 1,751,103 | 1,657,440 | 1,657,440 | 866,750 | 790,689 | — | — | — |
| 7 | SEC-ERBA | 151,928 | 151,928 | 151,928 | 119,549 | 32,379 | — | — | — |
| 8 | SEC-SA | — | — | — | — | — | — | — | — |
| 9 | 1250% RW | — | — | — | — | — | — | — | — |
| Credit RWA amounts (by regulatory approach) | | | | | | | | | |
| 10 | SEC-IRBA or IAA | 631,988 | 613,178 | 613,178 | 366,834 | 246,343 | — | — | — |
| 11 | SEC-ERBA | 33,413 | 33,413 | 33,413 | 23,909 | 9,503 | — | — | — |
| 12 | SEC-SA | — | — | — | — | — | — | — | — |
| 13 | 1250% RW | — | — | — | — | — | — | — | — |
| Capital charge after cap (by regulatory approach) | | | | | | | | | |
| 14 | SEC-IRBA or IAA | 50,559 | 49,054 | 49,054 | 29,346 | 19,707 | — | — | — |
| 15 | SEC-ERBA | 2,673 | 2,673 | 2,673 | 1,912 | 760 | — | — | — |
| 16 | SEC-SA | — | — | — | — | — | — | — | — |
| 17 | 1250% RW | — | — | — | — | — | — | — | — |

(Millions of yen)

| SEC3: Securitisation exposures in the banking book and associated regulatory capital requirements (bank acting as originator or sponsor) (2/2) | | As of September 30, 2019 | | | | | | |
|--|--------------------|-------------------------------------|----------------|-------------------|-----------|-------------------|--------|------------|
| | | 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 | 21,729 | 21,729 | — | 21,729 | — | — | — |
| 2 | >20% to 50% RW | 71,924 | 71,924 | — | 71,924 | — | — | — |
| 3 | >50% to 100% RW | — | — | — | — | — | — | — |
| 4 | >100% to <1250% RW | — | — | — | — | — | — | — |
| 5 | 1250% RW | 8 | 8 | — | 8 | — | — | — |
| Exposure values (by regulatory approach) | | | | | | | | |
| 6 | SEC-IRBA or IAA | 93,662 | 93,662 | — | 93,662 | — | — | — |
| 7 | SEC-ERBA | — | — | — | — | — | — | — |
| 8 | SEC-SA | — | — | — | — | — | — | — |
| 9 | 1250% RW | — | — | — | — | — | — | — |
| Credit RWA amounts (by regulatory approach) | | | | | | | | |
| 10 | SEC-IRBA or IAA | 18,810 | 18,810 | — | 18,810 | — | — | — |
| 11 | SEC-ERBA | — | — | — | — | — | — | — |
| 12 | SEC-SA | — | — | — | — | — | — | — |
| 13 | 1250% RW | — | — | — | — | — | — | — |
| Capital requirement values (by regulatory approach) | | | | | | | | |
| 14 | SEC-IRBA or IAA | 1,504 | 1,504 | — | 1,504 | — | — | — |
| 15 | SEC-ERBA | — | — | — | — | — | — | — |
| 16 | SEC-SA | — | — | — | — | — | — | — |
| 17 | 1250% RW | — | — | — | — | — | — | — |

(Millions of yen)

| SEC3: Securitisation exposures in the banking book and associated capital regulatory requirements (bank acting as originator or sponsor) (1/2) | | As of September 30, 2018 | | | | | | | |
|--|--|--------------------------|---------------------------------------|-------------------|---------|-----------|-------------------|--------|------------|
| | | 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 | 1,735,709 | 1,641,101 | 1,641,101 | 919,369 | 721,731 | — | — | — |
| 2 | >20% to 50% RW | 2,054 | 1,186 | 1,186 | — | 1,186 | — | — | — |
| 3 | >50% to 100% RW | 6,310 | 6,091 | 6,091 | — | 6,091 | — | — | — |
| 4 | >100% to <1250% RW | 248 | — | — | — | — | — | — | — |
| 5 | 1250% RW | 25,070 | 23,316 | 23,316 | 23,229 | 86 | — | — | — |
| Exposure values (by regulatory approach) | | | | | | | | | |
| 6 | IRB RBA (including IAA) | 115,117 | 115,117 | 115,117 | 62,113 | 53,004 | — | — | — |
| 7 | IRB SFA | 1,629,206 | 1,533,262 | 1,533,262 | 857,256 | 676,005 | — | — | — |
| 8 | Securitisation exposures subject to SA | — | — | — | — | — | — | — | — |
| 9 | 1250% RW pursuant to Article 247, Paragraph 1 of the Notification or Article 225, Paragraph 1 of the Bank Holding Company Equity Capital Adequacy Notification | 25,070 | 23,316 | 23,316 | 23,229 | 86 | — | — | — |
| Credit RWA amounts (by regulatory approach) | | | | | | | | | |
| 10 | IRB RBA (including IAA) | 10,581 | 10,581 | 10,581 | 4,347 | 6,233 | — | — | — |
| 11 | IRB SFA | 92,287 | 83,902 | 83,902 | 31,936 | 51,966 | — | — | — |
| 12 | SA | — | — | — | — | — | — | — | — |
| 13 | 1250% RW pursuant to Article 247, Paragraph 1 of the Notification or Article 225, Paragraph 1 of the Bank Holding Company Equity Capital Adequacy Notification | 313,383 | 291,452 | 291,452 | 290,372 | 1,080 | — | — | — |
| Capital charge after cap (by regulatory approach) | | | | | | | | | |
| 14 | IRB RBA (including IAA) | 897 | 897 | 897 | 368 | 528 | — | — | — |
| 15 | IRB SFA | 7,826 | 7,114 | 7,114 | 2,708 | 4,406 | — | — | — |
| 16 | SA | — | — | — | — | — | — | — | — |
| 17 | 1250% RW pursuant to Article 247, Paragraph 1 of the Notification or Article 225, Paragraph 1 of the Bank Holding Company Equity Capital Adequacy Notification | 26,574 | 24,715 | 24,715 | 24,623 | 91 | — | — | — |

(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, 2018 | | | | | | |
|--|--|-------------------------------------|----------------|-------------------|-----------|-------------------|--------|------------|
| | | 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 | 94,608 | 94,608 | 403 | 94,204 | — | — | — |
| 2 | >20% to 50% RW | 867 | 867 | — | 867 | — | — | — |
| 3 | >50% to 100% RW | 219 | 219 | — | 219 | — | — | — |
| 4 | >100% to <1250% RW | 248 | 248 | — | 248 | — | — | — |
| 5 | 1250% RW | 1,754 | 1,754 | — | 1,754 | — | — | — |
| Exposure values (by regulatory approach) | | | | | | | | |
| 6 | IRB RBA (including IAA) | — | — | — | — | — | — | — |
| 7 | IRB SFA | 95,943 | 95,943 | 403 | 95,539 | — | — | — |
| 8 | SA | — | — | — | — | — | — | — |
| 9 | 1250% RW pursuant to Article 247, Paragraph 1 of the Notification or Article 225, Paragraph 1 of the Bank Holding Company Equity Capital Adequacy Notification | 1,754 | 1,754 | — | 1,754 | — | — | — |
| Credit RWA amounts (by regulatory approach) | | | | | | | | |
| 10 | IRB RBA (including IAA) | — | — | — | — | — | — | — |
| 11 | IRB SFA | 8,385 | 8,385 | 46 | 8,339 | — | — | — |
| 12 | SA | — | — | — | — | — | — | — |
| 13 | 1250% RW pursuant to Article 247, Paragraph 1 of the Notification or Article 225, Paragraph 1 of the Bank Holding Company Equity Capital Adequacy Notification | 21,930 | 21,930 | — | 21,930 | — | — | — |
| Capital requirement values (by regulatory approach) | | | | | | | | |
| 14 | IRB RBA (including IAA) | — | — | — | — | — | — | — |
| 15 | IRB SFA | 711 | 711 | 3 | 707 | — | — | — |
| 16 | SA | — | — | — | — | — | — | — |
| 17 | 1250% RW pursuant to Article 247, Paragraph 1 of the Notification or Article 225, Paragraph 1 of the Bank Holding Company Equity Capital Adequacy Notification | 1,859 | 1,859 | — | 1,859 | — | — | — |

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, 2019 | | | | | | | |
|--|--------------------|--------------------------|---------------------------------------|----------------|-------------------|-----------|-------------------|--------|------------|
| | | 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 | 1,748,994 | 1,651,824 | 1,651,824 | 614,221 | 1,037,602 | — | — | — |
| 2 | >20% to 50% RW | 72,412 | 72,412 | 72,412 | 72,412 | — | — | — | — |
| 3 | >50% to 100% RW | 143,220 | 40,174 | 40,174 | 3,808 | 36,366 | — | — | — |
| 4 | >100% to <1250% RW | 11,752 | 11,752 | 11,752 | 8,233 | 3,518 | — | — | — |
| 5 | 1250% RW | 934 | 934 | 934 | — | 934 | — | — | — |
| Exposure values (by regulatory approach) | | | | | | | | | |
| 6 | SEC-IRBA or IAA | 1,601,323 | 1,401,106 | 1,401,106 | 424,753 | 976,353 | — | — | — |
| 7 | SEC-ERBA | 375,057 | 375,057 | 375,057 | 273,923 | 101,133 | — | — | — |
| 8 | SEC-SA | — | — | — | — | — | — | — | — |
| 9 | 1250% RW | 934 | 934 | 934 | — | 934 | — | — | — |
| Credit RWA amounts (by regulatory approach) | | | | | | | | | |
| 10 | SEC-IRBA or IAA | 296,246 | 221,275 | 221,275 | 67,552 | 153,722 | — | — | — |
| 11 | SEC-ERBA | 99,742 | 99,742 | 99,742 | 63,969 | 35,773 | — | — | — |
| 12 | SEC-SA | — | — | — | — | — | — | — | — |
| 13 | 1250% RW | 11,679 | 11,679 | 11,679 | — | 11,679 | — | — | — |
| Capital charge after cap (by regulatory approach) | | | | | | | | | |
| 14 | SEC-IRBA or IAA | 23,699 | 17,702 | 17,702 | 5,404 | 12,297 | — | — | — |
| 15 | SEC-ERBA | 7,979 | 7,979 | 7,979 | 5,117 | 2,861 | — | — | — |
| 16 | SEC-SA | — | — | — | — | — | — | — | — |
| 17 | 1250% RW | 934 | 934 | 934 | — | 934 | — | — | — |

(Millions of yen)

| SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (2/2) | | As of September 30, 2019 | | | | | | |
|--|--------------------|-------------------------------------|----------------|-------------------|-----------|-------------------|--------|------------|
| | | 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 | 97,170 | 97,170 | — | 97,170 | — | — | — |
| 2 | >20% to 50% RW | — | — | — | — | — | — | — |
| 3 | >50% to 100% RW | 103,046 | 103,046 | — | 103,046 | — | — | — |
| 4 | >100% to <1250% RW | — | — | — | — | — | — | — |
| 5 | 1250% RW | — | — | — | — | — | — | — |
| Exposure values (by regulatory approach) | | | | | | | | |
| 6 | SEC-IRBA or IAA | 200,216 | 200,216 | — | 200,216 | — | — | — |
| 7 | SEC-ERBA | — | — | — | — | — | — | — |
| 8 | SEC-SA | — | — | — | — | — | — | — |
| 9 | 1250% RW | — | — | — | — | — | — | — |
| Credit RWA amounts (by regulatory approach) | | | | | | | | |
| 10 | SEC-IRBA or IAA | 74,970 | 74,970 | — | 74,970 | — | — | — |
| 11 | SEC-ERBA | — | — | — | — | — | — | — |
| 12 | SEC-SA | — | — | — | — | — | — | — |
| 13 | 1250% RW | — | — | — | — | — | — | — |
| Capital charge after cap (by regulatory approach) | | | | | | | | |
| 14 | SEC-IRBA or IAA | 5,997 | 5,997 | — | 5,997 | — | — | — |
| 15 | SEC-ERBA | — | — | — | — | — | — | — |
| 16 | SEC-SA | — | — | — | — | — | — | — |
| 17 | 1250% RW | — | — | — | — | — | — | — |

