

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: 175

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

Sumitomo Mitsui Banking Corporation (Commercial banking)
SMBC Trust Bank Ltd. (Commercial banking and trust service)
SMBC Nikko Securities Inc. (Securities)
Sumitomo Mitsui Card Company, Limited (Credit card services)
SMBC Finance Service Co.,Ltd. (Credit card services, Installment, Collecting agent)
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, 2020	As of September 30, 2019	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	9,317,914	9,083,453	
1a	of which: capital and capital surplus	3,034,373	3,031,950	
2	of which: retained earnings	6,427,428	6,188,945	
1c	of which: treasury stock (-)	13,693	14,189	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	130,194	123,252	
	of which: other than the above	—	—	
1b	Stock acquisition rights to common shares	1,808	2,214	
3	Accumulated other comprehensive income and other disclosed reserves	1,784,519	1,675,503	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,140	1,882	
6	Common Equity Tier 1 capital: instruments and reserves (A)	11,105,382	10,763,053	
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)	625,965	663,541	
8	of which: goodwill (including those equivalent)	225,385	248,928	
9	of which: other intangibles other than goodwill and mortgage servicing rights	400,579	414,613	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,538	2,286	
11	Net deferred gains or losses on hedges	107,931	10,487	
12	Shortfall of eligible provisions to expected losses	36,850	68,330	
13	Securitisation gain on sale	60,762	60,650	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	12,114	3,662	
15	Net defined benefit asset	259,802	239,068	
16	Investments in own shares (excluding those reported in the Net assets section)	4,263	5,334	
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)	1,111,229	1,053,361	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	9,994,152	9,709,692	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c	
		As of September 30, 2020	As of September 30, 2019	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	785,000	685,000	
		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)	10,187	8,503		
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	—	263,500		
33	of which: instruments issued by bank holding companies and their special purpose vehicles	—	263,500		
35	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	—	—		
36	Additional Tier 1 capital: instruments (D)	795,187	957,003		
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments	—	—		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—		
40	Significant investments in the Additional Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	25,525	25,525		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—		
43	Additional Tier 1 capital: regulatory adjustments (E)	25,525	25,525		
Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E)) (F)	769,661	931,477		
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	10,763,814	10,641,169		
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	988,078	993,366	
		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)	1,949	2,143		
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	297,767	416,315		
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)	297,767	416,315		
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	58,102	61,316		
50a	of which: general reserve for possible loan losses	58,102	61,316		
50b	of which: eligible provisions	—	—		
51	Tier 2 capital: instruments and provisions (H)	1,345,897	1,473,142		

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2020	As of September 30, 2019	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)	81,734	82,379	
57	Tier 2 capital: regulatory adjustments (I)	81,734	82,379	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,264,163	1,390,763	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	12,027,978	12,031,933	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	62,379,156	60,001,868	
Capital ratios (consolidated) and buffers (7)				
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	16.02%	16.18%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	17.25%	17.73%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	19.28%	20.05%	
64	CET1 specific buffer requirement	3.52%	3.61%	
65	of which: capital conservation buffer requirement	2.50%	2.50%	
66	of which: countercyclical buffer requirement	0.02%	0.11%	
67	of which: G-SIB/D-SIB additional requirement	1.00%	1.00%	
68	CET1 available after meeting the minimum capital requirements	11.25%	11.68%	
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)	819,974	743,722	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	897,317	899,366	
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)	5,212	2,834	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general reserve for possible loan losses)	71,679	68,723	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	58,102	61,316	
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	282,139	268,763	
Capital instruments subject to transitional arrangements (10)				
82	Current cap on AT1 instruments subject to transitional arrangements	325,171	487,757	
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	406,856	610,284	
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, 2020	As of September 30, 2019
Required capital ((L) × 8%)	4,990,332	4,800,149

■ 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, 2020	As of September 30, 2019	As of September 30, 2020	As of September 30, 2019
1	Credit risk (CR) (excluding counterparty credit risk)	42,068,648	39,860,351	3,539,833	3,351,284
2	Of which: Standardised Approach (SA)	2,744,761	2,791,755	219,580	223,340
3	Of which: internal ratings-based (IRB) approach	36,321,266	33,845,124	3,080,043	2,870,066
	Of which: significant investments in commercial entities	–	–	–	–
	Of which: lease residual value	53,004	49,933	4,240	3,994
	Other assets	2,949,616	3,173,538	235,969	253,883
4	Counterparty credit risk (CCR)	5,177,589	4,805,917	420,797	390,046
5	Of which: standardised approach for counterparty credit risk (SA-CCR)	–	–	–	–
	Of which: current exposure method (CEM)	1,383,633	1,279,508	116,228	107,180
6	Of which: Expected Positive Exposure (EPE)	–	–	–	–
	Of which: Credit Valuation Adjustment (CVA)	2,988,265	2,765,725	239,061	221,258
	Of which: Central Counterparty (CCP)	122,679	181,046	9,814	14,483
	Others	683,011	579,638	55,693	47,124
7	Equity positions in banking book under market-based approach	657,215	783,272	55,731	66,421
8	Equity investments in funds – look-through approach	1,651,663	2,213,131	132,133	177,050
9	Equity investments in funds – mandate-based approach	–	–	–	–
	Equity investments in funds – simple approach (subject to 250% risk weight)	36,419	38,472	2,926	3,090
	Equity investments in funds – simple approach (subject to 400% risk weight)	411,569	358,487	34,693	30,267
10	Equity investments in funds – fall-back approach	64,888	28,449	5,191	2,275
11	Settlement risk	2	–	0	–
12	Securitisation exposures in banking book	1,166,276	1,073,070	93,302	85,845
13	Of which: securitisation IRB approach (SEC-IRBA) or internal assessment approach (IAA)	964,192	928,234	77,135	74,258
14	Of which: securitisation external ratings-based approach (SEC-ERBA)	185,506	133,156	14,840	10,652
15	Of which: securitisation standardised approach (SEC-SA)	–	–	–	–
	Of which: Risk weight (RW) 1250% is applied	16,577	11,679	1,326	934
16	Market risk	2,441,428	2,535,344	195,314	202,827
17	Of which: standardised approach (SA)	902,023	852,514	72,161	68,201
18	Of which: internal model approaches (IMA)	1,539,405	1,682,830	123,152	134,626
19	Operational risk	3,804,177	3,747,389	304,334	299,791
20	Of which: Basic Indicator Approach	863,199	831,888	69,055	66,551
21	Of which: Standardised Approach	–	–	–	–
22	Of which: Advanced Measurement Approach	2,940,978	2,915,500	235,278	233,240
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,256,233	2,255,407	191,286	191,247
	RWA subject to transitional arrangements	–	–	–	–
24	Floor adjustment	184,855	–	14,788	–
25	Total (after applying scaling factors)	62,379,156	60,001,868	4,990,332	4,800,149

■ Credit Quality of Assets

1. Credit Quality of Assets (CR1)

(Millions of yen)

CR1: Credit quality of assets		As of September 30, 2020				As of September 30, 2019			
		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	789,082	83,242,982	567,589	83,464,474	674,678	77,662,045	427,877	77,908,846
2	Securities (of which: debt securities)	7,114	23,126,058	—	23,133,172	3,689	20,752,751	—	20,756,441
3	Other on-balance sheet assets (of which: debt-based assets)	13,295	74,525,491	28,617	74,510,169	2,871	62,853,645	25,633	62,830,883
4	Subtotal (1+2+3)	809,492	180,894,531	596,207	181,107,816	681,239	161,268,442	453,510	161,496,171
Off-balance sheet assets									
5	Acceptances and guarantees, etc.	12,280	9,602,982	62,222	9,553,040	11,985	9,605,076	65,021	9,552,040
6	Commitments, etc.	7,500	26,197,901	72,824	26,132,577	6,161	21,869,553	63,761	21,811,954
7	Subtotal (5+6)	19,781	35,800,884	135,047	35,685,618	18,147	31,474,630	128,783	31,363,994
Total									
8	Total (4+7)	829,273	216,695,415	731,254	216,793,434	699,387	192,743,072	582,294	192,860,165

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

Fiscal 2020 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, 2020	674,747
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, 2020 (1+2-3-4+5)	809,492

Note: The major factors for other changes are 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, and the increase in the right to reimbursement that had occurred since the end of the previous fiscal year.

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.

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, 2020											
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	84,496,566	80,000	75.44	87,018,927	0.00	0.5	34.43	3.9	233,450	0.26	239	
2	0.15 to <0.25	406,777	20,059	46.72	408,224	0.17	0.1	33.58	1.8	108,822	26.65	233	
3	0.25 to <0.50	40,437	23	51.30	31,423	0.37	0.0	25.36	2.0	8,496	27.03	32	
4	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	129,498	13,381	47.85	76,827	1.25	0.0	33.45	2.0	51,964	67.63	315	
6	2.50 to <10.00	32,578	38,515	58.87	11,419	3.80	0.0	33.72	1.6	10,771	94.32	143	
7	10.00 to <100.00	23,698	17,250	51.18	19,331	13.51	0.0	35.00	2.3	34,802	180.03	914	
8	100.00 (Default)	8	—	—	8	100.00	0.0	54.55	1.0	4	53.50	4	
9	Subtotal	85,129,565	169,230	63.61	87,566,162	0.00	0.7	34.42	3.9	448,313	0.51	1,883	2,760
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	4,720,681	731,884	79.14	5,561,327	0.03	0.7	33.26	2.8	995,983	17.90	673	
2	0.15 to <0.25	822,190	213,414	68.18	958,368	0.17	0.2	31.18	1.0	222,658	23.23	508	
3	0.25 to <0.50	127,598	25,036	52.15	131,563	0.37	0.0	31.83	1.1	50,404	38.31	160	
4	0.50 to <0.75	2,120	—	—	2,120	0.50	0.0	1.98	1.0	63	3.00	0	
5	0.75 to <2.50	402,992	60,643	45.85	387,162	1.08	0.6	34.98	0.4	235,179	60.74	1,468	
6	2.50 to <10.00	180,797	12,149	51.21	163,502	3.69	0.0	32.20	1.1	149,596	91.49	1,943	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	486	—	—	486	100.00	0.0	80.91	1.0	66	13.63	393	
9	Subtotal	6,256,868	1,043,127	73.99	7,204,530	0.20	1.7	33.02	2.4	1,653,951	22.95	5,147	6,967
Bank exposures (FIRB approach)													
1	0.00 to <0.15	26,626	—	—	26,626	0.03	0.0	45.00	5.0	9,583	35.99	3	
2	0.15 to <0.25	248	—	—	248	0.17	0.0	45.00	5.0	207	83.29	0	
3	0.25 to <0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	6,678	—	—	6,678	2.42	0.1	45.00	5.0	12,373	185.27	72	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	33,553	—	—	33,553	0.50	0.2	45.00	5.0	22,164	66.05	76	147
Corporate exposures (AIRB approach)													
1	0.00 to <0.15	29,425,277	15,482,907	53.20	41,649,722	0.05	7.0	34.74	2.4	7,203,116	17.29	8,344	
2	0.15 to <0.25	12,546,958	8,703,871	53.13	16,171,411	0.17	6.0	29.79	2.3	4,368,531	27.01	8,213	
3	0.25 to <0.50	4,688,421	2,158,705	52.71	5,359,475	0.32	3.2	28.65	2.3	1,914,474	35.72	4,976	
4	0.50 to <0.75	987,599	85,304	51.95	1,012,383	0.50	1.2	29.70	2.6	490,132	48.41	1,503	
5	0.75 to <2.50	5,468,181	2,753,799	52.50	4,934,902	1.38	3.9	27.53	2.8	3,207,761	65.00	18,438	
6	2.50 to <10.00	1,466,207	606,229	53.40	1,138,907	6.31	0.8	27.94	2.8	1,183,066	103.87	21,085	
7	10.00 to <100.00	805,646	142,674	56.17	789,981	18.61	0.3	30.90	3.3	1,310,906	165.94	51,531	
8	100.00 (Default)	340,971	20,602	100.00	340,257	100.00	0.3	50.82	2.2	126,092	37.05	172,946	
9	Subtotal	55,729,263	29,954,094	53.12	71,397,041	0.98	23.1	32.52	2.4	19,804,081	27.73	287,040	282,022

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2020											
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	–	95	100.00	95	2.42	0.0	45.00	5.0	179	188.10	1	
6	2.50 to <10.00	–	–	–	–	–	–	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–	–	–	–	–	–	–
8	100.00 (Default)	20	–	–	20	100.00	0.0	45.00	5.0	–	0.00	9	
9	Subtotal	20	95	100.00	116	19.90	0.0	45.00	5.0	179	154.40	10	3
Mid-sized corporations and small-medium enterprises (SMEs) exposures (AIRB approach)													
1	0.00 to <0.15	661,492	94,613	71.46	716,395	0.07	1.2	26.05	2.8	110,807	15.46	148	
2	0.15 to <0.25	1,241,514	84,184	66.67	1,248,549	0.17	5.1	29.99	3.4	334,548	26.79	636	
3	0.25 to <0.50	1,214,492	61,885	51.05	1,140,354	0.30	6.6	30.56	3.8	441,612	38.72	1,100	
4	0.50 to <0.75	641,406	10,349	53.09	578,756	0.51	4.4	27.96	3.4	240,685	41.58	850	
5	0.75 to <2.50	2,543,888	161,244	59.70	1,923,962	1.61	32.9	30.71	3.5	1,220,889	63.45	9,530	
6	2.50 to <10.00	390,153	207,585	48.64	166,702	8.22	1.4	22.78	2.6	124,735	74.82	2,980	
7	10.00 to <100.00	157,957	2,124	49.48	91,837	27.52	3.0	40.13	2.1	167,252	182.11	10,144	
8	100.00 (Default)	226,309	385	100.00	164,856	100.00	3.5	45.51	1.8	24,242	14.70	75,035	
9	Subtotal	7,077,214	622,373	57.76	6,031,415	4.04	58.5	30.04	3.4	2,664,773	44.18	100,427	101,978
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	19	–	–	19	1.22	0.0	45.00	1.0	12	62.28	0	
6	2.50 to <10.00	–	–	–	–	–	–	–	–	–	–	–	–
7	10.00 to <100.00	–	–	–	–	–	–	–	–	–	–	–	–
8	100.00 (Default)	–	–	–	–	–	–	–	–	–	–	–	–
9	Subtotal	19	–	–	19	1.22	0.0	45.00	1.0	12	62.28	0	0
Specialized lending (SL)													
1	0.00 to <0.15	1,950,290	141,770	47.67	1,983,527	0.04	0.3	20.90	3.7	222,727	11.22	187	
2	0.15 to <0.25	1,787,238	582,289	53.23	1,976,012	0.17	0.4	22.42	3.9	513,807	26.00	754	
3	0.25 to <0.50	1,516,428	622,742	52.87	1,565,376	0.35	0.3	21.49	3.7	550,869	35.19	1,158	
4	0.50 to <0.75	180,918	–	–	180,918	0.50	0.0	29.87	3.5	97,726	54.01	270	
5	0.75 to <2.50	1,249,480	209,083	56.28	1,136,304	1.19	0.2	28.22	3.8	837,668	73.71	4,427	
6	2.50 to <10.00	273,754	77,346	77.42	237,738	3.69	0.0	42.00	4.3	362,199	152.35	3,684	
7	10.00 to <100.00	60,896	1,021	46.72	31,391	14.86	0.0	29.92	4.3	49,189	156.69	1,323	
8	100.00 (Default)	42,866	173	100.00	33,746	100.00	0.0	63.26	3.1	18,054	53.50	21,349	
9	Subtotal	7,061,873	1,634,427	54.15	7,145,016	1.00	1.3	23.78	3.8	2,652,242	37.12	33,156	41,876
Equity exposures													
1	0.00 to <0.15	3,409,270	–	–	3,409,270	0.04	1.2	90.00	5.0	3,478,759	102.03	–	
2	0.15 to <0.25	222,765	–	–	222,765	0.17	0.4	90.00	5.0	290,843	130.56	–	
3	0.25 to <0.50	11,774	–	–	11,774	0.26	0.1	90.00	5.0	19,121	162.38	–	
4	0.50 to <0.75	6,965	–	–	6,965	0.50	0.0	90.00	5.0	15,827	227.22	–	
5	0.75 to <2.50	18,181	–	–	18,181	2.03	0.1	90.00	5.0	62,258	342.43	–	
6	2.50 to <10.00	3,388	–	–	3,388	9.76	0.0	90.00	5.0	18,079	533.61	–	
7	10.00 to <100.00	114	–	–	114	27.52	0.0	90.00	5.0	975	850.52	–	
8	100.00 (Default)	180	–	–	180	100.00	0.0	90.00	5.0	2,035	1,125.00	–	
9	Subtotal	3,672,641	–	–	3,672,641	0.08	2.1	90.00	5.0	3,887,901	105.86	–	–

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2020											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre CCF 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	829,990	71,692	99.89	892,017	0.05	6.4	36.19	1.1	105,693	11.84	226	
2	0.15 to <0.25	223,099	79,568	79.78	284,233	0.17	5.4	35.12	1.1	64,909	22.83	181	
3	0.25 to <0.50	101,800	40,397	100.00	140,832	0.34	5.0	39.98	1.0	53,963	38.31	191	
4	0.50 to <0.75	9,382	54,147	100.00	63,440	0.59	7.8	61.61	1.0	49,724	78.37	233	
5	0.75 to <2.50	78,845	89,352	98.26	165,548	1.49	16.4	47.77	1.1	141,911	85.72	1,174	
6	2.50 to <10.00	3,336	3,977	100.00	7,309	5.10	0.8	47.70	1.1	10,213	139.73	187	
7	10.00 to <100.00	1,694	1,095	100.00	2,772	43.61	0.2	46.97	1.1	4,693	169.31	634	
8	100.00 (Default)	1,989	145	100.00	2,103	100.00	0.1	78.89	1.0	286	13.63	1,659	
9	Subtotal	1,250,139	340,377	94.79	1,558,257	0.51	42.4	38.73	1.1	431,396	27.68	4,488	4,146
Purchased receivables (corporates) (the amount equivalent to dilution risks) (AIRB approach)													
1	0.00 to <0.15	407,495	—	—	407,495	0.06	0.0	32.92	1.0	43,961	10.78	86	
2	0.15 to <0.25	319,850	—	—	319,850	0.16	0.0	32.10	1.1	64,125	20.04	173	
3	0.25 to <0.50	89,176	30,192	46.72	103,282	0.32	0.0	31.91	1.1	31,954	30.93	104	
4	0.50 to <0.75	12,946	—	—	12,946	0.50	0.0	35.00	1.0	6,660	51.44	22	
5	0.75 to <2.50	37,578	—	—	37,578	0.94	0.0	28.38	1.0	16,871	44.89	102	
6	2.50 to <10.00	8,097	—	—	8,097	9.60	0.0	34.74	1.2	10,981	135.61	271	
7	10.00 to <100.00	1,440	—	—	1,440	12.72	0.0	25.00	1.0	1,547	107.42	45	
8	100.00 (Default)	98	—	—	98	100.00	0.0	46.64	1.0	13	13.63	45	
9	Subtotal	876,683	30,192	46.72	890,790	0.29	0.1	32.35	1.0	176,115	19.77	852	1,182
Purchased receivables (corporates) (the amount equivalent to default risks) (FIRB approach)													
1	0.00 to <0.15	—	170	100.00	170	0.11	0.0	45.00	1.0	36	21.38	0	
2	0.15 to <0.25	—	336	100.00	336	0.22	0.0	45.00	1.0	96	28.54	0	
3	0.25 to <0.50	—	728	100.00	728	0.36	0.0	45.00	1.0	276	37.99	1	
4	0.50 to <0.75	—	2,882	100.00	2,882	0.62	0.1	45.00	1.0	1,410	48.92	8	
5	0.75 to <2.50	—	1,356	100.00	1,356	1.03	0.0	45.00	1.0	809	59.69	6	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	42	—	—	41	100.00	0.0	45.00	1.0	—	0.00	18	
9	Subtotal	42	5,475	100.00	5,516	1.38	0.2	45.00	1.0	2,629	47.66	34	23
Purchased receivables (corporates) (the amount equivalent to dilution risks) (FIRB approach)													
1	0.00 to <0.15	1	—	—	1	0.12	0.0	45.00	1.0	0	21.23	0	
2	0.15 to <0.25	20	—	—	20	0.22	0.0	45.00	1.0	6	31.94	0	
3	0.25 to <0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to <0.75	15	—	—	15	0.68	0.0	45.00	1.0	9	61.22	0	
5	0.75 to <2.50	4	—	—	4	0.92	0.0	45.00	1.0	3	70.61	0	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	42	—	—	42	0.46	0.0	45.00	1.0	19	46.61	0	0
Purchased receivables (retail) (the amount equivalent to default risks)													
1	0.00 to <0.15	3,055	—	—	3,055	0.09	0.3	65.00	—	461	15.08	1	
2	0.15 to <0.25	1,391	—	—	1,391	0.22	0.1	65.00	—	390	28.07	1	
3	0.25 to <0.50	2,374	—	—	2,374	0.33	0.3	42.32	—	583	24.59	3	
4	0.50 to <0.75	631	—	—	631	0.61	0.1	64.54	—	327	51.82	2	
5	0.75 to <2.50	45	20	100.00	66	1.06	0.0	62.67	—	43	65.42	0	
6	2.50 to <10.00	0	—	—	0	2.96	0.0	65.00	—	0	90.51	0	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	7,498	20	100.00	7,519	0.24	0.9	57.78	—	1,806	24.02	10	15