(Millions of yen)

| SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (1/2) | | As of September 30, 2018 | | | | | | | |
|--|--|--------------------------|---------------------------------------|-------------------|-----------|-------------------|---|--------|------------|
| | | a | b | c | d | e | f | g | h |
| Item No. | | Total | Traditional securitisation (subtotal) | Securitisation | | Re-securitisation | | Senior | Non-senior |
| | | | | Retail underlying | Wholesale | | | | |
| Exposure values (by RW bands) | | | | | | | | | |
| 1 | ≤20% RW | 1,850,408 | 1,619,256 | 1,619,256 | 679,676 | 939,580 | — | — | — |
| 2 | >20% to 50% RW | 2,478 | 2,478 | 2,478 | 2,478 | — | — | — | — |
| 3 | >50% to 100% RW | 10,119 | 10,119 | 10,119 | 5,679 | 4,440 | — | — | — |
| 4 | >100% to <1250% RW | 9,981 | 9,981 | 9,981 | 9,381 | 600 | — | — | — |
| 5 | 1250% RW | 15,677 | 201 | 201 | — | 201 | — | — | — |
| Exposure values (by regulatory approach) | | | | | | | | | |
| 6 | IRB RBA (including IAA) | 332,821 | 332,821 | 332,821 | 260,797 | 72,023 | — | — | — |
| 7 | IRB SFA | 1,533,887 | 1,302,735 | 1,302,735 | 430,738 | 871,997 | — | — | — |
| 8 | SA | 6,279 | 6,279 | 6,279 | 5,679 | 600 | — | — | — |
| 9 | 1250% RW pursuant to Article 247, Paragraph 1 of the Notification or Article 225, Paragraph 1 of the Bank Holding Company Equity Capital Adequacy Notification | 15,677 | 201 | 201 | — | 201 | — | — | — |
| Credit RWA amounts (by regulatory approach) | | | | | | | | | |
| 10 | IRB RBA (including IAA) | 56,984 | 56,984 | 56,984 | 47,224 | 9,760 | — | — | — |
| 11 | IRB SFA | 96,116 | 94,777 | 94,777 | 30,151 | 64,626 | — | — | — |
| 12 | SA | 6,359 | 6,359 | 6,359 | 4,259 | 2,100 | — | — | — |
| 13 | 1250% RW pursuant to Article 247, Paragraph 1 of the Notification or Article 225, Paragraph 1 of the Bank Holding Company Equity Capital Adequacy Notification | 195,970 | 2,518 | 2,518 | — | 2,518 | — | — | — |
| Capital charge after cap (by regulatory approach) | | | | | | | | | |
| 14 | IRB RBA (including IAA) | 4,832 | 4,832 | 4,832 | 4,004 | 827 | — | — | — |
| 15 | IRB SFA | 8,150 | 8,037 | 8,037 | 2,556 | 5,480 | — | — | — |
| 16 | SA | 508 | 508 | 508 | 340 | 168 | — | — | — |
| 17 | 1250% RW pursuant to Article 247, Paragraph 1 of the Notification or Article 225, Paragraph 1 of the Bank Holding Company Equity Capital Adequacy Notification | 16,606 | 201 | 201 | — | 201 | — | — | — |

(Millions of yen)

| SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (2/2) | | As of September 30, 2018 | | | | | | |
|--|--|-------------------------------------|----------------|-------------------|-----------|-------------------|--------|------------|
| | | 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 | 231,152 | 231,152 | — | 231,152 | — | — | — |
| 2 | >20% to 50% RW | — | — | — | — | — | — | — |
| 3 | >50% to 100% RW | — | — | — | — | — | — | — |
| 4 | >100% to <1250% RW | — | — | — | — | — | — | — |
| 5 | 1250% RW | 15,476 | 15,476 | — | 15,476 | — | — | — |
| Exposure values (by regulatory approach) | | | | | | | | |
| 6 | IRB RBA (including IAA) | — | — | — | — | — | — | — |
| 7 | IRB SFA | 231,152 | 231,152 | — | 231,152 | — | — | — |
| 8 | SA | — | — | — | — | — | — | — |
| 9 | 1250% RW pursuant to Article 247, Paragraph 1 of the Notification or Article 225, Paragraph 1 of the Bank Holding Company Equity Capital Adequacy Notification | 15,476 | 15,476 | — | 15,476 | — | — | — |
| Credit RWA amounts (by regulatory approach) | | | | | | | | |
| 10 | IRB RBA (including IAA) | — | — | — | — | — | — | — |
| 11 | IRB SFA | 1,338 | 1,338 | — | 1,338 | — | — | — |
| 12 | SA | — | — | — | — | — | — | — |
| 13 | 1250% RW pursuant to Article 247, Paragraph 1 of the Notification or Article 225, Paragraph 1 of the Bank Holding Company Equity Capital Adequacy Notification | 193,452 | 193,452 | — | 193,452 | — | — | — |
| Capital charge after cap (by regulatory approach) | | | | | | | | |
| 14 | IRB RBA (including IAA) | — | — | — | — | — | — | — |
| 15 | IRB SFA | 113 | 113 | — | 113 | — | — | — |
| 16 | SA | — | — | — | — | — | — | — |
| 17 | 1250% RW pursuant to Article 247, Paragraph 1 of the Notification or Article 225, Paragraph 1 of the Bank Holding Company Equity Capital Adequacy Notification | 16,404 | 16,404 | — | 16,404 | — | — | — |

■ Market Risk

1. Market Risk under standardised approach (MR1)

(Millions of yen)

| MR1: Market risk under standardised approach | | As of September 30, 2019 | As of September 30, 2018 |
|--|---|---|---|
| Item No. | | RWA (Amounts calculated by dividing risk equivalent amounts by 8%) | RWA (Amounts calculated by dividing risk equivalent amounts by 8%) |
| 1 | Interest rate risk (general and specific) | 427,509 | 398,918 |
| 2 | Equity risk (general and specific) | 221,769 | 284,841 |
| 3 | Foreign exchange risk | 18,780 | 18,619 |
| 4 | Commodity risk | 2,387 | 0 |
| | Options | | |
| 5 | Simplified approach | — | — |
| 6 | Delta-plus method | 176,199 | 153,463 |
| 7 | Scenario approach | — | — |
| 8 | Specific risk related to securitisation exposures | 5,867 | 126,579 |
| 9 | Total | 852,514 | 982,422 |

2. IMA values for trading portfolios (MR3)

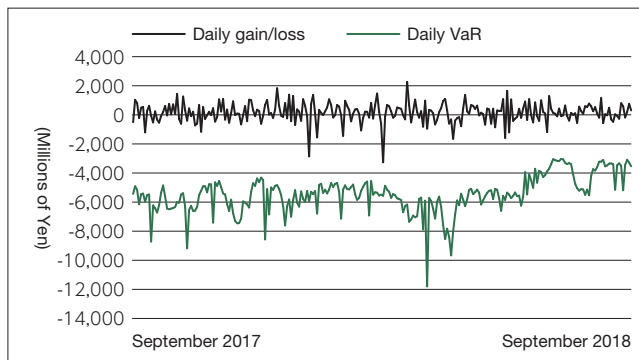
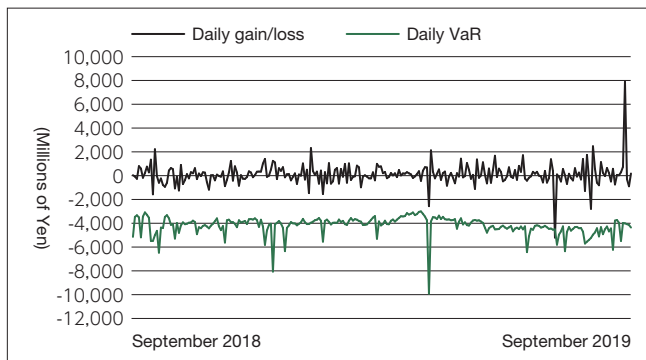
(Millions of yen)

| MR3: IMA values for trading portfolios | | First half of fiscal 2019 | First half of fiscal 2018 |
|--|--|---------------------------|---------------------------|
| Item No. | | | |
| | VaR (holding period of 10 business days, one-sided confidence level of 99%) | | |
| 1 | Maximum value | 18,358 | 30,565 |
| 2 | Average value | 13,105 | 16,096 |
| 3 | Minimum value | 9,513 | 9,587 |
| 4 | Period end | 13,799 | 11,196 |
| | Stressed VaR (holding period of 10 business days, one-sided confidence level of 99%) | | |
| 5 | Maximum value | 40,100 | 44,514 |
| 6 | Average value | 30,797 | 26,566 |
| 7 | Minimum value | 24,787 | 17,644 |
| 8 | Period end | 29,863 | 26,121 |
| | Incremental risk value (one-sided confidence level of 99.9%) | | |
| 9 | Maximum value | — | — |
| 10 | Average value | — | — |
| 11 | Minimum value | — | — |
| 12 | Period end | — | — |
| | Comprehensive risk value (one-sided confidence level of 99.9%) | | |
| 13 | Maximum value | — | — |
| 14 | Average value | — | — |
| 15 | Minimum value | — | — |
| 16 | Period end | — | — |
| 17 | Floor (modified standardized measurement method) | — | — |

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

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

The status of backtesting of trading at the end of the first half of fiscal 2019 and fiscal 2018 is as follows. “Daily gain/loss” represents the actual gain/loss incurred, and “Daily VaR” represents the daily VaR calculated using the risk measurement model with a one-day holding period. In the past 250 business days, the number of times loss exceeded VaR was 1, and the VaR model (one-sided confidence level of 99.0%) is considered to have sufficient accuracy.



Interest Rate Risk in the Banking Book

(Millions of yen)

| IRRBB1: Interest rate risk | | a | b | c | d |
|----------------------------|-----------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Item No. | | ΔEVE | | ΔNII | |
| | | As of September 30, 2019 | As of September 30, 2018 | As of September 30, 2019 | As of September 30, 2018 |
| 1 | Parallel up | 1,058,963 | 709,105 | (168,834) | (258,867) |
| 2 | Parallel down | 353 | 0 | 329,641 | 415,700 |
| 3 | Steeper | 335,091 | 361,943 | | |
| 4 | Flattener | 114,161 | 19,585 | | |
| 5 | Short rate up | 336,936 | 140,507 | | |
| 6 | Short rate down | 873 | 0 | | |
| 7 | Maximum | 1,058,963 | 709,105 | 329,641 | 415,700 |
| | | e | | f | |
| | | As of September 30, 2019 | | As of September 30, 2018 | |
| 8 | Tier 1 capital | 10,641,170 | | 10,922,925 | |