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2020											
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	0	-	-	0	0.04	0.0	45.00	5.0	0	30.03	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	0	-	-	0	0.04	0.0	45.00	5.0	0	30.03	0	0
Qualifying revolving retail exposures (QRRE)													
1	0.00 to <0.15	65,978	253,996	7.80	319,975	0.11	4,308.9	70.16		14,684	4.58	248	
2	0.15 to <0.25	282,883	424,835	18.59	707,719	0.19	4,657.7	71.66		52,622	7.43	980	
3	0.25 to <0.50	465,324	332,731	11.73	798,055	0.41	4,003.7	70.38		107,843	13.51	2,327	
4	0.50 to <0.75	-	-	-	-	-	-	-		-	-	-	
5	0.75 to <2.50	492,239	55,580	13.60	547,820	1.60	712.6	76.68		227,998	41.61	6,713	
6	2.50 to <10.00	748,515	147,022	6.92	895,537	4.36	1,496.9	76.75		749,149	83.65	29,806	
7	10.00 to <100.00	26,922	3,308	9.63	30,231	46.29	57.0	73.35		53,090	175.61	10,286	
8	100.00 (Default)	81,154	8,603	100.00	89,757	100.00	162.0	76.18		88,686	98.80	68,384	
9	Subtotal	2,163,018	1,226,078	36.17	3,389,096	4.62	15,399.2	73.51		1,294,075	38.18	118,747	108,924
Residential mortgage exposures													
1	0.00 to <0.15	-	-	-	49,177	0.05	5.5	38.10		12,214	24.83	9	
2	0.15 to <0.25	-	-	-	1,395	0.17	0.1	60.81		591	42.37	1	
3	0.25 to <0.50	7,195,498	7,864	100.00	7,204,311	0.30	447.0	24.85		971,438	13.48	5,393	
4	0.50 to <0.75	900,271	1,387	100.00	901,678	0.57	52.2	26.52		206,817	22.93	1,386	
5	0.75 to <2.50	924,773	2,442	100.00	879,329	0.95	69.5	32.40		354,552	40.32	2,846	
6	2.50 to <10.00	-	-	-	-	-	-	-		-	-	-	
7	10.00 to <100.00	27,555	1,017	100.00	24,918	24.20	2.4	27.69		37,527	150.59	1,650	
8	100.00 (Default)	95,347	39	100.00	95,387	100.00	7.3	25.33		22,182	23.25	24,165	
9	Subtotal	9,143,446	12,751	100.00	9,156,197	1.49	584.3	25.83		1,605,324	17.53	35,454	27,393
Other retail exposures													
1	0.00 to <0.15	2	3	26.90	6	0.11	0.0	69.31		1	18.43	0	
2	0.15 to <0.25	105,828	10	100.00	105,838	0.17	2.6	35.12		13,470	12.72	63	
3	0.25 to <0.50	318,874	242	100.00	319,116	0.38	9.6	35.94		70,855	22.20	446	
4	0.50 to <0.75	51,466	890	100.00	52,356	0.68	14.8	43.81		19,662	37.55	159	
5	0.75 to <2.50	871,405	495,255	96.14	1,366,660	1.31	2,311.6	53.26		798,034	58.39	9,764	
6	2.50 to <10.00	25,837	139,651	100.00	165,489	2.95	135.2	49.44		113,071	68.32	2,379	
7	10.00 to <100.00	12,306	4,334	100.00	16,640	23.20	31.5	54.35		19,768	118.79	2,093	
8	100.00 (Default)	50,386	885	100.00	51,271	100.00	92.9	56.69		96,450	188.11	29,070	
9	Subtotal	1,436,106	641,273	100.00	2,077,380	3.84	2,598.5	49.23		1,131,314	54.45	43,977	29,175
Total (all portfolios)		179,838,000	35,679,518	56.88	200,135,298	0.71	18,713.8	34.65	-	35,776,301	17.87	631,309	606,618

(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

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, 2020		As of September 30, 2019	
Item No.	Portfolio	a	b	a	b
		Pre-credit derivatives credit RWA	Actual credit RWA	Pre-credit derivatives credit RWA	Actual credit RWA
1	Sovereign exposures - FIRB	—	—	—	—
2	Sovereign exposures - AIRB	347,243	347,243	404,027	404,027
3	Bank exposures - FIRB	22,164	22,164	6,048	6,048
4	Bank exposures - AIRB	1,615,962	1,615,962	1,601,596	1,601,596
5	Corporate exposures (excluding SL) - FIRB	191	191	3	3
6	Corporate exposures (excluding SL) - AIRB	22,524,272	22,523,884	20,215,734	20,215,407
7	SL - FIRB	552,405	552,405	494,113	494,113
8	SL- AIRB	2,728,831	2,728,831	2,239,883	2,239,883
9	Retail - QRRE	1,294,075	1,294,075	1,446,453	1,446,453
10	Retail - Residential mortgage exposures	1,605,324	1,605,324	1,735,378	1,735,378
11	Retail - Other retail exposures	1,131,314	1,131,314	1,207,092	1,207,092
12	Equity - FIRB	—	—	—	—
13	Equity - AIRB	4,545,116	4,545,116	4,598,688	4,598,688
14	Purchased receivables - FIRB	2,649	2,649	3,386	3,386
15	Purchased receivables - AIRB	609,318	609,318	676,317	676,317
16	Total	36,978,870	36,978,482	34,628,724	34,628,396

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, 2020										
a	b	c	d	e	f	g	h	i	j	k	l	
SL (slotting criteria approach)												
Other than high-volatility commercial real estate (HVCRE)												
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure amount (EAD)					Credit RWA amount	Expected losses	
					PF	OF	CF	IPRE	Total			
Strong	Less than 2.5 years	6,606	30,847	50%	35,353	—	—	—	35,353	17,676	—	
	Equal to or more than 2.5 years	14,616	7,810	70%	12,687	5,577	—	—	18,265	12,785	73	
Good	Less than 2.5 years	2,667	—	70%	2,667	—	—	—	2,667	1,867	10	
	Equal to or more than 2.5 years	77,159	22,890	90%	87,853	—	—	—	87,853	79,067	702	
Satisfactory		1,851	393	115%	2,061	—	—	—	2,061	2,370	57	
Weak		3,260	1,722	250%	4,066	—	—	—	4,066	10,167	325	
Default		3,045	—	—	3,044	0	—	—	3,045	—	1,522	
Total		109,206	63,663	—	147,735	5,577	—	—	153,313	123,935	2,692	
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	1,882	8,071	70%	/					5,653	3,957	22
	Equal to or more than 2.5 years	4,258	1,794	95%						5,096	4,841	20
Good	Less than 2.5 years	48,754	31,129	95%						63,565	60,387	254
	Equal to or more than 2.5 years	126,255	18,953	120%						136,458	163,749	545
Satisfactory		119,769	25,473	140%						134,352	188,092	3,761
Weak		—	—	250%						—	—	—
Default		—	—	—						—	—	—
Total		300,921	85,421	—						345,125	421,029	4,604
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		38,384	—	300%	/					38,384	115,152	
Simple risk weight method –unlisted shares		57,458	11,859	400%						62,999	251,997	
Internal models approach		181,444	146,998	88%						328,443	290,065	
Total		277,287	158,857	—						429,826	657,215	
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, 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%					—	—	

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

(Millions of yen)

Calculation method	As of September 30, 2020	As of September 30, 2019
Look-through approach	1,053,502	1,205,022
Mandate-based approach	—	—
Simple approach (subject to 250% risk weight)	14,567	15,389
Simple approach (subject to 400% risk weight)	102,892	89,621
Fall-back approach	5,191	2,275

■ 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, 2020					
Item No.	Asset classes	a	b	c	d	e	f
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1	Cash	30,491	—	30,491	—	0	0.00%
2	Government of Japan and Bank of Japan (BOJ)	2,472,180	—	2,472,180	—	0	0.00%
3	Foreign central governments and foreign central banks	1,906,991	—	1,906,991	—	3,076	0.16%
4	Bank for International Settlements, etc.	3	—	3	—	0	0.00%
5	Local governments of Japan	7	—	7	—	0	0.00%
6	Foreign non-central government public sector entities (PSEs)	5,255	—	5,255	—	1,051	20.00%
7	Multilateral development banks (MDBs)	1,325	—	1,325	—	0	0.00%
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government- affiliated agencies of Japan	53,278	—	53,278	—	5,327	10.00%
10	The three local public corporations	—	—	—	—	—	—
11	Banks entities and financial instruments business operators engaged in Type I Financial Instruments Business	1,198,037	—	1,198,037	—	249,074	20.79%
12	Corporates	674,426	216,352	674,016	89,802	778,883	101.97%
13	SMEs and retail	1,344,190	942,437	1,344,190	654,356	1,498,910	75.00%
14	Residential mortgage loans	148,839	—	148,839	—	52,093	35.00%
15	Real estate acquisition activities	—	—	—	—	—	—
16	Past due loans (three months or more),etc. (excluding residential mortgage loans)	113,663	538	113,534	538	156,337	137.05%
17	Past due loans (three months or more) (residential mortgage loans)	11	—	11	—	5	50.00%
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	7,948,702	1,159,328	7,948,164	744,697	2,744,761	31.57%

(Millions of yen)

CR4: SA – CR exposure and CRM effects		As of September 30, 2019					
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	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%

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, 2020										
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	30,491	–	–	–	–	–	–	–	–	–	30,491
2	Government of Japan and BOJ	2,472,180	–	–	–	–	–	–	–	–	–	2,472,180
3	Foreign central governments and foreign central banks	1,900,838	–	–	–	6,153	–	–	–	–	–	1,906,991
4	Bank for International Settlements, etc.	3	–	–	–	–	–	–	–	–	–	3
5	Local governments of Japan	7	–	–	–	–	–	–	–	–	–	7
6	Foreign non-central government PSEs	–	–	5,255	–	–	–	–	–	–	–	5,255
7	MDBs	1,325	–	–	–	–	–	–	–	–	–	1,325
8	JFM	–	–	–	–	–	–	–	–	–	–	–
9	Government-affiliated agencies of Japan	–	53,278	–	–	–	–	–	–	–	–	53,278
10	The three local public corporations	–	–	–	–	–	–	–	–	–	–	–
11	Banks and financial instruments business operators engaged in Type I Financial Instruments Business	–	–	1,170,112	–	25,745	–	2,179	–	–	–	1,198,037
12	Corporates	5,138	–	5,033	–	–	–	753,647	–	–	–	763,819
13	SMEs and retail	–	–	–	–	–	1,998,547	–	–	–	–	1,998,547
14	Residential mortgage loans	–	–	–	148,839	–	–	–	–	–	–	148,839
15	Real estate acquisition activities	–	–	–	–	–	–	–	–	–	–	–
16	Past due loans (three months or more), etc. (excluding residential mortgage loans)	–	–	–	–	7,405	–	14,733	91,934	–	–	114,073
17	Past due loans (three months or more) (residential mortgage loans)	–	–	–	–	11	–	–	–	–	–	11
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	4,409,985	53,278	1,180,401	148,839	39,315	1,998,547	770,559	91,934	–	–	8,692,861

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, 2019											
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		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).

■ Credit Risk Mitigation (CRM) Techniques

Credit Risk Mitigation Techniques (CR3)

(Millions of yen)

CR3: CRM techniques		As of September 30, 2020				
Item No.		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	55,764,848	27,699,626	12,929,642	9,013,260	63,863
2	Securities (of which: Debt securities)	22,381,520	751,652	228,870	30,142	—
3	Other on-balance sheet assets (of which: debt-based assets)	74,220,074	290,094	4,885	260,821	—
4	Total (1+2+3)	152,366,443	28,741,373	13,163,397	9,304,224	63,863
5	Of which: defaulted	616,899	192,593	115,843	10,908	—

(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	—

■ 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, 2020					
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	1,844,547	2,395,024			4,239,572	1,383,633
2	Expected exposure method (IMM)			—	—	—	—
3	Simple approach for CRM					—	—
4	Comprehensive approach for CRM					5,447,058	683,011
5	Exposure fluctuation estimation model					—	—
6	Total						2,066,644

(Millions of yen)

CCR1: Amount of CCR exposure by approach		As of September 30, 2019					
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	1,661,277	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

2. CVA Capital Charge (CCR2)

(Millions of yen)

CCR2: CVA risk capital charge		As of September 30, 2020		As of September 30, 2019	
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	3,733,610	2,988,265	3,915,849	2,765,725
5	Total subject to the CVA capital charge	3,733,610	2,988,265	3,915,849	2,765,725

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, 2020									
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		92,268	—	—	—	—	—	—	—	92,268
2	Foreign central governments and foreign central banks		—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—
4	Local governments of Japan		656	—	—	—	—	—	—	—	656
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		—	—	476,034	517	—	—	—	—	476,551
11	Corporates		—	—	—	—	—	478,923	—	—	478,923
12	SMEs and retail		—	—	—	—	68,637	—	—	—	68,637
13	Other than the above		—	—	—	—	—	67,869	—	—	67,869
14	Total		92,924	—	476,034	517	68,637	546,793	—	—	1,184,907

(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

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, 2020						
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	147,302	0.00	0.7	20.37	2.2	328	0.22
2	0.15 to <0.25	92,503	0.16	0.0	34.63	0.0	16,243	17.55
3	0.25 to <0.50	—	—	0.0	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	158	0.85	0.0	25.82	2.5	82	51.73
6	2.50 to <10.00	223	3.69	0.0	35.00	1.0	205	91.73
7	10.00 to <100.00	0	23.39	0.0	30.00	1.0	0	153.50
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	240,188	0.06	0.7	25.88	1.4	16,860	7.01
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	3,948,866	0.03	16.3	16.34	1.3	271,196	6.86
2	0.15 to <0.25	1,163,453	0.16	4.8	15.08	1.0	192,504	16.54
3	0.25 to <0.50	89	0.36	0.0	38.03	1.0	39	44.31
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	31,935	0.93	0.2	6.85	0.1	4,747	14.86
6	2.50 to <10.00	460,673	3.69	0.0	0.06	0.0	959	0.20
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	5,605,017	0.36	21.4	14.69	1.1	469,447	8.37
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, 2020						
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	989,256	0.05	45.3	26.59	2.2	139,338	14.08
2	0.15 to <0.25	564,469	0.16	22.2	32.24	3.4	210,554	37.30
3	0.25 to <0.50	183,132	0.33	7.1	34.35	2.9	93,183	50.88
4	0.50 to <0.75	9,294	0.50	2.9	33.39	3.5	5,811	62.52
5	0.75 to <2.50	85,948	1.42	3.5	33.55	2.9	73,458	85.46
6	2.50 to <10.00	10,698	6.10	0.6	34.39	3.5	14,083	131.63
7	10.00 to <100.00	2,737	13.53	0.0	34.99	1.7	4,352	159.01
8	100.00 (Default)	1,508	100.00	0.0	35.30	2.7	726	48.14
9	Subtotal	1,847,046	0.31	82.0	29.51	2.7	541,509	29.31
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	5,862	0.08	3.3	32.86	2.7	1,167	19.91
2	0.15 to <0.25	8,670	0.17	4.2	33.29	3.4	2,701	31.15
3	0.25 to <0.50	5,965	0.26	2.4	34.89	3.7	2,569	43.06
4	0.50 to <0.75	5,849	0.50	2.5	34.25	3.7	3,337	57.05
5	0.75 to <2.50	10,337	1.32	4.7	34.89	4.1	8,167	79.00
6	2.50 to <10.00	433	9.76	0.1	35.00	3.8	570	131.80
7	10.00 to <100.00	32	27.52	0.0	35.00	4.2	66	200.89
8	100.00 (Default)	303	100.00	0.0	46.57	4.5	41	13.63
9	Subtotal	37,454	1.48	17.5	34.20	3.6	18,621	49.71
Mid-sized corporations and SMEs exposures (FIRB approach)								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—

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

CCR4: IRB - CCR exposures by portfolio and PD scale		As of September 30, 2020						
Item No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD (%)	Number of counterparties	Average LGD (%)	Average maturity	Credit RWA	RWA density (%)
SL								
1	0.00 to <0.15	130,655	0.04	0.2	18.46	4.7	20,797	15.91
2	0.15 to <0.25	336,849	0.16	0.5	23.86	4.8	108,729	32.27
3	0.25 to <0.50	170,052	0.34	1.4	24.05	4.7	74,362	43.72
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	114,034	1.11	0.3	28.66	4.8	88,871	77.93
6	2.50 to <10.00	17,868	3.69	0.0	44.86	4.9	29,631	165.83
7	10.00 to <100.00	2,310	14.56	0.0	31.97	4.9	3,943	170.68
8	100.00 (Default)	246	100.00	0.0	48.84	2.1	131	53.50
9	Subtotal	772,017	0.48	2.5	24.22	4.7	326,468	42.28
Equity exposures								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Other retail exposures								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Total (sum of portfolios)		8,501,724	0.36	124.3	19.18	1.8	1,372,907	16.14

(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

5. Composition of Collateral for CCR Exposure (CCR5)

(Millions of yen)

CCR5: Composition of collateral for CCR exposure		As of September 30, 2020					
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)	19,397	63,284	—	174,838	4,941,254	6,341,686
2	Cash (other currencies)	238	284,278	—	421,543	3,751,324	2,926,825
3	Domestic sovereign debt	823	36,328	—	1,612	3,720,869	5,788,359
4	Other sovereign debt	4,595	6,968	—	—	2,914,900	3,438,111
5	Government agency debt	8	—	—	—	890,202	15,823
6	Corporate bonds	5,731	—	—	—	43,640	70,162
7	Equity securities	9,580	—	—	—	1,855,905	1,019,507
8	Other collateral	—	—	—	—	1,340	—
9	Total	40,374	390,860	—	597,994	18,119,438	19,600,475

(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

6. Credit Derivative Transaction Exposures (CCR6)

(Millions of yen)

CCR6: Credit derivative transaction exposures		As of September 30, 2020		As of September 30, 2019	
Item No.		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
Notionals					
1	Single-name credit default swaps	496,357	551,437	431,348	517,460
2	Index credit default swaps	617,943	524,287	221,041	202,679
3	Total return swaps	—	—	—	—
4	Credit options	52,890	—	—	—
5	Other credit derivatives	—	—	—	—
6	Total notionals	1,167,190	1,075,725	652,390	720,139
Fair values					
7	Positive fair value (asset)	2,739	105,158	1,194	15,172
8	Negative fair value (liability)	253,746	14,244	31,502	7,894

7. Exposures to Central Counterparties (CCR8)

(Millions of yen)

CCR8: Exposures to central counterparties (CCP)		As of September 30, 2020		As of September 30, 2019	
		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)		108,438		169,808
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	2,408,373	48,168	4,532,171	90,645
3	(i) OTC derivatives	1,913,665	38,274	4,033,748	80,676
4	(ii) Exchange-traded derivatives	482,980	9,660	469,528	9,391
5	(iii) SFTs	11,727	234	28,893	577
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	—	—	—	—
8	Non-segregated initial margin	310,281	6,206	271,743	5,436
9	Pre-funded default fund contributions	175,427	54,063	144,354	73,726
10	Unfunded default fund contributions	—	—	—	—
11	Exposures to non-QCCPs (total)		14,240		11,237
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	18,548	14,240	15,936	10,699
13	(i) OTC derivatives	11,243	11,243	4,494	4,494
14	(ii) Exchange-traded derivatives	7,305	2,996	11,442	6,204
15	(iii) SFTs	—	—	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
17	Segregated initial margin	—	—	—	—
18	Non-segregated initial margin	0	0	2,690	538
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, 2020								
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	452,234	—	452,234	820,891	—	820,891	969,128	—	969,128
2	Residential mortgage	452,234	—	452,234	—	—	—	184,633	—	184,633
3	Credit card	—	—	—	7,767	—	7,767	378,462	—	378,462
4	Other retail exposures	—	—	—	813,124	—	813,124	406,032	—	406,032
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) - of which	90,291	7	90,299	606,032	—	606,032	1,097,191	180,328	1,277,520
7	Loans to corporates	90,291	7	90,299	57,735	—	57,735	923,470	—	923,470
8	Commercial mortgage	—	—	—	—	—	—	1,326	—	1,326
9	Lease and receivables	—	—	—	535,363	—	535,363	94,020	—	94,020
10	Other wholesale	—	—	—	12,933	—	12,933	78,375	180,328	258,703
11	Re-securitisation	—	—	—	—	—	—	—	—	—

(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	—	—	—	—	—	—	—	—	—

2. Securitisation Exposures in the Trading Book (SEC2)

(Millions of yen)

SEC2: Securitisation exposures in the trading book		As of September 30, 2020								
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	—	—	—	—	—	—	12,354	—	12,354
2	Residential mortgage	—	—	—	—	—	—	1,147	—	1,147
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	11,207	—	11,207
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) - of which	—	—	—	—	—	—	6,130	—	6,130
7	Loans to corporates	—	—	—	—	—	—	2,046	—	2,046
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	4,083	—	4,083
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

(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	—	—	—	—	—	—	—	—	—

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, 2020							
		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	1,181,186	1,181,186	1,181,186	670,811	510,375	—	—	—
2	>20% to 50% RW	376,773	376,773	376,773	309,558	67,214	—	—	—
3	>50% to 100% RW	284,895	284,895	284,895	204,651	80,243	—	—	—
4	>100% to <1250% RW	121,224	121,224	121,224	83,104	38,120	—	—	—
5	1250% RW	5,378	5,370	5,370	5,000	370	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA or IAA	1,830,786	1,830,779	1,830,779	1,166,188	664,590	—	—	—
7	SEC-ERBA	138,671	138,671	138,671	106,937	31,734	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA or IAA	663,626	663,534	663,534	423,832	239,701	—	—	—
11	SEC-ERBA	92,201	92,201	92,201	82,887	9,313	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA or IAA	53,090	53,082	53,082	33,906	19,176	—	—	—
15	SEC-ERBA	7,376	7,376	7,376	6,631	745	—	—	—
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, 2020						
		i	j	k	l	m	n	o
Item No.		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
		Exposure values (by RW bands)						
1	≤20% RW	—	—	—	—	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	7	7	—	7	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA or IAA	7	7	—	7	—	—	—
7	SEC-ERBA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA or IAA	91	91	—	91	—	—	—
11	SEC-ERBA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)								
14	SEC-IRBA or IAA	7	7	—	7	—	—	—
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, 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	—	—	—	—	—	—	—

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, 2020							
		a	b	c	d	e	f	g	h
Item No.		Total	Traditional securitisation (subtotal)	Securitisation		Wholesale	Re-securitisation	Senior	Non-senior
				Retail underlying					
Exposure values (by RW bands)									
1	≤20% RW	2,015,953	1,936,618	1,936,618	861,590	1,075,027	—	—	—
2	>20% to 50% RW	204,071	103,077	103,077	103,077	—	—	—	—
3	>50% to 100% RW	13,246	13,246	13,246	—	13,246	—	—	—
4	>100% to <1250% RW	12,050	12,050	12,050	4,459	7,591	—	—	—
5	1250% RW	1,326	1,326	1,326	—	1,326	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA or IAA	1,858,441	1,678,112	1,678,112	699,428	978,683	—	—	—
7	SEC-ERBA	386,880	386,880	386,880	269,699	117,181	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—
9	1250% RW	1,326	1,326	1,326	—	1,326	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA or IAA	300,566	269,562	269,562	122,212	147,349	—	—	—
11	SEC-ERBA	93,304	93,304	93,304	55,620	37,684	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—
13	1250% RW	16,577	16,577	16,577	—	16,577	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA or IAA	24,045	21,564	21,564	9,776	11,787	—	—	—
15	SEC-ERBA	7,464	7,464	7,464	4,449	3,014	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—
17	1250% RW	1,326	1,326	1,326	—	1,326	—	—	—