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

■ 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, 2019 | As of Sep. 30, 2018 | | | | |
| (Assets) | | | | | | |
| Cash and due from banks | 57,733,385 | 56,133,843 | | | | |
| Call loans and bills bought | 1,560,773 | 2,360,764 | | | | |
| Receivables under resale agreements | 7,023,069 | 5,047,049 | | | | |
| Receivables under securities borrowing transactions | 4,225,444 | 5,254,864 | | | | |
| Monetary claims bought | 4,531,909 | 4,709,177 | | | | |
| Trading assets | 7,163,908 | 5,595,840 | | 7-a | | |
| Money held in trust | 276 | 768 | | | | |
| Securities | 27,067,238 | 25,089,044 | | 3-b,7-b | | |
| Loans and bills discounted | 78,658,306 | 75,939,685 | | 7-c | | |
| Foreign exchanges | 1,948,631 | 2,366,335 | | | | |
| Lease receivables and investment assets | 241,208 | 2,354,954 | | | | |
| Other assets | 7,941,002 | 8,345,485 | | 7-d | | |
| Tangible fixed assets | 1,483,885 | 3,698,051 | | | | |
| Intangible fixed assets | 785,010 | 834,742 | | 3-a | | |
| Net defined benefit asset | 344,096 | 398,633 | | 4 | | |
| Deferred tax assets | 18,040 | 22,017 | | 5-a | | |
| Customers' liabilities for acceptances and guarantees | 9,170,798 | 9,303,847 | | | | |
| Reserve for possible loan losses | (450,318) | (467,343) | | | | |
| Total assets | 209,446,667 | 206,987,762 | | | | |
| (Liabilities) | | | | | | |
| Deposits | 122,568,545 | 119,385,639 | | | | |
| Negotiable certificates of deposit | 11,461,490 | 11,490,153 | | | | |
| Call money and bills sold | 1,435,491 | 2,013,277 | | | | |
| Payables under repurchase agreements | 14,383,071 | 11,270,010 | | | | |
| Payables under securities lending transactions | 2,360,780 | 2,980,463 | | | | |
| Commercial paper | 1,688,944 | 2,544,376 | | | | |
| Trading liabilities | 5,240,066 | 4,127,140 | | 7-e | | |
| Borrowed money | 11,151,369 | 11,073,378 | | 9-a | | |
| Foreign exchanges | 1,168,539 | 1,057,998 | | | | |
| Short-term bonds | 127,500 | 1,160,000 | | | | |
| Bonds | 9,461,081 | 9,935,469 | | 9-b | | |
| Due to trust account | 1,548,905 | 1,373,949 | | | | |
| Other liabilities | 5,759,934 | 6,709,444 | | 7-f | | |
| Reserve for employee bonuses | 48,666 | 52,197 | | | | |
| Net defined benefit liability | 32,928 | 39,416 | | | | |
| Reserve for executive retirement benefits | 1,096 | 1,761 | | | | |
| Reserve for point service program | 25,303 | 23,611 | | | | |
| Reserve for reimbursement of deposits | 4,102 | 12,391 | | | | |
| Reserve for losses on interest repayment | 126,581 | 122,960 | | | | |
| Reserve under the special laws | 2,847 | 2,767 | | | | |
| Deferred tax liabilities | 434,627 | 504,408 | | 5-b | | |
| Deferred tax liabilities for land revaluation | 30,168 | 30,423 | | 5-c | | |
| Acceptances and guarantees | 9,170,798 | 9,303,847 | | | | |
| Total liabilities | 198,232,842 | 195,215,088 | | | | |
| (Net assets) | | | | | | |
| Capital stock | 2,339,964 | 2,339,443 | | 1-a | | |
| Capital surplus | 691,985 | 734,610 | | 1-b | | |
| Retained earnings | 6,188,945 | 5,856,833 | | 1-c | | |
| Treasury stock | (14,189) | (16,292) | | 1-d | | |
| Total stockholders' equity | 9,206,705 | 8,914,594 | | | | |
| Net unrealized gains or losses on other securities | 1,662,827 | 1,701,862 | | | | |
| Net deferred gains or losses on hedges | 7,968 | (100,777) | | 6 | | |
| Land revaluation excess | 36,456 | 36,592 | | | | |
| Foreign currency translation adjustments | (27,087) | 54,848 | | | | |
| Accumulated remeasurements of defined benefit plans | (4,661) | 53,510 | | | | |
| Total accumulated other comprehensive income | 1,675,503 | 1,746,036 | (a) | | | |
| Stock acquisition rights | 4,065 | 2,555 | | 2,8-a | | |
| Non-controlling interests | 327,550 | 1,109,488 | | 8-b | | |
| Total net assets | 11,213,825 | 11,772,674 | | | | |
| Total liabilities and net assets | 209,446,667 | 206,987,762 | | | | |

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, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|----------------------------------|---------------------|---------------------|---------|----------|
| Capital stock | 2,339,964 | 2,339,443 | | 1-a |
| Capital surplus | 691,985 | 734,610 | | 1-b |
| Retained earnings | 6,188,945 | 5,856,833 | | 1-c |
| Treasury stock | (14,189) | (16,292) | | 1-d |
| Total stockholders' equity | 9,206,705 | 8,914,594 | | |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|--|---------------------|---------------------|---|------------------------|
| Directly issued qualifying common share capital plus related capital surplus and retained earnings | 9,206,705 | 8,914,594 | Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed)) | |
| of which: capital and capital surplus | 3,031,950 | 3,074,053 | | 1a |
| of which: retained earnings | 6,188,945 | 5,856,833 | | 2 |
| of which: treasury stock (-) | 14,189 | 16,292 | | 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, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|---|---------------------|---------------------|---------|----------|
| Stock acquisition rights | 4,065 | 2,555 | | 2 |
| of which: Stock acquisition rights issued by bank holding company | 2,214 | 2,555 | | |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|---|---------------------|---------------------|---------|------------------------|
| Stock acquisition rights to common shares | 2,214 | 2,555 | | 1b |
| Stock acquisition rights to Additional Tier 1 instruments | — | — | | 31b |
| Stock acquisition rights to Tier 2 instruments | — | — | | 46 |

3. Intangible fixed assets

(1) Consolidated balance sheet

(Millions of yen)

| Consolidated balance sheet items | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|--|---------------------|---------------------|---------|----------|
| Intangible fixed assets | 785,010 | 834,742 | | 3-a |
| Securities | 27,067,238 | 25,089,044 | | 3-b |
| of which: goodwill attributable to equity-method investees | 53,876 | 27,906 | | |
| Income taxes related to above | 175,346 | 175,290 | | |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|---|---------------------|---------------------|--------------------|------------------------|
| Goodwill (including those equivalent) | 248,928 | 281,856 | | 8 |
| Other intangibles other than goodwill and mortgage servicing rights | 414,613 | 405,500 | 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, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|----------------------------------|---------------------|---------------------|---------|----------|
| Net defined benefit asset | 344,096 | 398,633 | | 4 |
| Income taxes related to above | 105,027 | 121,579 | | |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|-----------------------------------|---------------------|---------------------|---------|------------------------|
| Net defined benefit asset | 239,068 | 277,054 | | 15 |

5. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

| Consolidated balance sheet items | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|---|---------------------|---------------------|---------|----------|
| Deferred tax assets | 18,040 | 22,017 | | 5-a |
| Deferred tax liabilities | 434,627 | 504,408 | | 5-b |
| Deferred tax liabilities for land revaluation | 30,168 | 30,423 | | 5-c |

| | | | |
|--|---------|---------|--|
| Tax effects on intangible fixed assets | 175,346 | 175,290 | |
| Tax effects on net defined benefit asset | 105,027 | 121,579 | |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|---|---------------------|---------------------|--|------------------------|
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | 2,286 | 1,194 | 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) | 2,834 | 2,080 | 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) | 2,834 | 2,080 | | 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, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|--|---------------------|---------------------|---------|----------|
| Net deferred gains or losses on hedges | 7,968 | (100,777) | | 6 |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|--|---------------------|---------------------|--|------------------------|
| Net deferred gains or losses on hedges | 10,487 | (100,047) | 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, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|----------------------------------|---------------------|---------------------|---|----------|
| Trading assets | 7,163,908 | 5,595,840 | Including trading account securities and derivatives for trading assets | 7-a |
| Securities | 27,067,238 | 25,089,044 | | 7-b |
| Loans and bills discounted | 78,658,306 | 75,939,685 | Including subordinated loans | 7-c |
| Other assets | 7,941,002 | 8,345,485 | Including derivatives | 7-d |
| Trading liabilities | 5,240,066 | 4,127,140 | Including trading account securities sold and derivatives for trading liabilities | 7-e |
| Other liabilities | 5,759,934 | 6,709,444 | Including derivatives | 7-f |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|---|---------------------|---------------------|---------|------------------------|
| Investments in own capital instruments | 5,334 | 8,763 | | |
| Common Equity Tier 1 capital | 5,334 | 8,763 | | 16 |
| Additional Tier 1 capital | — | — | | 37 |
| Tier 2 capital | 0 | 0 | | 52 |
| Reciprocal cross-holdings in the capital of banking, financial and insurance entities | — | — | | |
| Common Equity Tier 1 capital | — | — | | 17 |
| Additional Tier 1 capital | — | — | | 38 |
| Tier 2 capital and other TLAC liabilities | — | — | | 53 |
| Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold) | 743,722 | 768,594 | | |
| Common Equity Tier 1 capital | — | — | | 18 |
| Additional Tier 1 capital | — | — | | 39 |
| Tier 2 capital and other TLAC liabilities | — | — | | 54 |
| Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting) | 743,722 | 768,594 | | 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) | 1,007,271 | 680,574 | | |
| Amount exceeding the 10% threshold on specified items | — | — | | 19 |
| Amount exceeding the 15% threshold on specified items | — | — | | 23 |
| Additional Tier 1 capital | 25,525 | 0 | | 40 |
| Tier 2 capital and other TLAC liabilities | 82,379 | 50,000 | | 55 |
| Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting) | 899,366 | 630,574 | | 73 |

8. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

| Consolidated balance sheet items | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|----------------------------------|---------------------|---------------------|---------|----------|
| Stock acquisition rights | 4,065 | 2,555 | | 8-a |
| Non-controlling interests | 327,550 | 1,109,488 | | 8-b |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|--|---------------------|---------------------|--|------------------------|
| Amount allowed in group CET1 | 1,882 | 328 | 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 | 8,503 | 238,679 | After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments) | 34-35 |
| Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities | — | — | After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments) | 46 |
| Amount allowed in group T2 | 2,143 | 53,369 | After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments) | 48-49 |

9. Other capital instruments

(1) Consolidated balance sheet

(Millions of yen)

| Consolidated balance sheet items | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|----------------------------------|---------------------|---------------------|---------|----------|
| Borrowed money | 11,151,369 | 11,073,378 | | 9-a |
| Bonds | 9,461,081 | 9,935,469 | | 9-b |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | 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 | 685,000 | 600,000 | | 32 |
| Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 993,366 | 1,002,592 | | 46 |

■ Composition of Leverage Ratio

(In million yen, %)

| Corresponding line # on Basel III disclosure template (Table2) | Corresponding line # on Basel III disclosure template (Table1) | Items | As of September 30, 2019 | As of September 30, 2018 |
|--|--|--|-----------------------------|-----------------------------|
| On-balance sheet exposures (1) | | | | |
| 1 | | On-balance sheet exposures before deducting adjustment items | 183,610,829 | 183,163,952 |
| 1a | 1 | Total assets reported in the consolidated balance sheet | 209,446,667 | 206,987,762 |
| 1b | 2 | The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-) | — | — |
| 1c | 7 | The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet) | — | — |
| 1d | 3 | The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items) (-) | 25,835,837 | 23,823,810 |
| 2 | 7 | The amount of adjustment items pertaining to Tier 1 capital (-) | 1,004,088 | 1,081,929 |
| 3 | | Total on-balance sheet exposures (a) | 182,606,741 | 182,082,023 |
| Exposures related to derivative transactions (2) | | | | |
| 4 | | Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | | |
| | | Replacement cost associated with derivatives transactions, etc. | 4,105,624 | 2,441,938 |
| 5 | | Add-on amount for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | | |
| | | Add-on amount associated with derivatives transactions, etc. | 4,612,880 | 3,969,243 |
| | | The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc. | 685,538 | 268,087 |
| 6 | | The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework | | |
| | | The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework | — | — |
| 7 | | The amount of deductions of receivables (out of those arising from providing cash variation margin) (-) | 117,864 | 268,087 |
| 8 | | The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (-) | | |
| 9 | | Adjusted effective notional amount of written credit derivatives | 720,139 | 584,158 |
| 10 | | The amount of deductions from effective notional amount of written credit derivatives (-) | 643,977 | 538,852 |
| 11 | 4 | Total exposures related to derivative transactions (b) | 9,362,341 | 6,456,488 |
| Exposures related to repo transactions (3) | | | | |
| 12 | | The amount of assets related to repo transactions, etc. | 11,248,513 | 10,301,914 |
| 13 | | The amount of deductions from the assets above (line 12) (-) | — | — |
| 14 | | The exposures for counterparty credit risk for repo transactions, etc. | 348,172 | 952,914 |
| 15 | | The exposures for agent repo transaction | | |
| 16 | 5 | Total exposures related to repo transactions, etc. (c) | 11,596,685 | 11,254,828 |
| Exposures related to off-balance sheet transactions (4) | | | | |
| 17 | | Notional amount of off-balance sheet transactions | 61,770,065 | 63,641,173 |
| 18 | | The amount of adjustments for conversion in relation to off-balance sheet transactions (-) | 38,989,971 | 42,470,429 |
| 19 | 6 | Total exposures related to off-balance sheet transactions (d) | 22,780,093 | 21,170,744 |
| Leverage ratio on a consolidated basis (5) | | | | |
| 20 | | The amount of capital (Tier 1 capital) (e) | 10,641,169 | 10,922,925 |
| 21 | 8 | Total exposures ((a)+(b)+(c)+(d)) (f) | 226,345,862 | 220,964,084 |
| 22 | | Leverage ratio on a consolidated basis ((e)/(f)) | 4.70% | 4.94% |

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, 2019 | | | | |
| | a | b | c | d |
| Geographical breakdown | Applicable CCyB ratio in effect | RWAs used in the computation of CCyB ratio | Bank-specific CCyB ratio | CCyB amount |
| Hong Kong | 2.50% | 1,270,119 | | |
| Sweden | 2.50% | 19,539 | | |
| UK | 1.00% | 1,889,880 | | |
| France | 0.25% | 371,386 | | |
| Subtotal | | 3,550,924 | | |
| Total | | 47,120,970 | 0.11% | 52,068 |

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 | | As of September 30, 2019 |
|---|--|-----|--------------------------|
| 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) | 9,709,692 |
| 2 | Additional Tier 1 capital (AT1) before TLAC adjustments | (B) | 931,477 |
| 3 | AT1 ineligible as TLAC as issued out of subsidiaries to third parties | (C) | — |
| 4 | Other adjustments | (D) | — |
| 5 | AT1 instruments eligible under the TLAC framework ((B)-(C)-(D)) | (E) | 931,477 |
| 6 | Tier 2 capital (T2) before TLAC adjustments | (F) | 1,390,763 |
| 7 | Amortised portion of T2 instruments where remaining maturity > 1 year | (G) | (291,374) |
| 8 | T2 capital ineligible as TLAC as issued out of subsidiaries to third parties | (H) | — |
| 9 | Other adjustments | (I) | 77,730 |
| 10 | T2 instruments eligible under the TLAC framework ((F)-(G)-(H)-(I)) | (J) | 1,604,407 |
| 11 | TLAC arising from regulatory capital ((A)+(E)+(J)) | (K) | 12,245,576 |
| Non-regulatory capital elements of TLAC (3) | | | |
| 12 | External TLAC instruments issued directly by the bank and subordinated to excluded liabilities | (L) | 4,726,298 |
| 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 recapitalize a G-SIB in resolution | (M) | 1,500,046 |
| 17 | TLAC arising from non-regulatory capital instruments before adjustments ((L)+(M)) | (N) | 6,226,345 |
| Non-regulatory capital elements of TLAC: adjustments (4) | | | |
| 18 | TLAC before deductions ((K)+(N)) | (O) | 18,471,922 |
| 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) | 19 |
| 21 | Other adjustments to TLAC | (R) | — |
| 22 | TLAC after deductions ((O)-(P)-(Q)-(R)) | (S) | 18,471,902 |
| Risk-weighted assets and leverage exposure measure for TLAC purposes (5) | | | |
| 23 | Total risk-weighted assets (RWA) | (T) | 60,001,868 |
| 24 | Total exposures | (U) | 226,345,862 |
| TLAC ratios and buffers (6) | | | |
| 25 | TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((S) / (T)) | | 30.78% |
| 25a | TLAC (as a percentage of RWA) | | 27.17% |
| 26 | TLAC (as a percentage of total exposures) ((S) / (U)) | | 8.16% |
| 27 | CET1 available after meeting the minimum capital requirements | | 11.68% |
| 28 | CET1 specific buffer requirement | | 3.61% |
| 29 | of which: capital conservation buffer requirement | | 2.50% |
| 30 | of which: countercyclical buffer requirement | | 0.11% |
| 31 | of which: G-SIB/D-SIB additional requirement | | 1.00% |

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

(Millions of yen)

| Sumitomo Mitsui Banking Corporation | | | | | | | | | | |
|-------------------------------------|---|----------------------|----|-------------------------------|----|----------------------|---------|---------------------------------|----|---------------|
| Basel III Template No. | Items | Creditor ranking | | | | | | | | Sum of 1 to 4 |
| | | 1 | | 2 | | 3 | | 4 | | |
| | | (most junior) | | | | | | (most senior) | | |
| 1 | Is the resolution entity the creditor/investor? | Yes | No | Yes | No | Yes | No | Yes | No | |
| 2 | Description of creditor ranking | Common share capital | | Additional Tier 1 instruments | | Tier 2 instruments * | | Other internal TLAC liabilities | | |
| 3 | Total capital and liabilities net of credit risk mitigation (A) | 3,545,551 | — | 1,185,000 | — | 1,016,842 | 768,402 | 4,747,166 | — | 11,262,963 |
| 4 | Subset of row 3 that are excluded liabilities (B) | — | — | — | — | — | — | — | — | — |
| 5 | Total capital and liabilities less excluded liabilities (A)-(B) | 3,545,551 | — | 1,185,000 | — | 1,016,842 | 768,402 | 4,747,166 | — | 11,262,963 |
| 6 | Subset of row 5 that are eligible as TLAC | 3,545,551 | — | 1,185,000 | — | 1,016,842 | 668,402 | 4,747,166 | — | 11,162,963 |
| 7 | 1 year ≤ residual maturity < 2 years | — | — | — | — | — | 178,507 | 512,667 | — | 691,175 |
| 8 | 2 years ≤ residual maturity < 5 years | — | — | — | — | 288,877 | 304,895 | 2,079,521 | — | 2,673,293 |
| 9 | 5 years ≤ residual maturity < 10 years | — | — | — | — | 674,965 | 165,000 | 2,024,389 | — | 2,864,354 |
| 10 | 10 years ≤ residual maturity (excluding perpetual securities) | — | — | — | — | 53,000 | — | 130,589 | — | 183,589 |
| 11 | Perpetual securities | 3,545,551 | — | 1,185,000 | — | — | 20,000 | — | — | 4,750,551 |

* Including eligible Tier 2 capital instruments subject to transitional arrangements

(Millions of yen)

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

■ TLAC3: Creditor ranking of external TLAC, etc.

(Millions of yen)

| Sumitomo Mitsui Financial Group, Inc. | | | | | | |
|---------------------------------------|---|----------------------|----------------------------------|--------------------|---------------------------|---------------|
| Basel III Template No. | Items | Creditor ranking | | | | Sum of 1 to 4 |
| | | 1 (most junior) | 2 | 3 | 4 (most senior) | |
| 1 | Description of creditor ranking | Common share capital | Additional Tier 1 instruments *1 | Tier 2 instruments | Unsecured senior bonds *2 | |
| 2 | Total capital and liabilities net of credit risk mitigation (A) | 3,901,407 | 951,700 | 1,016,842 | 4,791,910 | 10,661,860 |
| 3 | Subset of row 2 that are excluded liabilities *3 (B) | — | — | — | 44,743 | 44,743 |
| 4 | Total capital and liabilities less excluded liabilities (A)-(B) | 3,901,407 | 951,700 | 1,016,842 | 4,747,166 | 10,617,116 |
| 5 | Subset of row 4 that are eligible as TLAC | 3,901,407 | 951,700 | 1,016,842 | 4,747,166 | 10,617,116 |
| 6 | 1 year ≤ residual maturity < 2 years | — | — | — | 512,667 | 512,667 |
| 7 | 2 years ≤ residual maturity < 5 years | — | — | 288,877 | 2,079,521 | 2,368,398 |
| 8 | 5 years ≤ residual maturity < 10 years | — | — | 674,965 | 2,024,389 | 2,699,354 |
| 9 | 10 years ≤ residual maturity (excluding perpetual securities) | — | — | 53,000 | 130,589 | 183,589 |
| 10 | Perpetual securities | 3,901,407 | 951,700 | — | — | 4,853,107 |

*1 Including eligible Tier 1 capital instruments subject to transitional arrangements

*2 Excluding those owed to group companies

*3 Conservatively estimated in light of quantitative materiality

Liquidity Coverage Ratio Information (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

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

2. Assessment of Consolidated LCR

The LCR 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 LCR 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 LCR 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 LCR Notification.

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

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

| Item | | Current Quarter (From 2019/7/1 To 2019/9/30) | | Prior Quarter (From 2019/4/1 To 2019/6/30) | |
|--|---|--|----------------------------|--|----------------------------|
| High-Quality Liquid Assets (1) | | | | | |
| 1 | Total high-quality liquid assets (HQLA) | 63,665,626 | | 64,755,210 | |
| Cash Outflows (2) | | | | | |
| | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 2 | Cash outflows related to unsecured retail funding | 50,326,350 | 3,944,237 | 49,632,340 | 3,903,900 |
| 3 | of which, Stable deposits | 15,584,466 | 469,426 | 15,169,268 | 457,005 |
| 4 | of which, Less stable deposits | 34,741,884 | 3,474,811 | 34,463,072 | 3,446,895 |
| 5 | Cash outflows related to unsecured wholesale funding | 65,779,706 | 33,136,927 | 66,385,271 | 32,540,432 |
| 6 | of which, Qualifying operational deposits | — | — | — | — |
| 7 | of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities | 60,801,000 | 28,158,221 | 61,798,850 | 27,954,010 |
| 8 | of which, Debt securities | 4,978,706 | 4,978,706 | 4,586,422 | 4,586,422 |
| 9 | Cash outflows related to secured funding, etc. | 185,764 | | 96,028 | |
| 10 | Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities | 23,952,013 | 7,658,985 | 22,455,433 | 7,417,079 |
| 11 | of which, Cash outflows related to derivative transactions, etc. | 1,484,283 | 1,484,283 | 1,318,065 | 1,318,065 |
| 12 | of which, Cash outflows related to funding programs | 404,141 | 404,141 | 367,928 | 367,928 |
| 13 | of which, Cash outflows related to credit and liquidity facilities | 22,063,589 | 5,770,561 | 20,769,440 | 5,731,086 |
| 14 | Cash outflows related to contractual funding obligations, etc. | 10,360,075 | 7,889,337 | 10,396,929 | 7,728,442 |
| 15 | Cash outflows related to contingencies | 71,055,868 | 1,249,787 | 71,418,632 | 1,343,710 |
| 16 | Total cash outflows | 54,065,037 | | 53,029,590 | |
| Cash Inflows (3) | | | | | |
| | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 17 | Cash inflows related to secured lending, etc. | 5,242,230 | 137,567 | 5,261,470 | 260,394 |
| 18 | Cash inflows related to collection of loans, etc. | 2,798,064 | 1,806,112 | 2,848,700 | 1,912,656 |
| 19 | Other cash inflows | 3,193,844 | 1,582,801 | 3,684,499 | 1,459,636 |
| 20 | Total cash inflows | 11,234,138 | 3,526,480 | 11,794,669 | 3,632,686 |
| Consolidated Liquidity Coverage Ratio (4) | | | | | |
| 21 | Total HQLA allowed to be included in the calculation | 63,665,626 | | 64,755,210 | |
| 22 | Net cash outflows | 50,538,558 | | 49,396,904 | |
| 23 | Consolidated liquidity coverage ratio (LCR) | 125.9% | | 131.0% | |
| 24 | The number of data used to calculate the average value | 62 | | 59 | |

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

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

■ Breakdown of High-Quality Liquid Assets

(In million yen)

| Item | | Current Quarter (From 2019/7/1 To 2019/9/30) | | Prior Quarter (From 2019/4/1 To 2019/6/30) | |
|------|---|--|--|--|--|
| 1 | Cash and due from banks | 57,498,190 | | 55,680,535 | |
| 2 | Securities | 6,167,436 | | 9,074,675 | |
| 3 | of which, government bonds, etc. | 3,467,858 | | 6,170,962 | |
| 4 | of which, municipal bonds, etc. | 48,795 | | 144,097 | |
| 5 | of which, other bonds | 905,996 | | 1,068,831 | |
| 6 | of which, stocks | 1,744,788 | | 1,690,785 | |
| 7 | Total high-quality liquid assets (HQLA) | 63,665,626 | | 64,755,210 | |

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.