(Millions of yen)

SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (2/2)		As of September 30, 2020						
		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	79,335	79,335	—	79,335	—	—	—
2	>20% to 50% RW	100,993	100,993	—	100,993	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	—	—	—	—	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA or IAA	180,328	180,328	—	180,328	—	—	—
7	SEC-ERBA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA or IAA	31,004	31,004	—	31,004	—	—	—
11	SEC-ERBA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)								
14	SEC-IRBA or IAA	2,480	2,480	—	2,480	—	—	—
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, 2019							
		a	b	c	d	e	f	g	h
Item No.		Total	Traditional securitisation (subtotal)	Securitisation		Re-securitisation		Senior	Non-senior
				Securitisation	Retail underlying	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)		Retail underlying		Re-securitisation	Senior	Non-senior
		Securitisation			Wholesale			
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	—	—	—	—	—	—	—

■ Market Risk

1. Market Risk under standardised approach (MR1)

(Millions of yen)

MR1: Market risk under standardised approach		As of September 30, 2020	As of September 30, 2019
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)	377,828	427,509
2	Equity risk (general and specific)	291,446	221,769
3	Foreign exchange risk	38,992	18,780
4	Commodity risk	214	2,387
	Options		
5	Simplified approach	—	—
6	Delta-plus method	175,274	176,199
7	Scenario approach	—	—
8	Specific risk related to securitisation exposures	18,265	5,867
9	Total	902,023	852,514

2. IMA values for trading portfolios (MR3)

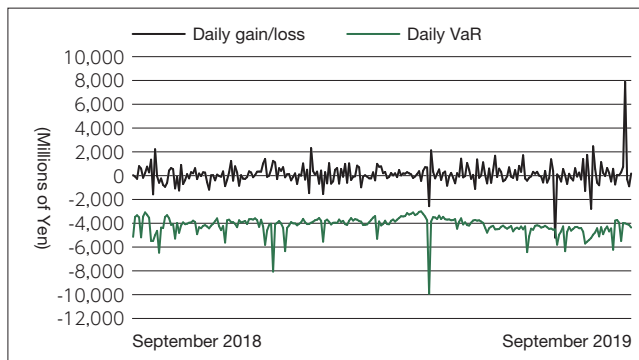
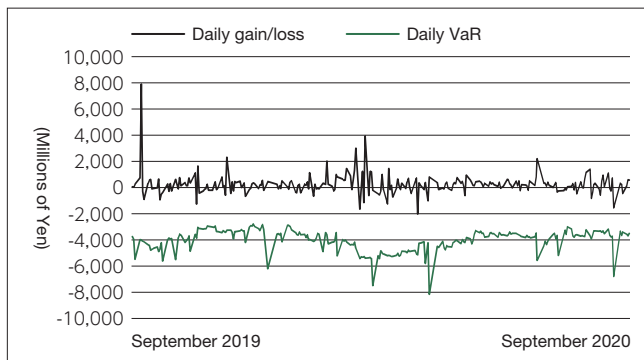
(Millions of yen)

MR3: IMA values for trading portfolios		First half of fiscal 2020	First half of fiscal 2019
Item No.			
	VaR (holding period of 10 business days, one-sided confidence level of 99%)		
1	Maximum value	16,686	18,358
2	Average value	12,389	13,105
3	Minimum value	9,489	9,513
4	Period end	11,092	13,799
	Stressed VaR (holding period of 10 business days, one-sided confidence level of 99%)		
5	Maximum value	38,940	40,100
6	Average value	28,711	30,797
7	Minimum value	23,261	24,787
8	Period end	30,440	29,863
	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 2020 and fiscal 2019 is as follows. “Daily gain/loss” represents the actual gain/loss incurred, and “Daily VaR” represents the daily VaR calculated using the risk measurement model with a one-day holding period. In the past 250 business days, the number of times loss exceeded VaR was 0, and the VaR model (one-sided confidence level of 99.0%) is considered to have sufficient accuracy.



Interest Rate Risk in the Banking Book

(Millions of yen)

IRRBB1: Interest rate risk		a	b	c	d
Item No.		ΔEVE		ΔNII	
		As of September 30, 2020	As of September 30, 2019	As of September 30, 2020	As of September 30, 2019
1	Parallel up	923,654	1,058,963	(325,820)	(168,834)
2	Parallel down	333	353	502,900	329,641
3	Steeper	293,194	335,091		
4	Flattener	118,853	114,161		
5	Short rate up	291,656	336,936		
6	Short rate down	605	873		
7	Maximum	923,654	1,058,963	502,900	329,641
		e		f	
		As of September 30, 2020		As of September 30, 2019	
8	Tier 1 capital	10,763,814		10,641,170	

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, 2020	As of Sep. 30, 2019				
(Assets)						
Cash and due from banks	68,474,446	57,733,385				
Call loans and bills bought	2,346,355	1,560,773				
Receivables under resale agreements	3,982,086	7,023,069				
Receivables under securities borrowing transactions	5,186,289	4,225,444				
Monetary claims bought	4,097,203	4,531,909				
Trading assets	6,649,870	7,163,908		7-a		
Money held in trust	333	276				
Securities	29,190,464	27,067,238		3-b,7-b		
Loans and bills discounted	84,516,005	78,658,306		7-c		
Foreign exchanges	2,097,207	1,948,631				
Lease receivables and investment assets	226,046	241,208				
Other assets	7,958,448	7,941,002		7-d		
Tangible fixed assets	1,426,529	1,483,885				
Intangible fixed assets	748,040	785,010		3-a		
Net defined benefit asset	374,032	344,096		4		
Deferred tax assets	28,265	18,040		5-a		
Customers' liabilities for acceptances and guarantees	9,020,388	9,170,798				
Reserve for possible loan losses	(564,094)	(450,318)				
Total assets	225,757,919	209,446,667				
(Liabilities)						
Deposits	137,912,817	122,568,545				
Negotiable certificates of deposit	10,237,691	11,461,490				
Call money and bills sold	1,240,692	1,435,491				
Payables under repurchase agreements	10,925,007	14,383,071				
Payables under securities lending transactions	2,293,249	2,360,780				
Commercial paper	1,895,452	1,688,944				
Trading liabilities	5,465,919	5,240,066		7-e		
Borrowed money	16,011,392	11,151,369		9-a		
Foreign exchanges	1,003,624	1,168,539				
Short-term bonds	727,000	127,500				
Bonds	9,204,155	9,461,081		9-b		
Due to trust account	1,967,293	1,548,905				
Other liabilities	5,840,581	5,759,934		7-f		
Reserve for employee bonuses	54,133	48,666				
Net defined benefit liability	35,323	32,928				
Reserve for executive retirement benefits	966	1,096				
Reserve for point service program	26,382	25,303				
Reserve for reimbursement of deposits	2,097	4,102				
Reserve for losses on interest repayment	126,107	126,581				
Reserve under the special laws	3,467	2,847				
Deferred tax liabilities	434,457	434,627		5-b		
Deferred tax liabilities for land revaluation	30,047	30,168		5-c		
Acceptances and guarantees	9,020,388	9,170,798				
Total liabilities	214,458,248	198,232,842				
(Net assets)						
Capital stock	2,341,274	2,339,964		1-a		
Capital surplus	693,098	691,985		1-b		
Retained earnings	6,427,428	6,188,945		1-c		
Treasury stock	(13,693)	(14,189)		1-d		
Total stockholders' equity	9,448,109	9,206,705				
Net unrealized gains or losses on other securities	1,729,972	1,662,827				
Net deferred gains or losses on hedges	105,603	7,968		6		
Land revaluation excess	37,056	36,456				
Foreign currency translation adjustments	(87,545)	(27,087)				
Accumulated remeasurements of defined benefit plans	(568)	(4,661)				
Total accumulated other comprehensive income	1,784,519	1,675,503	(a)			
Stock acquisition rights	1,808	4,065		2,8-a		
Non-controlling interests	65,234	327,550		8-b		
Total net assets	11,299,671	11,213,825				
Total liabilities and net assets	225,757,919	209,446,667				

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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Capital stock	2,341,274	2,339,964		1-a
Capital surplus	693,098	691,985		1-b
Retained earnings	6,427,428	6,188,945		1-c
Treasury stock	(13,693)	(14,189)		1-d
Total stockholders' equity	9,448,109	9,206,705		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	9,448,109	9,206,705	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,034,373	3,031,950		1a
of which: retained earnings	6,427,428	6,188,945		2
of which: treasury stock (-)	13,693	14,189		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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Stock acquisition rights	1,808	4,065		2
of which: Stock acquisition rights issued by bank holding company	1,808	2,214		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Stock acquisition rights to common shares	1,808	2,214		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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Intangible fixed assets	748,040	785,010		3-a
Securities	29,190,464	27,067,238		3-b
of which: goodwill attributable to equity-method investees	45,391	53,876		
Income taxes related to above	167,466	175,346		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Goodwill (including those equivalent)	225,385	248,928		8
Other intangibles other than goodwill and mortgage servicing rights	400,579	414,613	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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Net defined benefit asset	374,032	344,096		4
Income taxes related to above	114,230	105,027		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Net defined benefit asset	259,802	239,068		15

5. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Deferred tax assets	28,265	18,040		5-a
Deferred tax liabilities	434,457	434,627		5-b
Deferred tax liabilities for land revaluation	30,047	30,168		5-c

Tax effects on intangible fixed assets	167,466	175,346	
Tax effects on net defined benefit asset	114,230	105,027	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,538	2,286	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)	5,212	2,834	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)	5,212	2,834		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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Net deferred gains or losses on hedges	105,603	7,968		6

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	107,931	10,487	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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Trading assets	6,649,870	7,163,908	Including trading account securities and derivatives for trading assets	7-a
Securities	29,190,464	27,067,238		7-b
Loans and bills discounted	84,516,005	78,658,306	Including subordinated loans	7-c
Other assets	7,958,448	7,941,002	Including derivatives	7-d
Trading liabilities	5,465,919	5,240,066	Including trading account securities sold and derivatives for trading liabilities	7-e
Other liabilities	5,840,581	5,759,934	Including derivatives	7-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Investments in own capital instruments	4,263	5,334		
Common Equity Tier 1 capital	4,263	5,334		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)	819,974	743,722		
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)	819,974	743,722		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)	1,004,577	1,007,271		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	25,525	25,525		40
Tier 2 capital and other TLAC liabilities	81,734	82,379		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	897,317	899,366		73

8. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Stock acquisition rights	1,808	4,065		8-a
Non-controlling interests	65,234	327,550		8-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Amount allowed in group CET1	1,140	1,882	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	10,187	8,503	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	1,949	2,143	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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Borrowed money	16,011,392	11,151,369		9-a
Bonds	9,204,155	9,461,081		9-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	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	785,000	685,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	988,078	993,366		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, 2020	As of September 30, 2019
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	142,269,078	183,610,829
1a	1	Total assets reported in the consolidated balance sheet	167,319,804	209,446,667
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) (-)	25,050,726	25,835,837
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	955,947	1,004,088
3		Total on-balance sheet exposures (a)	141,313,130	182,606,741
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.	2,810,852	4,105,624
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.	3,880,779	4,612,880
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	773,167	685,538
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) (-)	127,643	117,864
8		The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (-)		
9		Adjusted effective notional amount of written credit derivatives	1,059,620	720,139
10		The amount of deductions from effective notional amount of written credit derivatives (-)	922,270	643,977
11	4	Total exposures related to derivative transactions (b)	7,474,505	9,362,341
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	9,168,375	11,248,513
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	643,223	348,172
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	9,811,599	11,596,685
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	67,605,885	61,770,065
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	42,266,448	38,989,971
19	6	Total exposures related to off-balance sheet transactions (d)	25,339,437	22,780,093
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	10,763,814	10,641,169
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	183,938,673	226,345,862
22		Leverage ratio on a consolidated basis ((e)/(f))	5.85%	4.70%
Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6)				
		Total exposures (f)	183,938,673	
		The amount of deposits with the Bank of Japan	58,438,115	
		Total exposures (including deposits with the Bank of Japan) (f)	242,376,788	
		Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f))	4.44%	

Note: The key drivers of material change observed from September 30, 2019 to September 30, 2020

Leverage ratio as of September 30, 2020 is higher than September 30, 2019 due to a decrease in the total exposures as a result of the exclusion of deposits with the Bank of Japan, based on the amendment of Japanese Financial Services Agency(JFSA) Notification on June 30, 2020, under the provision to Paragraph 4 of Article 5 of the notification of JFSA No. 12, 2019.