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, 2019 | As of September 30, 2018 | Reference to Template CC2 |
| Common Equity Tier 1 capital: instruments and reserves (1) | | | | |
| 1a+2-1c-26 | Directly issued qualifying common share capital plus related capital surplus and retained earnings | 6,959,142 | 7,047,123 | |
| 1a | of which: capital and capital surplus | 3,527,346 | 3,527,346 | |
| 2 | of which: retained earnings | 3,919,369 | 3,718,567 | |
| 1c | of which: treasury stock (-) | — | — | |
| 26 | of which: national specific regulatory adjustments (earnings to be distributed) (-) | 487,573 | 198,790 | |
| | of which: other than the above | — | — | |
| 1b | Stock acquisition rights to common shares | — | — | |
| 3 | Accumulated other comprehensive income and other disclosed reserves | 1,403,036 | 1,499,540 | (a) |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | 1,883 | 330 | |
| 6 | Common Equity Tier 1 capital: instruments and reserves (A) | 8,364,062 | 8,546,993 | |
| 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) | 271,942 | 233,723 | |
| 8 | of which: goodwill (including those equivalent) | 23,899 | 29,160 | |
| 9 | of which: other intangibles other than goodwill and mortgage servicing rights | 248,042 | 204,562 | |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | 2,286 | 981 | |
| 11 | Net deferred gains or losses on hedges | 25,271 | (101,793) | |
| 12 | Shortfall of eligible provisions to expected losses | 2,405 | 10,403 | |
| 13 | Securitisation gain on sale | 60,650 | 62,028 | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | 3,662 | 3,360 | |
| 15 | Net defined benefit asset | 235,543 | 273,012 | |
| 16 | Investments in own shares (excluding those reported in the Net assets section) | — | — | |
| 17 | Reciprocal cross-holdings in common equity | — | — | |
| 18 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold) | — | — | |
| 19+20+21 | Amount exceeding the 10% threshold on specified items | — | — | |
| 19 | of which: significant investments in the common stock of financials | — | — | |
| 20 | of which: mortgage servicing rights | — | — | |
| 21 | of which: deferred tax assets arising from temporary differences (net of related tax liability) | — | — | |
| 22 | Amount exceeding the 15% threshold on specified items | — | — | |
| 23 | of which: significant investments in the common stock of financials | — | — | |
| 24 | of which: mortgage servicing rights | — | — | |
| 25 | of which: deferred tax assets arising from temporary differences (net of related tax liability) | — | — | |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | — | — | |
| 28 | Common Equity Tier 1 capital: regulatory adjustments (B) | 601,761 | 481,717 | |
| Common Equity Tier 1 capital (CET1) | | | | |
| 29 | Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) | 7,762,301 | 8,065,276 | |

(Millions of yen, except percentages)

| Basel III Template No. | Items | a | b | c | |
|--|--|--|--------------------------------|---------------------------------|--|
| | | As of September 30, 2019 | As of September 30, 2018 | Reference to Template CC2 | |
| Additional Tier 1 capital: instruments (3) | | | | | |
| 30 | 31a | Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown | — | — | |
| | 31b | Stock acquisition rights to Additional Tier 1 instruments | — | — | |
| | 32 | Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 1,185,000 | 1,100,000 | |
| | | Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities | — | — | |
| 34-35 | Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1) | 12,110 | 23,719 | | |
| 33+35 | Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments | — | 323,130 | | |
| 33 | of which: instruments issued by banks and their special purpose vehicles | — | 323,130 | | |
| 35 | of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) | — | — | | |
| 36 | Additional Tier 1 capital: instruments (D) | 1,197,110 | 1,446,849 | | |
| Additional Tier 1 capital: regulatory adjustments | | | | | |
| 37 | Investments in own Additional Tier 1 instruments | — | — | | |
| 38 | Reciprocal cross-holdings in Additional Tier 1 instruments | — | — | | |
| 39 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) | — | — | | |
| 40 | Significant investments in the Additional Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | 25,525 | 0 | | |
| 42 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | — | — | | |
| 43 | Additional Tier 1 capital: regulatory adjustments (E) | 25,525 | 0 | | |
| Additional Tier 1 capital (AT1) | | | | | |
| 44 | Additional Tier 1 capital ((D)-(E)) (F) | 1,171,584 | 1,446,849 | | |
| Tier 1 capital (T1 = CET1 + AT1) | | | | | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G) | 8,933,885 | 9,512,126 | | |
| Tier 2 capital: instruments and provisions (4) | | | | | |
| 46 | Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown | — | — | | |
| | Stock acquisition rights to Tier 2 instruments | — | — | | |
| | Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 997,145 | 1,007,765 | | |
| | Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities | — | — | | |
| 48-49 | Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group T2) | 2,992 | 5,538 | | |
| 47+49 | Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions | 416,422 | 566,774 | | |
| 47 | of which: instruments issued by banks and their special purpose vehicles | 416,422 | 566,774 | | |
| 49 | of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) | — | — | | |
| 50 | Total of general reserve for possible loan losses and eligible provisions included in Tier 2 | 6,461 | 6,024 | | |
| 50a | of which: general reserve for possible loan losses | 6,461 | 6,024 | | |
| 50b | of which: eligible provisions | — | — | | |
| 51 | Tier 2 capital: instruments and provisions (H) | 1,423,022 | 1,586,102 | | |

(Millions of yen, except percentages)

| Basel III Template No. | Items | a | b | c |
|--|---|--------------------------------|--------------------------------|---------------------------------|
| | | As of September 30, 2019 | As of September 30, 2018 | Reference to Template CC2 |
| Tier 2 capital: regulatory adjustments (5) | | | | |
| 52 | Investments in own Tier 2 instruments | — | — | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities | — | — | |
| 54 | Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) | — | — | |
| 55 | Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | 82,379 | 50,000 | |
| 57 | Tier 2 capital: regulatory adjustments (I) | 82,379 | 50,000 | |
| Tier 2 capital (T2) | | | | |
| 58 | Tier 2 capital (T2) ((H)-(I)) (J) | 1,340,643 | 1,536,102 | |
| Total capital (TC = T1 + T2) | | | | |
| 59 | Total capital (TC = T1 + T2) ((G)+(J)) (K) | 10,274,528 | 11,048,229 | |
| Risk weighted assets (6) | | | | |
| 60 | Total risk-weighted assets (RWA) (L) | 53,727,051 | 52,560,056 | |
| Capital ratio (consolidated) (7) | | | | |
| 61 | Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L)) | 14.44% | 15.34% | |
| 62 | Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L)) | 16.62% | 18.09% | |
| 63 | Total risk-weighted capital ratio (consolidated) ((K)/(L)) | 19.12% | 21.02% | |
| 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) | 227,713 | 307,248 | |
| 73 | Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) | 559,964 | 615,321 | |
| 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) | 199 | 867 | |
| Provisions included in Tier 2 capital: instruments and provisions (9) | | | | |
| 76 | Provisions (general reserve for possible loan losses) | 6,461 | 6,024 | |
| 77 | Cap on inclusion of provisions (general reserve for possible loan losses) | 25,625 | 21,741 | |
| 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 | 246,224 | 257,317 | |
| Capital instruments subject to transitional arrangements (10) | | | | |
| 82 | Current cap on AT1 instruments subject to transitional arrangements | 371,357 | 495,143 | |
| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") | — | — | |
| 84 | Current cap on T2 instruments subject to transitional arrangements | 610,358 | 813,811 | |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") | — | — | |

(Millions of yen)

| Items | As of September 30, 2019 | As of September 30, 2018 |
|-----------------------------|-----------------------------|-----------------------------|
| Required capital ((L) × 8%) | 4,298,164 | 4,204,804 |

■ 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, 2019 | As of Sep. 30, 2018 | | | | |
| (Assets) | | | | | | |
| Cash and due from banks | 56,156,316 | 54,237,812 | | | | |
| Call loans and bills bought | 1,560,773 | 2,360,764 | | | | |
| Receivables under resale agreements | 5,179,318 | 3,869,305 | | | | |
| Receivables under securities borrowing transactions | 988,292 | 1,566,439 | | | | |
| Monetary claims bought | 4,523,844 | 4,531,451 | | | | |
| Trading assets | 3,117,976 | 2,536,196 | | 6-a | | |
| Money held in trust | 0 | 0 | | | | |
| Securities | 26,189,647 | 24,521,906 | | 2-b,6-b | | |
| Loans and bills discounted | 80,510,423 | 78,904,248 | | 6-c | | |
| Foreign exchanges | 1,944,194 | 2,363,570 | | | | |
| Lease receivables and investment assets | 241,208 | 233,476 | | | | |
| Other assets | 4,389,512 | 4,270,745 | | 6-d | | |
| Tangible fixed assets | 1,391,801 | 1,391,636 | | | | |
| Intangible fixed assets | 364,320 | 306,681 | | 2-a | | |
| Net defined benefit asset | 339,015 | 392,807 | | 3 | | |
| Deferred tax assets | 19,081 | 24,549 | | 4-a | | |
| Customers' liabilities for acceptances and guarantees | 7,746,148 | 8,189,849 | | | | |
| Reserve for possible loan losses | (309,609) | (314,286) | | | | |
| Total assets | 194,352,266 | 189,387,158 | | | | |
| (Liabilities) | | | | | | |
| Deposits | 123,161,330 | 120,066,969 | | | | |
| Negotiable certificates of deposit | 11,671,490 | 11,740,153 | | | | |
| Call money and bills sold | 450,491 | 913,277 | | | | |
| Payables under repurchase agreements | 10,562,726 | 9,099,143 | | | | |
| Payables under securities lending transactions | 867,225 | 699,650 | | | | |
| Commercial paper | 1,688,944 | 2,545,112 | | | | |
| Trading liabilities | 2,582,075 | 1,936,458 | | 6-e | | |
| Borrowed money | 17,240,994 | 14,614,147 | | 8 | | |
| Foreign exchanges | 1,197,390 | 1,095,327 | | | | |
| Bonds | 2,597,588 | 3,453,015 | | | | |
| Due to trust account | 1,548,905 | 1,373,949 | | | | |
| Other liabilities | 3,539,461 | 3,986,538 | | 6-f | | |
| Reserve for employee bonuses | 25,511 | 23,688 | | | | |
| Net defined benefit liability | 3,371 | 5,672 | | | | |
| Reserve for executive retirement benefits | 531 | 597 | | | | |
| Reserve for point service program | 280 | 548 | | | | |
| Reserve for reimbursement of deposits | 4,102 | 12,391 | | | | |
| Deferred tax liabilities | 496,359 | 441,448 | | 4-b | | |
| Deferred tax liabilities for land revaluation | 30,168 | 30,423 | | 4-c | | |
| Acceptances and guarantees | 7,746,148 | 8,189,849 | | | | |
| Total liabilities | 185,415,099 | 180,228,366 | | | | |
| (Net assets) | | | | | | |
| Capital stock | 1,770,996 | 1,770,996 | | 1-a | | |
| Capital surplus | 1,966,353 | 1,966,353 | | 1-b | | |
| Retained earnings | 3,919,369 | 3,718,567 | | 1-c | | |
| Treasury stock | (210,003) | (210,003) | | 1-d | | |
| Total stockholders' equity | 7,446,716 | 7,245,914 | | | | |
| Net unrealized gains or losses on other securities | 1,388,982 | 1,487,109 | | | | |
| Net deferred gains or losses on hedges | 22,752 | (102,523) | | 5 | | |
| Land revaluation excess | 36,440 | 36,576 | | | | |
| Foreign currency translation adjustments | (42,115) | 23,508 | | | | |
| Accumulated remeasurements of defined benefit plans | (3,023) | 54,869 | | | | |
| Total accumulated other comprehensive income | 1,403,036 | 1,499,540 | (a) | | | |
| Stock acquisition rights | 1,851 | — | | 7-a | | |
| Non-controlling interests | 85,562 | 413,336 | | 7-b | | |
| Total net assets | 8,937,166 | 9,158,791 | | | | |
| Total liabilities and net assets | 194,352,266 | 189,387,158 | | | | |

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, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|----------------------------------|---------------------|---------------------|---|----------|
| Capital stock | 1,770,996 | 1,770,996 | Including eligible Tier 1 capital instruments subject to transitional arrangement | 1-a |
| Capital surplus | 1,966,353 | 1,966,353 | Including eligible Tier 1 capital instruments subject to transitional arrangement | 1-b |
| Retained earnings | 3,919,369 | 3,718,567 | | 1-c |
| Treasury stock | (210,003) | (210,003) | Eligible Tier 1 capital instruments subject to transitional arrangement | 1-d |
| Total stockholders' equity | 7,446,716 | 7,245,914 | | |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|--|---------------------|---------------------|---|------------------------|
| Directly issued qualifying common share capital plus related capital surplus and retained earnings | 7,446,716 | 7,245,914 | Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed)) | |
| of which: capital and capital surplus | 3,527,346 | 3,527,346 | | 1a |
| of which: retained earnings | 3,919,369 | 3,718,567 | | 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, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|--|---------------------|---------------------|---------|----------|
| Intangible fixed assets | 364,320 | 306,681 | | 2-a |
| Securities | 26,189,647 | 24,521,906 | | 2-b |
| of which: goodwill attributable to equity-method investees | 12,258 | 16,795 | | |

| | | | |
|-------------------------------|---------|--------|--|
| Income taxes related to above | 104,636 | 89,753 | |
|-------------------------------|---------|--------|--|

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|---|---------------------|---------------------|--------------------|------------------------|
| Goodwill (including those equivalent) | 23,899 | 29,160 | | 8 |
| Other intangibles other than goodwill and mortgage servicing rights | 248,042 | 204,562 | 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, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|----------------------------------|---------------------|---------------------|---------|----------|
| Net defined benefit asset | 339,015 | 392,807 | | 3 |

| | | | |
|-------------------------------|---------|---------|--|
| Income taxes related to above | 103,471 | 119,795 | |
|-------------------------------|---------|---------|--|

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|-----------------------------------|---------------------|---------------------|---------|------------------------|
| Net defined benefit asset | 235,543 | 273,012 | | 15 |

4. Deferred tax assets

(1) Consolidated balance sheet (Millions of yen)

| Consolidated balance sheet items | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|---|---------------------|---------------------|---------|----------|
| Deferred tax assets | 19,081 | 24,549 | | 4-a |
| Deferred tax liabilities | 496,359 | 441,448 | | 4-b |
| Deferred tax liabilities for land revaluation | 30,168 | 30,423 | | 4-c |
| Tax effects on intangible fixed assets | 104,636 | 89,753 | | |
| Tax effects on net defined benefit asset | 103,471 | 119,795 | | |

(2) Composition of capital (Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|---|---------------------|---------------------|--|------------------------|
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | 2,286 | 981 | 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) | 199 | 867 | 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) | 199 | 867 | | 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, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|--|---------------------|---------------------|---------|----------|
| Net deferred gains or losses on hedges | 22,752 | (102,523) | | 5 |

(2) Composition of capital (Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|--|---------------------|---------------------|--|------------------------|
| Net deferred gains or losses on hedges | 25,271 | (101,793) | 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, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|----------------------------------|---------------------|---------------------|---|----------|
| Trading assets | 3,117,976 | 2,536,196 | Including trading account securities and derivatives for trading assets | 6-a |
| Securities | 26,189,647 | 24,521,906 | | 6-b |
| Loans and bills discounted | 80,510,423 | 78,904,248 | Including subordinated loans | 6-c |
| Other assets | 4,389,512 | 4,270,745 | Including derivatives | 6-d |
| Trading liabilities | 2,582,075 | 1,936,458 | Including trading account securities sold and derivatives for trading liabilities | 6-e |
| Other liabilities | 3,539,461 | 3,986,538 | Including derivatives | 6-f |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | 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) | 227,713 | 307,248 | | |
| Common Equity Tier 1 capital | — | — | | 18 |
| Additional Tier 1 capital | — | — | | 39 |
| Tier 2 capital and other TLAC liabilities | — | — | | 54 |
| Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting) | 227,713 | 307,248 | | 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) | 667,869 | 665,321 | | |
| Amount exceeding the 10% threshold on specified items | — | — | | 19 |
| Amount exceeding the 15% threshold on specified items | — | — | | 23 |
| Additional Tier 1 capital | 25,525 | 0 | | 40 |
| Tier 2 capital and other TLAC liabilities | 82,379 | 50,000 | | 55 |
| Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting) | 559,964 | 615,321 | | 73 |

7. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

| Consolidated balance sheet items | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|----------------------------------|---------------------|---------------------|---------|----------|
| Stock acquisition rights | 1,851 | — | | 7-a |
| Non-controlling interests | 85,562 | 413,336 | | 7-b |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|--|---------------------|---------------------|--|------------------------|
| Amount allowed in group CET1 | 1,883 | 330 | After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments) | 5 |
| Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities | — | — | After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments) | 30-31ab-32 |
| Amount allowed in group AT1 | 12,110 | 23,719 | After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments) | 34-35 |
| Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities | — | — | After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments) | 46 |
| Amount allowed in group T2 | 2,992 | 5,538 | After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments) | 48-49 |

8. Other capital instruments

(1) Consolidated balance sheet

(Millions of yen)

| Consolidated balance sheet items | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|----------------------------------|---------------------|---------------------|---------|----------|
| Borrowed money | 17,240,994 | 14,614,147 | | 8 |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|---|---------------------|---------------------|---------|------------------------|
| Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 1,185,000 | 1,100,000 | | 32 |
| Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 997,145 | 1,007,765 | | 46 |

■ Composition of Leverage Ratio

(In million yen, %)

| Corresponding line # on Basel III disclosure template (Table2) | Corresponding line # on Basel III disclosure template (Table1) | Items | As of September 30, 2019 | As of September 30, 2018 |
|--|--|--|-----------------------------|-----------------------------|
| On-balance sheet exposures (1) | | | | |
| 1 | | On-balance sheet exposures before deducting adjustment items | 175,841,788 | 172,020,473 |
| 1a | 1 | Total assets reported in the consolidated balance sheet | 194,352,266 | 189,387,158 |
| 1b | 2 | The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-) | — | — |
| 1c | 7 | The amount of assets of subsidiaries that are included in the scope of the leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet) | — | — |
| 1d | 3 | The amount of assets that are deducted from the total assets reported in the consolidated balance sheet (except adjustment items) (-) | 18,510,478 | 17,366,684 |
| 2 | 7 | The amount of adjustment items pertaining to Tier 1 capital (-) | 537,703 | 518,121 |
| 3 | | Total on-balance sheet exposures (a) | 175,304,084 | 171,502,352 |
| Exposures related to derivative transactions (2) | | | | |
| 4 | | Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | | |
| | | Replacement cost associated with derivatives transactions, etc. | 3,565,105 | 2,137,957 |
| 5 | | Add-on amount for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | | |
| | | Add-on amount associated with derivatives transactions, etc. | 3,659,307 | 2,996,502 |
| | | The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc. | 570,932 | 268,087 |
| 6 | | The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework | | |
| | | The amount of receivables arising from providing cash margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework | — | — |
| 7 | | The amount of deductions of receivables (out of those arising from providing cash variation margin) (-) | 117,864 | 268,087 |
| 8 | | The amount of client-cleared trade exposures for which a bank acting as clearing member is not obliged to make any indemnification (-) | | |
| 9 | | Adjusted effective notional amount of written credit derivatives | — | 67,697 |
| 10 | | The amount of deductions from effective notional amount of written credit derivatives (-) | — | 67,697 |
| 11 | 4 | Total exposures related to derivative transactions (b) | 7,677,480 | 5,134,459 |
| Exposures related to repo transactions (3) | | | | |
| 12 | | The amount of assets related to repo transactions, etc. | 6,167,611 | 5,435,745 |
| 13 | | The amount of deductions from the assets above (line 12) (-) | — | — |
| 14 | | The exposures for counterparty credit risk for repo transactions, etc. | 209,746 | 363,455 |
| 15 | | The exposures for agent repo transaction | | |
| 16 | 5 | Total exposures related to repo transactions, etc. (c) | 6,377,357 | 5,799,200 |
| Exposures related to off-balance sheet transactions (4) | | | | |
| 17 | | Notional amount of off-balance sheet transactions | 56,241,689 | 58,298,119 |
| 18 | | The amount of adjustments for conversion in relation to off-balance sheet transactions (-) | 35,667,339 | 38,868,164 |
| 19 | 6 | Total exposures related to off-balance sheet transactions (d) | 20,574,350 | 19,429,955 |
| Leverage ratio on a consolidated basis (5) | | | | |
| 20 | | The amount of capital (Tier 1 capital) (e) | 8,933,885 | 9,512,126 |
| 21 | 8 | Total exposures ((a)+(b)+(c)+(d)) (f) | 209,933,273 | 201,865,967 |
| 22 | | Leverage ratio on a consolidated basis ((e)/(f)) | 4.25% | 4.71% |

Liquidity Coverage Ratio Information (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

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

2. Assessment of Consolidated LCR

The LCR 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 LCR 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 LCR 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 LCR Notification.

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

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

| Item | | Current Quarter (From 2019/7/1 To 2019/9/30) | | Prior Quarter (From 2019/4/1 To 2019/6/30) | |
|--|---|--|----------------------------|--|----------------------------|
| High-Quality Liquid Assets (1) | | | | | |
| 1 | Total high-quality liquid assets (HQLA) | 62,357,891 | | 63,458,874 | |
| Cash Outflows (2) | | | | | |
| | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 2 | Cash outflows related to unsecured retail funding | 50,326,408 | 3,944,239 | 49,632,408 | 3,903,902 |
| 3 | of which, Stable deposits | 15,584,525 | 469,428 | 15,169,336 | 457,007 |
| 4 | of which, Less stable deposits | 34,741,884 | 3,474,811 | 34,463,072 | 3,446,895 |
| 5 | Cash outflows related to unsecured wholesale funding | 65,151,854 | 32,508,988 | 65,960,777 | 32,115,833 |
| 6 | of which, Qualifying operational deposits | — | — | — | — |
| 7 | of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities | 60,374,892 | 27,732,025 | 61,507,621 | 27,662,677 |
| 8 | of which, Debt securities | 4,776,963 | 4,776,963 | 4,453,156 | 4,453,156 |
| 9 | Cash outflows related to secured funding, etc. | 117,218 | | 74,981 | |
| 10 | Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities | 23,959,606 | 7,471,551 | 22,443,373 | 7,216,914 |
| 11 | of which, Cash outflows related to derivative transactions, etc. | 1,246,142 | 1,246,142 | 1,066,942 | 1,066,942 |
| 12 | of which, Cash outflows related to funding programs | 404,141 | 404,141 | 367,928 | 367,928 |
| 13 | of which, Cash outflows related to credit and liquidity facilities | 22,309,322 | 5,821,268 | 21,008,503 | 5,782,044 |
| 14 | Cash outflows related to contractual funding obligations, etc. | 7,361,301 | 5,561,985 | 7,483,986 | 5,555,726 |
| 15 | Cash outflows related to contingencies | 67,229,708 | 1,308,805 | 67,260,791 | 1,331,843 |
| 16 | Total cash outflows | 50,912,786 | | 50,199,199 | |
| Cash Inflows (3) | | | | | |
| | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 17 | Cash inflows related to secured lending, etc. | 1,995,832 | 134,070 | 2,200,955 | 256,769 |
| 18 | Cash inflows related to collection of loans, etc. | 2,541,090 | 1,708,873 | 2,704,323 | 1,931,614 |
| 19 | Other cash inflows | 2,204,979 | 1,077,612 | 2,663,693 | 1,017,577 |
| 20 | Total cash inflows | 6,741,902 | 2,920,554 | 7,568,971 | 3,205,960 |
| Consolidated Liquidity Coverage Ratio (4) | | | | | |
| 21 | Total HQLA allowed to be included in the calculation | 62,357,891 | | 63,458,874 | |
| 22 | Net cash outflows | 47,992,231 | | 46,993,239 | |
| 23 | Consolidated liquidity coverage ratio (LCR) | 129.9% | | 135.0% | |
| 24 | The number of data used to calculate the average value | 62 | | 59 | |

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

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

■ Breakdown of High-Quality Liquid Assets

(In million yen)

| Item | | Current Quarter (From 2019/7/1 To 2019/9/30) | | Prior Quarter (From 2019/4/1 To 2019/6/30) | |
|------|---|--|--|--|--|
| 1 | Cash and due from banks | 56,644,256 | | 54,796,248 | |
| 2 | Securities | 5,713,635 | | 8,662,626 | |
| 3 | of which, government bonds, etc. | 3,460,363 | | 6,154,070 | |
| 4 | of which, municipal bonds, etc. | 31,116 | | 102,542 | |
| 5 | of which, other bonds | 889,726 | | 1,045,190 | |
| 6 | of which, stocks | 1,332,431 | | 1,360,823 | |
| 7 | Total high-quality liquid assets (HQLA) | 62,357,891 | | 63,458,874 | |

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.