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, 2020				
	a	b	c	d
Geographical breakdown	Applicable CCyB ratio in effect	RWAs used in the computation of CCyB ratio	Bank-specific CCyB ratio	CCyB amount
Hong Kong	1.00%	1,180,545		
Luxembourg	0.25%	259,057		
Subtotal		1,439,602		
Total		49,146,897	0.02%	12,453

(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		a	b
			As of September 30, 2020	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)	9,994,152	9,709,692
2	Additional Tier 1 capital (AT1) before TLAC adjustments	(B)	769,661	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)	769,661	931,477
6	Tier 2 capital (T2) before TLAC adjustments	(F)	1,264,163	1,390,763
7	Amortised portion of T2 instruments where remaining maturity > 1 year	(G)	(279,375)	(291,374)
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(H)	—	—
9	Other adjustments	(I)	89,168	77,730
10	T2 instruments eligible under the TLAC framework ((F)-(G)-(H)-(I))	(J)	1,454,370	1,604,407
11	TLAC arising from regulatory capital ((A)+(E)+(J))	(K)	12,218,185	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)	5,090,559	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 recapitalise a G-SIB in resolution	(M)	1,559,478	1,500,046
17	TLAC arising from non-regulatory capital instruments before adjustments ((L)+(M))	(N)	6,650,038	6,226,345
Non-regulatory capital elements of TLAC: adjustments (4)				
18	TLAC before deductions ((K)+(N))	(O)	18,868,223	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)	18,868,223	18,471,902
Risk-weighted assets and leverage exposure measure for TLAC purposes (5)				
23	Total risk-weighted assets (RWA)	(T)	62,379,156	60,001,868
24	Total exposures	(U)	183,938,673	226,345,862
TLAC ratios and buffers (6)				
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((S)/(T))		30.24%	30.78%
25a	TLAC (as a percentage of RWA)		26.72%	27.17%
26	TLAC (as a percentage of total exposures) ((S)/(U))		10.25%	8.16%
27	CET1 available after meeting the minimum capital requirements		11.25%	11.68%
28	CET1 specific buffer requirement		3.52%	3.61%
29	of which: capital conservation buffer requirement		2.50%	2.50%
30	of which: countercyclical buffer requirement		0.02%	0.11%
31	of which: G-SIB/D-SIB additional requirement		1.00%	1.00%
TLAC (as a percentage of total exposures) (including deposits with the Bank of Japan) (7)				
32	Total exposures	(U)	183,938,673	
33	The amount of deposits with the Bank of Japan		58,438,115	
34	Total exposures (including deposits with the Bank of Japan)	(U)	242,376,788	
35	TLAC (as a percentage of total exposures) (including deposits with the Bank of Japan) ((S)/(U'))		7.78%	

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

Sumitomo Mitsui Banking Corporation

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2020								Sum of 1 to 4
		Creditor ranking								
		1 (most junior)		2		3		4 (most senior)		
1	Is the resolution entity the creditor/investor?	Yes	No	Yes	No	Yes	No	Yes	No	
2	Description of creditor ranking	Common share capital		Additional Tier 1 instruments		Tier 2 instruments *		Other internal TLAC liabilities		
3	Total capital and liabilities net of credit risk mitigation (A)	3,545,551	-	1,285,000	-	1,073,918	669,805	5,595,897	-	12,170,171
4	Subset of row 3 that are excluded liabilities (B)	-	-	-	-	-	-	-	-	-
5	Total capital and liabilities less excluded liabilities ((A)-(B))	3,545,551	-	1,285,000	-	1,073,918	669,805	5,595,897	-	12,170,171
6	Subset of row 5 that are eligible as TLAC	3,545,551	-	1,285,000	-	1,073,918	486,670	5,093,442	-	11,484,581
7	1 year ≤ residual maturity < 2 years	-	-	-	-	-	223,670	823,053	-	1,046,723
8	2 years ≤ residual maturity < 5 years	-	-	-	-	348,115	88,000	1,905,817	-	2,341,932
9	5 years ≤ residual maturity < 10 years	-	-	-	-	715,803	155,000	2,235,221	-	3,106,024
10	10 years ≤ residual maturity (excluding perpetual securities)	-	-	-	-	10,000	-	129,351	-	139,351
11	Perpetual securities	3,545,551	-	1,285,000	-	-	20,000	-	-	4,850,551

* Including eligible Tier 2 capital instruments subject to transitional arrangements

SMBC Nikko Securities Inc.

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2020						Sum of 1 to 3
		Creditor ranking						
		1 (most junior)		2		3 (most senior)		
1	Is the resolution entity the creditor/investor?	Yes	No	Yes	No	Yes	No	
2	Description of creditor ranking	Common share capital		Subordinated debts		Other internal TLAC liabilities		
3	Total capital and liabilities net of credit risk mitigation (A)	467,714	-	-	-	-	-	467,714
4	Subset of row 3 that are excluded liabilities (B)	-	-	-	-	-	-	-
5	Total capital and liabilities less excluded liabilities ((A)-(B))	467,714	-	-	-	-	-	467,714
6	Subset of row 5 that are eligible as TLAC	467,714	-	-	-	-	-	467,714
7	1 year ≤ residual maturity < 2 years	-	-	-	-	-	-	-
8	2 years ≤ residual maturity < 5 years	-	-	-	-	-	-	-
9	5 years ≤ residual maturity < 10 years	-	-	-	-	-	-	-
10	10 years ≤ residual maturity (excluding perpetual securities)	-	-	-	-	-	-	-
11	Perpetual securities	467,714	-	-	-	-	-	467,714

Basel III Template No.	Items	As of September 30, 2019								
		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

Basel III Template No.	Items	As of September 30, 2019						
		Creditor ranking						Sum of 1 to 3
		1		2		3		
		(most junior)				(most senior)		
1	Is the resolution entity the creditor/investor?	Yes	No	Yes	No	Yes	No	
2	Description of creditor ranking	Common share capital		Subordinated debts		Other internal TLAC liabilities		
3	Total capital and liabilities net of credit risk mitigation (A)	467,714	–	–	–	–	–	467,714
4	Subset of row 3 that are excluded liabilities (B)	–	–	–	–	–	–	–
5	Total capital and liabilities less excluded liabilities ((A)-(B))	467,714	–	–	–	–	–	467,714
6	Subset of row 5 that are eligible as TLAC	467,714	–	–	–	–	–	467,714
7	1 year ≤ residual maturity < 2 years	–	–	–	–	–	–	–
8	2 years ≤ residual maturity < 5 years	–	–	–	–	–	–	–
9	5 years ≤ residual maturity < 10 years	–	–	–	–	–	–	–
10	10 years ≤ residual maturity (excluding perpetual securities)	–	–	–	–	–	–	–
11	Perpetual securities	467,714	–	–	–	–	–	467,714

■ TLAC3: Creditor ranking of external TLAC, etc.

Sumitomo Mitsui Financial Group, Inc.

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2020					Sum of 1 to 4
		Creditor ranking					
		1 (most junior)	2	3	4 (most senior)		
1	Description of creditor ranking	Common share capital	Additional Tier 1 instruments	Tier 2 instruments	Unsecured senior bonds *1		
2	Total capital and liabilities net of credit risk mitigation (A)	3,904,025	785,000	1,073,918	5,650,220	11,413,164	
3	Subset of row 2 that are excluded liabilities *2 (B)	—	—	—	52,414	52,414	
4	Total capital and liabilities less excluded liabilities ((A)-(B))	3,904,025	785,000	1,073,918	5,597,806	11,360,750	
5	Subset of row 4 that are eligible as TLAC	3,904,025	785,000	1,073,918	5,095,351	10,858,295	
6	1 year ≤ residual maturity < 2 years	—	—	—	823,053	823,053	
7	2 years ≤ residual maturity < 5 years	—	—	348,115	1,907,725	2,255,840	
8	5 years ≤ residual maturity < 10 years	—	—	715,803	2,235,221	2,951,024	
9	10 years ≤ residual maturity (excluding perpetual securities)	—	—	10,000	129,351	139,351	
10	Perpetual securities	3,904,025	785,000	—	—	4,689,025	

*1 Excluding those owed to group companies

*2 Conservatively estimated in light of quantitative materiality

Sumitomo Mitsui Financial Group, Inc.

(Millions of yen)

Basel III Template No.	Items	As of September 30, 2019					Sum of 1 to 4
		Creditor ranking					
		1 (most junior)	2	3	4 (most senior)		
1	Description of creditor ranking	Common share capital	Additional Tier 1 instruments *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 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 2020/7/1 To 2020/9/30)		Prior Quarter (From 2020/4/1 To 2020/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	68,887,366		64,703,478	
Cash Outflows (2)					
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	54,279,271	4,227,593	52,255,484	4,097,441
3	of which, Stable deposits	17,189,679	517,986	16,153,886	486,665
4	of which, Less stable deposits	37,089,591	3,709,607	36,101,597	3,610,776
5	Cash outflows related to unsecured wholesale funding	73,762,809	36,277,410	74,232,917	36,888,368
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	69,415,400	31,930,001	69,645,329	32,300,779
8	of which, Debt securities	4,347,409	4,347,409	4,587,588	4,587,588
9	Cash outflows related to secured funding, etc.	524,204		488,892	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	27,927,405	9,114,221	24,797,253	8,367,837
11	of which, Cash outflows related to derivative transactions, etc.	1,754,834	1,754,834	1,790,859	1,790,859
12	of which, Cash outflows related to funding programs	405,605	405,605	373,536	373,536
13	of which, Cash outflows related to credit and liquidity facilities	25,766,966	6,953,782	22,632,859	6,203,443
14	Cash outflows related to contractual funding obligations, etc.	9,554,398	6,905,702	10,119,782	7,393,482
15	Cash outflows related to contingencies	77,358,063	1,322,189	73,479,621	1,252,882
16	Total cash outflows	58,371,319		58,488,902	
Cash Inflows (3)					
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	4,542,950	74,310	5,469,454	36,650
18	Cash inflows related to collection of loans, etc.	9,390,497	5,865,414	7,155,605	4,567,045
19	Other cash inflows	4,036,855	1,784,654	3,223,494	1,412,391
20	Total cash inflows	17,970,301	7,724,378	15,848,553	6,016,086
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	68,887,366		64,703,478	
22	Net cash outflows	50,646,941		52,472,816	
23	Consolidated liquidity coverage ratio (LCR)	136.0%		123.3%	
24	The number of data used to calculate the average value	61		61	

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

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

3. Due date collection of loans by uncommitted term facility is subject to "Cash inflows related to collection of loans, etc." from the first quarter of the fiscal year ending March 31, 2021.