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, 2019 | As of September 30, 2018 | Reference to Template CC2 |
| Common Equity Tier 1 capital: instruments and reserves (1) | | | | |
| 1a+2-1c-26 | Directly issued qualifying common share capital plus related capital surplus and retained earnings | 6,088,642 | 6,355,376 | |
| 1a | of which: capital and capital surplus | 3,335,548 | 3,335,548 | |
| 2 | of which: retained earnings | 3,240,668 | 3,218,618 | |
| 1c | of which: treasury stock (-) | — | — | |
| 26 | of which: national specific regulatory adjustments (earnings to be distributed) (-) | 487,573 | 198,790 | |
| | of which: other than the above | — | — | |
| 1b | Stock acquisition rights to common shares | — | — | |
| 3 | Valuation and translation adjustment and other disclosed reserves | 1,506,792 | 1,430,313 | |
| 6 | Common Equity Tier 1 capital: instruments and reserves (A) | 7,595,435 | 7,785,690 | |
| 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) | 158,988 | 157,502 | |
| 8 | of which: goodwill | — | — | |
| 9 | of which: other intangibles other than goodwill and mortgage servicing rights | 158,988 | 157,502 | |
| 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 | 111,098 | (102,847) | |
| 12 | Shortfall of eligible provisions to expected losses | 21,022 | 33,773 | |
| 13 | Securitisation gain on sale | 60,650 | 62,028 | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | — | — | |
| 15 | Prepaid pension cost | 232,132 | 209,481 | |
| 16 | Investments in own shares (excluding those reported in the Net assets section) | — | — | |
| 17 | Reciprocal cross-holdings in common equity | — | — | |
| 18 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold) | — | — | |
| 19+20+21 | Amount exceeding the 10% threshold on specified items | — | — | |
| 19 | of which: significant investments in the common stock of financials | — | — | |
| 20 | of which: mortgage servicing rights | — | — | |
| 21 | of which: deferred tax assets arising from temporary differences (net of related tax liability) | — | — | |
| 22 | Amount exceeding the 15% threshold on specified items | — | — | |
| 23 | of which: significant investments in the common stock of financials | — | — | |
| 24 | of which: mortgage servicing rights | — | — | |
| 25 | of which: deferred tax assets arising from temporary differences (net of related tax liability) | — | — | |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | — | — | |
| 28 | Common Equity Tier 1 capital: regulatory adjustments (B) | 583,892 | 359,938 | |
| Common Equity Tier 1 capital (CET1) | | | | |
| 29 | Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) | 7,011,542 | 7,425,751 | |

(Millions of yen, except percentages)

| Basel III Template No. | Items | a | b | c | |
|--|--|--|--------------------------------|---------------------------------|--|
| | | As of September 30, 2019 | As of September 30, 2018 | Reference to Template CC2 | |
| Additional Tier 1 capital: instruments (3) | | | | | |
| 30 | 31a | Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown | — | — | |
| | 31b | Stock acquisition rights to Additional Tier 1 instruments | — | — | |
| | 32 | Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 1,185,000 | 1,100,000 | |
| | | Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities | — | — | |
| 33+35 | Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments | — | 323,130 | | |
| 36 | Additional Tier 1 capital: instruments (D) | 1,185,000 | 1,423,130 | | |
| Additional Tier 1 capital: regulatory adjustments | | | | | |
| 37 | Investments in own Additional Tier 1 instruments | — | — | | |
| 38 | Reciprocal cross-holdings in Additional Tier 1 instruments | — | — | | |
| 39 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) | — | — | | |
| 40 | Significant investments in the Additional Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | 25,525 | — | | |
| 42 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | — | — | | |
| 43 | Additional Tier 1 capital: regulatory adjustments (E) | 25,525 | — | | |
| Additional Tier 1 capital (AT1) | | | | | |
| 44 | Additional Tier 1 capital ((D)-(E)) (F) | 1,159,474 | 1,423,130 | | |
| Tier 1 capital (T1 = CET1 + AT1) | | | | | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G) | 8,171,016 | 8,848,881 | | |
| Tier 2 capital: instruments and provisions (4) | | | | | |
| 46 | Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown | | — | — | |
| | Stock acquisition rights to Tier 2 instruments | | — | — | |
| | Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | | 997,145 | 1,007,765 | |
| | Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities | | — | — | |
| 47+49 | Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions | | 416,422 | 566,774 | |
| 50 | Total of general reserve for possible loan losses and eligible provisions included in Tier 2 | | — | — | |
| 50a | of which: general reserve for possible loan losses | | — | — | |
| 50b | of which: eligible provisions | | — | — | |
| 51 | Tier 2 capital: instruments and provisions (H) | | 1,413,568 | 1,574,539 | |

(Millions of yen, except percentages)

| Basel III Template No. | Items | a | b | c |
|--|---|--------------------------------|--------------------------------|---------------------------------|
| | | As of September 30, 2019 | As of September 30, 2018 | Reference to Template CC2 |
| Tier 2 capital: regulatory adjustments (5) | | | | |
| 52 | Investments in own Tier 2 instruments | — | — | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities | — | — | |
| 54 | Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) | — | — | |
| 55 | Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | 82,379 | 50,000 | |
| 57 | Tier 2 capital: regulatory adjustments (I) | 82,379 | 50,000 | |
| Tier 2 capital (T2) | | | | |
| 58 | Tier 2 capital (T2) ((H)-(I)) (J) | 1,331,189 | 1,524,539 | |
| Total capital (TC = T1 + T2) | | | | |
| 59 | Total capital (TC = T1 + T2) ((G)+(J)) (K) | 9,502,205 | 10,373,421 | |
| Risk weighted assets (6) | | | | |
| 60 | Total risk-weighted assets (RWA) (L) | 50,591,441 | 49,887,388 | |
| Capital ratio (7) | | | | |
| 61 | Common Equity Tier 1 risk-weighted capital ratio ((C)/(L)) | 13.85% | 14.88% | |
| 62 | Tier 1 risk-weighted capital ratio ((G)/(L)) | 16.15% | 17.73% | |
| 63 | Total risk-weighted capital ratio ((K)/(L)) | 18.78% | 20.79% | |
| 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) | 225,575 | 299,344 | |
| 73 | Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting) | 520,396 | 562,165 | |
| 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) | — | — | |
| 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) | 4,316 | 2,867 | |
| 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 | 252,796 | 260,386 | |
| Capital instruments subject to transitional arrangements (10) | | | | |
| 82 | Current cap on AT1 instruments subject to transitional arrangements | 371,207 | 494,943 | |
| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") | — | — | |
| 84 | Current cap on T2 instruments subject to transitional arrangements | 605,172 | 806,896 | |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") | — | — | |

(Millions of yen)

| Items | As of September 30, 2019 | As of September 30, 2018 |
|-----------------------------|-----------------------------|-----------------------------|
| Required capital ((L) × 8%) | 4,047,315 | 3,990,991 |

■ CC2: Reconciliation of regulatory capital to balance sheet

Sumitomo Mitsui Banking Corporation

(Millions of yen)

| Items | a | | b | | c | d | | |
|---|--|---------------------|---|---------------------|-----|-----|---------------------------|-----------------------------|
| | Balance sheet as in published financial statements | | Under regulatory scope of consolidation | | | | Reference to Template CC1 | Reference to appended table |
| | As of Sep. 30, 2019 | As of Sep. 30, 2018 | As of Sep. 30, 2019 | As of Sep. 30, 2018 | | | | |
| (Assets) | | | | | | | | |
| Cash and due from banks | 54,409,967 | 51,791,818 | 54,409,967 | 51,791,818 | | | | |
| Call loans | 1,114,986 | 1,850,707 | 1,114,986 | 1,850,707 | | | | |
| Receivables under resale agreements | 3,513,807 | 2,876,602 | 3,513,807 | 2,876,602 | | | | |
| Receivables under securities borrowing transactions | 958,916 | 1,144,423 | 958,916 | 1,144,423 | | | | |
| Monetary claims bought | 1,635,003 | 1,508,037 | 1,635,003 | 1,508,037 | | | | |
| Trading assets | 2,246,305 | 1,795,679 | 2,246,305 | 1,795,679 | | 6-a | | |
| Securities | 27,121,374 | 25,251,730 | 27,113,514 | 25,240,959 | | 6-b | | |
| Loans and bills discounted | 76,708,140 | 76,232,734 | 76,708,140 | 76,232,734 | | 6-c | | |
| Foreign exchanges | 1,849,851 | 2,263,629 | 1,849,851 | 2,263,629 | | | | |
| Other assets | 3,565,899 | 3,066,263 | 3,565,899 | 3,066,263 | | 6-d | | |
| Tangible fixed assets | 800,707 | 796,487 | 800,707 | 796,487 | | | | |
| Intangible fixed assets | 229,024 | 226,883 | 229,024 | 226,883 | | 2 | | |
| Prepaid pension cost | 334,388 | 301,760 | 334,388 | 301,760 | | 3 | | |
| Customers' liabilities for acceptances and guarantees | 8,851,228 | 9,016,490 | 8,851,228 | 9,016,490 | | | | |
| Reserve for possible loan losses | (256,088) | (254,381) | (256,088) | (254,381) | | | | |
| Reserve for possible losses on investments | (107,451) | (10,169) | (107,451) | (10,169) | | | | |
| Total assets | 182,976,062 | 177,858,696 | 182,968,202 | 177,847,925 | | | | |
| (Liabilities) | | | | | | | | |
| Deposits | 115,882,411 | 113,331,228 | 115,874,484 | 113,323,553 | | | | |
| Negotiable certificates of deposit | 11,923,548 | 11,330,980 | 11,923,548 | 11,330,980 | | | | |
| Call money | 653,943 | 1,077,642 | 653,943 | 1,077,642 | | | | |
| Payables under repurchase agreements | 9,210,313 | 8,398,472 | 9,210,313 | 8,398,472 | | | | |
| Payables under securities lending transactions | 606,131 | 438,532 | 606,131 | 438,532 | | | | |
| Commercial paper | 981,578 | 1,851,292 | 981,578 | 1,851,292 | | | | |
| Trading liabilities | 2,122,111 | 1,558,058 | 2,122,111 | 1,558,058 | | 6-e | | |
| Borrowed money | 16,919,777 | 14,435,776 | 16,919,777 | 14,109,353 | | 7 | | |
| Foreign exchanges | 1,212,531 | 1,126,098 | 1,212,531 | 1,126,098 | | | | |
| Bonds | 2,560,870 | 3,409,763 | 2,560,870 | 3,409,763 | | | | |
| Due to trust account | 1,483,719 | 1,319,712 | 1,483,719 | 1,319,712 | | | | |
| Other liabilities | 2,020,359 | 2,155,192 | 2,020,359 | 2,150,043 | | 6-f | | |
| Reserve for employee bonuses | 12,541 | 12,788 | 12,541 | 12,788 | | | | |
| Reserve for point service program | 280 | 548 | 280 | 548 | | | | |
| Reserve for reimbursement of deposits | 3,440 | 11,842 | 3,440 | 11,842 | | | | |
| Deferred tax liabilities | 418,163 | 369,572 | 418,163 | 369,572 | | 4-a | | |
| Deferred tax liabilities for land revaluation | 30,168 | 30,423 | 30,168 | 30,423 | | 4-b | | |
| Acceptances and guarantees | 8,851,228 | 9,016,490 | 8,851,228 | 9,016,490 | | | | |
| Total liabilities | 174,893,120 | 169,874,415 | 174,885,193 | 169,535,169 | | | | |
| (Net assets) | | | | | | | | |
| Capital stock | 1,770,996 | 1,770,996 | 1,770,996 | 1,770,996 | | 1-a | | |
| Capital surplus | 1,774,554 | 1,774,554 | 1,774,554 | 1,774,554 | | 1-b | | |
| Retained earnings | 3,240,494 | 3,218,786 | 3,240,668 | 3,218,618 | | 1-c | | |
| Treasury stock | (210,003) | (210,003) | (210,003) | (210,003) | | 1-d | | |
| Total stockholders' equity | 6,576,042 | 6,554,334 | 6,576,216 | 6,554,167 | | | | |
| Net unrealized gains or losses on other securities | 1,372,616 | 1,507,881 | 1,372,616 | 1,507,881 | | | | |
| Net deferred gains or losses on hedges | 108,805 | (103,538) | 108,686 | (103,577) | | 5 | | |
| Land revaluation excess | 25,476 | 25,602 | 25,476 | 25,602 | | | | |
| Foreign currency translation adjustments | — | — | 13 | 407 | | | | |
| Total valuation and translation adjustments | 1,506,899 | 1,429,945 | 1,506,792 | 1,430,313 | (a) | | | |
| Non-controlling interests | — | — | — | 328,275 | | | | |
| Total net assets | 8,082,942 | 7,984,280 | 8,083,009 | 8,312,756 | | | | |
| Total liabilities and net assets | 182,976,062 | 177,858,696 | 182,968,202 | 177,847,925 | | | | |

(Appended Table)

1. Stockholders' equity

(1) Balance sheet

(Millions of yen)

| Balance sheet items | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|----------------------------|---------------------|---------------------|---|----------|
| Capital stock | 1,770,996 | 1,770,996 | Including eligible Tier 1 capital instruments subject to transitional arrangement | 1-a |
| Capital surplus | 1,774,554 | 1,774,554 | Including eligible Tier 1 capital instruments subject to transitional arrangement | 1-b |
| Retained earnings | 3,240,668 | 3,218,618 | | 1-c |
| Treasury stock | (210,003) | (210,003) | Eligible Tier 1 capital instruments subject to transitional arrangement | 1-d |
| Total stockholders' equity | 6,576,216 | 6,554,167 | | |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|--|---------------------|---------------------|---|------------------------|
| Directly issued qualifying common share capital plus related capital surplus and retained earnings | 6,576,216 | 6,554,167 | Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed)) | |
| of which: capital and capital surplus | 3,335,548 | 3,335,548 | | 1a |
| of which: retained earnings | 3,240,668 | 3,218,618 | | 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, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|-------------------------------|---------------------|---------------------|---------|----------|
| Intangible fixed assets | 229,024 | 226,883 | | 2 |
| Income taxes related to above | 70,035 | 69,380 | | |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|---|---------------------|---------------------|--------------------|------------------------|
| Goodwill | — | — | | 8 |
| Other intangibles other than goodwill and mortgage servicing rights | 158,988 | 157,502 | 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, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|-------------------------------|---------------------|---------------------|---------|----------|
| Prepaid pension cost | 334,388 | 301,760 | | 3 |
| Income taxes related to above | 102,256 | 92,278 | | |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|-----------------------------------|---------------------|---------------------|---------|------------------------|
| Prepaid pension cost | 232,132 | 209,481 | | 15 |