■ Breakdown of High-Quality Liquid Assets

(In million yen)

Item		Current Quarter (From 2020/7/1 To 2020/9/30)		Prior Quarter (From 2020/4/1 To 2020/6/30)	
1	Cash and due from banks	61,204,557		58,139,716	
2	Securities	7,682,809		6,563,762	
3	of which, government bonds, etc.	4,660,605		3,642,937	
4	of which, municipal bonds, etc.	125,790		120,008	
5	of which, other bonds	1,112,798		1,144,087	
6	of which, stocks	1,783,616		1,656,731	
7	Total high-quality liquid assets (HQLA)	68,887,366		64,703,478	

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

■ CC1: Composition of regulatory capital

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2020	As of September 30, 2019	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves (1)				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,032,687	6,959,142	
1a	of which: capital and capital surplus	3,527,284	3,527,346	
2	of which: retained earnings	3,733,942	3,919,369	
1c	of which: treasury stock (-)	—	—	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	228,540	487,573	
	of which: other than the above	—	—	
1b	Stock acquisition rights to common shares	—	—	
3	Accumulated other comprehensive income and other disclosed reserves	1,481,785	1,403,036	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,140	1,883	
6	Common Equity Tier 1 capital: instruments and reserves (A)	8,515,612	8,364,062	
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)	239,196	271,942	
8	of which: goodwill (including those equivalent)	8,881	23,899	
9	of which: other intangibles other than goodwill and mortgage servicing rights	230,315	248,042	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,538	2,286	
11	Net deferred gains or losses on hedges	128,781	25,271	
12	Shortfall of eligible provisions to expected losses	—	2,405	
13	Securitisation gain on sale	60,762	60,650	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	11,413	3,662	
15	Net defined benefit asset	257,122	235,543	
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)	700,815	601,761	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,814,797	7,762,301	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c	
		As of September 30, 2020	As of September 30, 2019	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	1,285,000	1,185,000	
		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)	13,033	12,110		
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	—	—		
33	of which: instruments issued by banks and their special purpose vehicles	—	—		
35	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—	—		
36	Additional Tier 1 capital: instruments (D)	1,298,033	1,197,110		
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments	—	—		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—		
40	Significant investments in the Additional Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	25,525	25,525		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—		
43	Additional Tier 1 capital: regulatory adjustments (E)	25,525	25,525		
Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E)) (F)	1,272,507	1,171,584		
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	9,087,304	8,933,885		
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	992,791	997,145		
	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)	2,619	2,992		
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	297,804	416,422		
47	of which: instruments issued by banks and their special purpose vehicles	297,804	416,422		
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	37,117	6,461		
50a	of which: general reserve for possible loan losses	13,687	6,461		
50b	of which: eligible provisions	23,429	—		
51	Tier 2 capital: instruments and provisions (H)	1,330,332	1,423,022		

(Millions of yen, except percentages)

Basel III Template No.	Items		a	b	c
			As of September 30, 2020	As of September 30, 2019	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)		81,734	82,379	
57	Tier 2 capital: regulatory adjustments	(I)	81,734	82,379	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	1,248,598	1,340,643	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G)+(J))	(K)	10,335,902	10,274,528	
Risk weighted assets (6)					
60	Total risk-weighted assets (RWA)	(L)	56,887,136	53,727,051	
Capital ratio (consolidated) (7)					
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))		13.73%	14.44%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))		15.97%	16.62%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))		18.16%	19.12%	
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)		242,805	227,713	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		550,394	559,964	
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)		2,613	199	
Provisions included in Tier 2 capital: instruments and provisions (9)					
76	Provisions (general reserve for possible loan losses)		13,687	6,461	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		22,516	25,625	
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")		23,429	—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		259,332	246,224	
Capital instruments subject to transitional arrangements (10)					
82	Current cap on AT1 instruments subject to transitional arrangements		247,571	371,357	
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		406,905	610,358	
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, 2020	As of September 30, 2019
Required capital ((L) × 8%)	4,550,970	4,298,164

■ 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, 2020	As of Sep. 30, 2019				
(Assets)						
Cash and due from banks	66,796,760	56,156,316				
Call loans and bills bought	2,596,355	1,560,773				
Receivables under resale agreements	4,024,442	5,179,318				
Receivables under securities borrowing transactions	1,275,140	988,292				
Monetary claims bought	4,090,949	4,523,844				
Trading assets	3,782,866	3,117,976		6-a		
Money held in trust	0	0				
Securities	28,249,233	26,189,647		2-b,6-b		
Loans and bills discounted	85,853,154	80,510,423		6-c		
Foreign exchanges	2,091,582	1,944,194				
Lease receivables and investment assets	226,046	241,208				
Other assets	4,620,678	4,389,512		6-d		
Tangible fixed assets	1,317,129	1,391,801				
Intangible fixed assets	325,773	364,320		2-a		
Net defined benefit asset	370,169	339,015		3		
Deferred tax assets	30,103	19,081		4-a		
Customers' liabilities for acceptances and guarantees	7,686,658	7,746,148				
Reserve for possible loan losses	(427,662)	(309,609)				
Total assets	212,909,381	194,352,266				
(Liabilities)						
Deposits	138,494,308	123,161,330				
Negotiable certificates of deposit	10,257,691	11,671,490				
Call money and bills sold	520,692	450,491				
Payables under repurchase agreements	9,204,915	10,562,726				
Payables under securities lending transactions	852,074	867,225				
Commercial paper	1,895,452	1,688,944				
Trading liabilities	3,245,083	2,582,075		6-e		
Borrowed money	23,178,026	17,240,994		8		
Foreign exchanges	1,044,451	1,197,390				
Bonds	1,470,095	2,597,588				
Due to trust account	1,967,293	1,548,905				
Other liabilities	3,669,036	3,539,461		6-f		
Reserve for employee bonuses	26,992	25,511				
Net defined benefit liability	4,047	3,371				
Reserve for executive retirement benefits	542	531				
Reserve for point service program	507	280				
Reserve for reimbursement of deposits	2,097	4,102				
Deferred tax liabilities	524,488	496,359		4-b		
Deferred tax liabilities for land revaluation	30,047	30,168		4-c		
Acceptances and guarantees	7,686,658	7,746,148				
Total liabilities	204,074,503	185,415,099				
(Net assets)						
Capital stock	1,770,996	1,770,996		1-a		
Capital surplus	1,966,291	1,966,353		1-b		
Retained earnings	3,733,942	3,919,369		1-c		
Treasury stock	(210,003)	(210,003)		1-d		
Total stockholders' equity	7,261,227	7,446,716				
Net unrealized gains or losses on other securities	1,413,520	1,388,982				
Net deferred gains or losses on hedges	126,453	22,752		5		
Land revaluation excess	37,046	36,440				
Foreign currency translation adjustments	(97,526)	(42,115)				
Accumulated remeasurements of defined benefit plans	2,291	(3,023)				
Total accumulated other comprehensive income	1,481,785	1,403,036	(a)			
Stock acquisition rights	—	1,851		7-a		
Non-controlling interests	91,864	85,562		7-b		
Total net assets	8,834,877	8,937,166				
Total liabilities and net assets	212,909,381	194,352,266				

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, 2020	As of Sep. 30, 2019	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	1,966,291	1,966,353	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	3,733,942	3,919,369		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	7,261,227	7,446,716		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,261,227	7,446,716	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,527,284	3,527,346		1a
of which: retained earnings	3,733,942	3,919,369		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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Intangible fixed assets	325,773	364,320		2-a
Securities	28,249,233	26,189,647		2-b
of which: goodwill attributable to equity-method investees	8,881	12,258		

Income taxes related to above	95,458	104,636	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Goodwill (including those equivalent)	8,881	23,899		8
Other intangibles other than goodwill and mortgage servicing rights	230,315	248,042	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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Net defined benefit asset	370,169	339,015		3

Income taxes related to above	113,047	103,471	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Net defined benefit asset	257,122	235,543		15

4. Deferred tax assets

(1) Consolidated balance sheet (Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Deferred tax assets	30,103	19,081		4-a
Deferred tax liabilities	524,488	496,359		4-b
Deferred tax liabilities for land revaluation	30,047	30,168		4-c
Tax effects on intangible fixed assets	95,458	104,636		
Tax effects on net defined benefit asset	113,047	103,471		

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,538	2,286	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)	2,613	199	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)	2,613	199		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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Net deferred gains or losses on hedges	126,453	22,752		5

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	128,781	25,271	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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Trading assets	3,782,866	3,117,976	Including trading account securities and derivatives for trading assets	6-a
Securities	28,249,233	26,189,647		6-b
Loans and bills discounted	85,853,154	80,510,423	Including subordinated loans	6-c
Other assets	4,620,678	4,389,512	Including derivatives	6-d
Trading liabilities	3,245,083	2,582,075	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	3,669,036	3,539,461	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	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)	242,805	227,713		
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)	242,805	227,713		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)	657,654	667,869		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	25,525	25,525		40
Tier 2 capital and other TLAC liabilities	81,734	82,379		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	550,394	559,964		73

7. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Stock acquisition rights	—	1,851		7-a
Non-controlling interests	91,864	85,562		7-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Amount allowed in group CET1	1,140	1,883	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	13,033	12,110	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	2,619	2,992	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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Borrowed money	23,178,026	17,240,994		8

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	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	1,285,000	1,185,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	992,791	997,145		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, 2020	As of September 30, 2019
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	136,109,425	175,841,788
1a	1	Total assets reported in the consolidated balance sheet	155,194,090	194,352,266
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) (-)	19,084,665	18,510,478
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	525,383	537,703
3		Total on-balance sheet exposures (a)	135,584,041	175,304,084
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.	2,304,598	3,565,105
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.	3,019,827	3,659,307
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	668,335	570,932
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) (-)	127,643	117,864
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	56,781	—
10		The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
11	4	Total exposures related to derivative transactions (b)	5,921,899	7,677,480
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	5,299,582	6,167,611
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	329,487	209,746
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	5,629,070	6,377,357
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	62,015,821	56,241,689
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	38,648,227	35,667,339
19	6	Total exposures related to off-balance sheet transactions (d)	23,367,593	20,574,350
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	9,087,304	8,933,885
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	170,502,605	209,933,273
22		Leverage ratio on a consolidated basis ((e)/(f))	5.32%	4.25%
Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6)				
		Total exposures (f)	170,502,605	
		The amount of deposits with the Bank of Japan	57,715,290	
		Total exposures (including deposits with the Bank of Japan) (f)	228,217,896	
		Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f))	3.98%	

Note: The key drivers of material change observed from September 30, 2019 to September 30, 2020

Leverage ratio as of September 30, 2020 is higher than September 30, 2019 due to a decrease in the total exposures as a result of the exclusion of deposits with the Bank of Japan, based on the amendment of Japanese Financial Services Agency (JFSA) Notification on June 30, 2020, under the provision to Paragraph 4 of Article 6 of the notification of JFSA No. 11, 2019.