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

| Balance sheet items | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks |
|---|---------------------|---------------------|---------|
| Deferred tax liabilities | 418,163 | 369,572 | |
| Deferred tax liabilities for land revaluation | 30,168 | 30,423 | |

| Ref. No. |
|----------|
| 4-a |
| 4-b |

| | | | |
|--|---------|--------|--|
| Tax effects on intangible fixed assets | 70,035 | 69,380 | |
| Tax effects on prepaid pension cost | 102,256 | 92,278 | |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks |
|---|---------------------|---------------------|---|
| 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. |
| Deferred tax assets 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. |
| Amount exceeding the 10% threshold on specified items | — | — | |
| Amount exceeding the 15% threshold on specified items | — | — | |
| Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) | — | — | |

| Basel III Template No. |
|------------------------|
| 10 |
| 21 |
| 25 |
| 75 |

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

(Millions of yen)

| Balance sheet items | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks |
|--|---------------------|---------------------|---------|
| Net deferred gains or losses on hedges | 108,686 | (103,577) | |

| Ref. No. |
|----------|
| 5 |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks |
|--|---------------------|---------------------|---|
| Net deferred gains or losses on hedges | 111,098 | (102,847) | Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments" |

| Basel III Template No. |
|------------------------|
| 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, 2019 | As of Sep. 30, 2018 | Remarks |
|----------------------------|---------------------|---------------------|---|
| Trading assets | 2,246,305 | 1,795,679 | Including trading account securities and derivatives for trading assets |
| Securities | 27,113,514 | 25,240,959 | |
| Loans and bills discounted | 76,708,140 | 76,232,734 | Including subordinated loans |
| Other assets | 3,565,899 | 3,066,263 | Including derivatives |
| Trading liabilities | 2,122,111 | 1,558,058 | Including trading account securities sold and derivatives for trading liabilities |
| Other liabilities | 2,020,359 | 2,150,043 | Including derivatives |

| Ref. No. |
|----------|
| 6-a |
| 6-b |
| 6-c |
| 6-d |
| 6-e |
| 6-f |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | 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) | 225,575 | 299,344 | | |
| Common Equity Tier 1 capital | — | — | | 18 |
| Additional Tier 1 capital | — | — | | 39 |
| Tier 2 capital and other TLAC liabilities | — | — | | 54 |
| Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting) | 225,575 | 299,344 | | 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) | 628,301 | 612,165 | | |
| Amount exceeding the 10% threshold on specified items | — | — | | 19 |
| Amount exceeding the 15% threshold on specified items | — | — | | 23 |
| Additional Tier 1 capital | 25,525 | — | | 40 |
| Tier 2 capital and other TLAC liabilities | 82,379 | 50,000 | | 55 |
| Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting) | 520,396 | 562,165 | | 73 |

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

| Balance sheet items | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Ref. No. |
|---------------------|---------------------|---------------------|---------|----------|
| Borrowed money | 16,919,777 | 14,109,353 | | 7 |

(2) Composition of capital

(Millions of yen)

| Composition of capital disclosure | As of Sep. 30, 2019 | As of Sep. 30, 2018 | Remarks | Basel III Template No. |
|---|---------------------|---------------------|---------|------------------------|
| Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 1,185,000 | 1,100,000 | | 32 |
| Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | 997,145 | 1,007,765 | | 46 |

■ Composition of Leverage Ratio

(In million yen, %)

| Corresponding line # on Basel III disclosure template (Table2) | Corresponding line # on Basel III disclosure template (Table1) | Items | As of September 30, 2019 |
|--|--|---|--------------------------------|
| On-balance sheet exposures (1) | | | |
| 1 | | On-balance sheet exposures before deducting adjustment items | 165,697,247 |
| 1a | 1 | Total assets reported in the balance sheet | 182,968,202 |
| 1b | 3 | The amount of assets that are deducted from the total assets reported in the balance sheet (except adjustment items) (-) | 17,270,954 |
| 2 | 7 | The amount of adjustment items pertaining to Tier 1 capital (-) | 437,669 |
| 3 | | Total on-balance sheet exposures (a) | 165,259,577 |
| Exposures related to derivative transactions (2) | | | |
| 4 | | Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | |
| | | Replacement cost associated with derivatives transactions, etc. | 2,016,161 |
| 5 | | Add-on amount for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied) | |
| | | Add-on amount associated with derivatives transactions, etc. | 2,160,545 |
| | | The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc. | 485,303 |
| 6 | | The amount of receivables arising from providing collateral, provided where deducted from the balance sheet pursuant to the operative accounting framework | |
| | | The amount of receivables arising from providing cash margin, provided where deducted from the balance sheet pursuant to the operative accounting framework | - |
| 7 | | The amount of deductions of receivables (out of those arising from providing cash variation margin) (-) | 303,085 |
| 8 | | The amount of client-cleared trade exposures for which a bank acting as clearing member is not obliged to make any indemnification (-) | |
| 9 | | Adjusted effective notional amount of written credit derivatives | - |
| 10 | | The amount of deductions from effective notional amount of written credit derivatives (-) | - |
| 11 | 4 | Total exposures related to derivative transactions (b) | 4,358,925 |
| Exposures related to repo transactions (3) | | | |
| 12 | | The amount of assets related to repo transactions, etc. | 4,472,724 |
| 13 | | The amount of deductions from the assets above (line 12) (-) | - |
| 14 | | The exposures for counterparty credit risk for repo transactions, etc. | 195,621 |
| 15 | | The exposures for agent repo transaction | |
| 16 | 5 | Total exposures related to repo transactions, etc. (c) | 4,668,345 |
| Exposures related to off-balance sheet transactions (4) | | | |
| 17 | | Notional amount of off-balance sheet transactions | 53,291,834 |
| 18 | | The amount of adjustments for conversion in relation to off-balance sheet transactions (-) | 32,000,905 |
| 19 | 6 | Total exposures related to off-balance sheet transactions (d) | 21,290,928 |
| Leverage ratio (5) | | | |
| 20 | | The amount of capital (Tier 1 capital) (e) | 8,171,016 |
| 21 | 8 | Total exposures ((a)+(b)+(c)+(d)) (f) | 195,577,777 |
| 22 | | Leverage ratio ((e)/(f)) | 4.17% |

Liquidity Coverage Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

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

2. Assessment of Non-consolidated LCR

The LCR Notification stipulates the minimum requirement of the LCR at 100%. The LCR of SMBC (non-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 non-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 Non-consolidated LCR

SMBC has not applied “special provisions concerning qualifying operational deposits” prescribed in Article 29 of the LCR 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 LCR Notification. Meanwhile, SMBC records “due to trust account,” etc. under “cash outflows based on other contracts” prescribed in Article 60 of the LCR Notification.

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

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

| Item | | Current Quarter (From 2019/7/1 To 2019/9/30) | | Prior Quarter (From 2019/4/1 To 2019/6/30) | |
|--|---|--|----------------------------|--|----------------------------|
| High-Quality Liquid Assets (1) | | | | | |
| 1 | Total high-quality liquid assets (HQLA) | 57,664,531 | | 58,637,142 | |
| Cash Outflows (2) | | | | | |
| | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 2 | Cash outflows related to unsecured retail funding | 47,717,811 | 3,714,312 | 47,011,351 | 3,672,788 |
| 3 | of which, Stable deposits | 15,115,604 | 453,468 | 14,699,069 | 440,972 |
| 4 | of which, Less stable deposits | 32,602,206 | 3,260,844 | 32,312,282 | 3,231,816 |
| 5 | Cash outflows related to unsecured wholesale funding | 62,219,748 | 31,238,727 | 63,158,584 | 30,930,580 |
| 6 | of which, Qualifying operational deposits | — | — | — | — |
| 7 | of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities | 57,392,934 | 26,411,912 | 58,661,224 | 26,433,221 |
| 8 | of which, Debt securities | 4,826,815 | 4,826,815 | 4,497,359 | 4,497,359 |
| 9 | Cash outflows related to secured funding, etc. | 116,303 | | 71,951 | |
| 10 | Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities | 21,663,693 | 6,396,113 | 20,023,261 | 6,248,070 |
| 11 | of which, Cash outflows related to derivative transactions, etc. | 293,809 | 293,809 | 259,157 | 259,157 |
| 12 | of which, Cash outflows related to funding programs | 404,141 | 404,141 | 367,928 | 367,928 |
| 13 | of which, Cash outflows related to credit and liquidity facilities | 20,965,743 | 5,698,163 | 19,396,175 | 5,620,984 |
| 14 | Cash outflows related to contractual funding obligations, etc. | 6,122,047 | 3,239,645 | 5,774,047 | 3,213,243 |
| 15 | Cash outflows related to contingencies | 67,019,371 | 1,237,977 | 67,016,620 | 1,257,316 |
| 16 | Total cash outflows | 45,943,076 | | 45,393,948 | |
| Cash Inflows (3) | | | | | |
| | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
| 17 | Cash inflows related to secured lending, etc. | 1,057,528 | 130,454 | 1,286,735 | 251,224 |
| 18 | Cash inflows related to collection of loans, etc. | 3,351,714 | 2,633,143 | 3,587,187 | 2,920,679 |
| 19 | Other cash inflows | 1,733,979 | 887,313 | 1,902,888 | 794,524 |
| 20 | Total cash inflows | 6,143,222 | 3,650,909 | 6,776,810 | 3,966,426 |
| Non-consolidated Liquidity Coverage Ratio (4) | | | | | |
| 21 | Total HQLA allowed to be included in the calculation | 57,664,531 | | 58,637,142 | |
| 22 | Net cash outflows | 42,292,166 | | 41,427,521 | |
| 23 | Non-consolidated liquidity coverage ratio (LCR) | 136.3% | | 141.5% | |
| 24 | The number of data used to calculate the average value | 62 | | 59 | |

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

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

■ Breakdown of High-Quality Liquid Assets

(In million yen)

| Item | | Current Quarter (From 2019/7/1 To 2019/9/30) | | Prior Quarter (From 2019/4/1 To 2019/6/30) | |
|------|---|--|--|--|--|
| 1 | Cash and due from banks | 52,572,366 | | 50,713,525 | |
| 2 | Securities | 5,092,164 | | 7,923,616 | |
| 3 | of which, government bonds, etc. | 2,960,439 | | 5,561,107 | |
| 4 | of which, municipal bonds, etc. | 31,116 | | 102,533 | |
| 5 | of which, other bonds | 768,179 | | 899,153 | |
| 6 | of which, stocks | 1,332,431 | | 1,360,823 | |
| 7 | Total high-quality liquid assets (HQLA) | 57,664,531 | | 58,637,142 | |

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.

Glossary

Advanced Measurement Approach (AMA)

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

Backtesting

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

Basic Indicator Approach (BIA)

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

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

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

Capital adequacy ratio notification (“the Notification”)

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

CCF

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

CCP-related exposure

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

CDS

Abbreviation for Credit Default Swap
Derivative transactions which transfer the credit risk.

Credit Risk Mitigation (CRM) Techniques

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

Credit risk-weighted assets

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

Current exposure method

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

CVA (credit value adjustment) amount

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

EL

Abbreviation for Expected Loss
Average loss expected to occur over the coming one year.

Full revaluation approach

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

High-quality liquid assets (HQLA)

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

Historical simulation method

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

Internal models approach (IMA)

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

Internal models method

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

The Internal Ratings-Based (IRB) Approach

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

LCR Notification

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

LGD

Abbreviation for Loss Given Default
Percentage of loss assumed in the event of default by obligor; ratio of uncollectible amount of the exposure owned in the event of default.

Market-based approach

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

Market risk equivalent amount

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

Net cash outflows

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

Object finance

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

Operational risk equivalent amount

Operational risk capital requirements under the Basel Capital Accord.

Originator

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

PD

Abbreviation for Probability of Default
Probability of becoming default by obligor during one year.

Project finance

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

Qualifying Revolving Retail Exposures (QRRE)

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

Risk weight

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

Root-T rule

A method of converting the term of estimating the maximum loss as VaR into short term or long term using statistical assumption.

Securitization transaction

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

Simple risk weight method

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

Slotting criteria

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

Small-sized consolidated subsidiaries

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

Specialized Lending (SL)

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

The Standardized Approach (SA)

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

Standardised Approach

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

Underlying assets

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

VaR

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

∠EVE

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

∠NII

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