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 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 “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 (Consolidated)

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

Item		Current Quarter (From 2020/7/1 To 2020/9/30)		Prior Quarter (From 2020/4/1 To 2020/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	67,555,420		63,387,073	
Cash Outflows (2)					
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	54,279,388	4,227,600	52,255,593	4,097,446
3	of which, Stable deposits	17,189,751	517,988	16,153,970	486,667
4	of which, Less stable deposits	37,089,637	3,709,612	36,101,623	3,610,779
5	Cash outflows related to unsecured wholesale funding	73,442,449	35,956,634	73,785,076	36,440,131
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	69,322,621	31,836,806	69,369,978	32,025,033
8	of which, Debt securities	4,119,828	4,119,828	4,415,098	4,415,098
9	Cash outflows related to secured funding, etc.	299,713		262,313	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	27,677,528	8,811,247	24,484,993	8,014,359
11	of which, Cash outflows related to derivative transactions, etc.	1,416,462	1,416,462	1,409,901	1,409,901
12	of which, Cash outflows related to funding programs	405,605	405,605	373,536	373,536
13	of which, Cash outflows related to credit and liquidity facilities	25,855,461	6,989,180	22,701,556	6,230,922
14	Cash outflows related to contractual funding obligations, etc.	7,031,154	4,952,246	7,499,350	5,365,348
15	Cash outflows related to contingencies	72,679,396	1,239,621	68,594,247	1,166,126
16	Total cash outflows	55,487,061		55,345,723	
Cash Inflows (3)					
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	2,105,297	74,038	3,298,584	29,669
18	Cash inflows related to collection of loans, etc.	9,785,313	6,479,829	7,351,982	4,923,953
19	Other cash inflows	2,960,035	1,028,638	2,352,571	916,507
20	Total cash inflows	14,850,644	7,582,505	13,003,137	5,870,129
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	67,555,420		63,387,073	
22	Net cash outflows	47,904,556		49,475,594	
23	Consolidated liquidity coverage ratio (LCR)	141.0%		128.1%	
24	The number of data used to calculate the average value	61		61	

Notes: 1. The data after the introduction of the liquidity ratio regulation on March 31, 2015 is available on Sumitomo Mitsui Financial Group's website.

(https://www.smfg.co.jp/english/investor/financial/basel_3.html)

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

3. Due date collection of loans by uncommitted term facility is subject to "Cash inflows related to collection of loans, etc." from the first quarter of the fiscal year ending March 31, 2021.

■ Breakdown of High-Quality Liquid Assets

(In million yen)

Item		Current Quarter (From 2020/7/1 To 2020/9/30)		Prior Quarter (From 2020/4/1 To 2020/6/30)	
1	Cash and due from banks	60,388,298		57,275,024	
2	Securities	7,167,122		6,112,049	
3	of which, government bonds, etc.	4,654,984		3,631,621	
4	of which, municipal bonds, etc.	91,727		102,147	
5	of which, other bonds	1,095,749		1,130,482	
6	of which, stocks	1,324,663		1,247,800	
7	Total high-quality liquid assets (HQLA)	67,555,420		63,387,073	

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, 2020	As of September 30, 2019	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	6,051,684	6,088,642	
1a	of which: capital and capital surplus	3,335,548	3,335,548	
2	of which: retained earnings	2,944,676	3,240,668	
1c	of which: treasury stock (-)	—	—	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	228,540	487,573	
	of which: other than the above	—	—	
1b	Stock acquisition rights to common shares	—	—	
3	Valuation and translation adjustment and other disclosed reserves	1,636,526	1,506,792	
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,688,210	7,595,435	
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)	165,997	158,988	
8	of which: goodwill	—	—	
9	of which: other intangibles other than goodwill and mortgage servicing rights	165,997	158,988	
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	236,360	111,098	
12	Shortfall of eligible provisions to expected losses	—	21,022	
13	Securitisation gain on sale	60,762	60,650	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	8,693	—	
15	Prepaid pension cost	246,345	232,132	
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)	718,160	583,892	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,970,049	7,011,542	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c	
		As of September 30, 2020	As of September 30, 2019	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	1,285,000	1,185,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	—	—		
36	Additional Tier 1 capital: instruments (D)	1,285,000	1,185,000		
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments	—	—		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—		
40	Significant investments in the Additional Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	25,525	25,525		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—		
43	Additional Tier 1 capital: regulatory adjustments (E)	25,525	25,525		
Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E)) (F)	1,259,474	1,159,474		
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	8,229,523	8,171,016		
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	992,791	997,145	
		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	297,804	416,422		
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	9,201	—		
50a	of which: general reserve for possible loan losses	—	—		
50b	of which: eligible provisions	9,201	—		
51	Tier 2 capital: instruments and provisions (H)	1,299,797	1,413,568		

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2020	As of September 30, 2019	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)	81,734	82,379	
57	Tier 2 capital: regulatory adjustments (I)	81,734	82,379	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,218,063	1,331,189	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	9,447,587	9,502,205	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	53,570,810	50,591,441	
Capital ratio (7)				
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	13.01%	13.85%	
62	Tier 1 risk-weighted capital ratio ((G)/(L))	15.36%	16.15%	
63	Total risk-weighted capital ratio ((K)/(L))	17.63%	18.78%	
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)	240,373	225,575	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	491,780	520,396	
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)	2,274	4,316	
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")	9,201	—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	265,556	252,796	
Capital instruments subject to transitional arrangements (10)				
82	Current cap on AT1 instruments subject to transitional arrangements	247,471	371,207	
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	403,448	605,172	
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, 2020	As of September 30, 2019
Required capital ((L) × 8%)	4,285,664	4,047,315

■ 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, 2020	As of Sep. 30, 2019	As of Sep. 30, 2020	As of Sep. 30, 2019				
(Assets)								
Cash and due from banks	65,082,965	54,409,967	65,082,965	54,409,967				
Call loans	2,052,324	1,114,986	2,052,324	1,114,986				
Receivables under resale agreements	1,567,241	3,513,807	1,567,241	3,513,807				
Receivables under securities borrowing transactions	1,254,809	958,916	1,254,809	958,916				
Monetary claims bought	1,578,472	1,635,003	1,578,472	1,635,003				
Trading assets	2,842,881	2,246,305	2,842,881	2,246,305		6-a		
Securities	29,393,362	27,121,374	29,393,362	27,113,514		6-b		
Loans and bills discounted	81,078,883	76,708,140	81,078,883	76,708,140		6-c		
Foreign exchanges	1,908,391	1,849,851	1,908,391	1,849,851				
Other assets	4,079,271	3,565,899	4,079,271	3,565,899		6-d		
Tangible fixed assets	790,296	800,707	790,296	800,707				
Intangible fixed assets	239,259	229,024	239,259	229,024		2		
Prepaid pension cost	355,067	334,388	355,067	334,388		3		
Customers' liabilities for acceptances and guarantees	9,182,325	8,851,228	9,182,325	8,851,228				
Reserve for possible loan losses	(365,231)	(256,088)	(365,231)	(256,088)				
Reserve for possible losses on investments	(148,125)	(107,451)	(148,125)	(107,451)				
Total assets	200,892,198	182,976,062	200,892,198	182,968,202				
(Liabilities)								
Deposits	130,587,536	115,882,411	130,587,536	115,874,484				
Negotiable certificates of deposit	10,469,033	11,923,548	10,469,033	11,923,548				
Call money	683,438	653,943	683,438	653,943				
Payables under repurchase agreements	7,078,409	9,210,313	7,078,409	9,210,313				
Payables under securities lending transactions	852,074	606,131	852,074	606,131				
Commercial paper	1,177,708	981,578	1,177,708	981,578				
Trading liabilities	2,782,175	2,122,111	2,782,175	2,122,111		6-e		
Borrowed money	22,912,843	16,919,777	22,912,843	16,919,777		7		
Foreign exchanges	1,080,614	1,212,531	1,080,614	1,212,531				
Bonds	1,436,660	2,560,870	1,436,660	2,560,870				
Due to trust account	1,890,511	1,483,719	1,890,511	1,483,719				
Other liabilities	2,358,934	2,020,359	2,358,934	2,020,359		6-f		
Reserve for employee bonuses	12,443	12,541	12,443	12,541				
Reserve for point service program	507	280	507	280				
Reserve for reimbursement of deposits	1,313	3,440	1,313	3,440				
Deferred tax liabilities	438,868	418,163	438,868	418,163		4-a		
Deferred tax liabilities for land revaluation	30,047	30,168	30,047	30,168		4-b		
Acceptances and guarantees	9,182,325	8,851,228	9,182,325	8,851,228				
Total liabilities	192,975,447	174,893,120	192,975,447	174,885,193				
(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	2,944,676	3,240,494	2,944,676	3,240,668		1-c		
Treasury stock	(210,003)	(210,003)	(210,003)	(210,003)		1-d		
Total stockholders' equity	6,280,224	6,576,042	6,280,224	6,576,216				
Net unrealized gains or losses on other securities	1,376,290	1,372,616	1,376,290	1,372,616				
Net deferred gains or losses on hedges	234,109	108,805	234,109	108,686		5		
Land revaluation excess	26,126	25,476	26,126	25,476				
Foreign currency translation adjustments	—	—	—	13				
Total valuation and translation adjustments	1,636,526	1,506,899	1,636,526	1,506,792	(a)			
Total net assets	7,916,751	8,082,942	7,916,751	8,083,009				
Total liabilities and net assets	200,892,198	182,976,062	200,892,198	182,968,202				

(Appended Table)

1. Stockholders' equity

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2020	As of Sep. 30, 2019	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	2,944,676	3,240,668		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,280,224	6,576,216		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,280,224	6,576,216	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	2,944,676	3,240,668		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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Intangible fixed assets	239,259	229,024		2
Income taxes related to above	73,261	70,035		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Goodwill	—	—		8
Other intangibles other than goodwill and mortgage servicing rights	165,997	158,988	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, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Prepaid pension cost	355,067	334,388		3
Income taxes related to above	108,721	102,256		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Prepaid pension cost	246,345	232,132		15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Deferred tax liabilities	438,868	418,163		4-a
Deferred tax liabilities for land revaluation	30,047	30,168		4-b
Tax effects on intangible fixed assets	73,261	70,035		
Tax effects on prepaid pension cost	108,721	102,256		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.	10
Deferred tax assets arising from temporary differences (net of related tax liability)	—	—	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.	
Amount exceeding the 10% threshold on specified items	—	—		21
Amount exceeding the 15% threshold on specified items	—	—		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—	—		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Net deferred gains or losses on hedges	234,109	108,686		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	236,360	111,098	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"	11

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

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Trading assets	2,842,881	2,246,305	Including trading account securities and derivatives for trading assets	6-a
Securities	29,393,362	27,113,514		6-b
Loans and bills discounted	81,078,883	76,708,140	Including subordinated loans	6-c
Other assets	4,079,271	3,565,899	Including derivatives	6-d
Trading liabilities	2,782,175	2,122,111	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	2,358,934	2,020,359	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	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)	240,373	225,575		
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)	240,373	225,575		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)	599,040	628,301		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	25,525	25,525		40
Tier 2 capital and other TLAC liabilities	81,734	82,379		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	491,780	520,396		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2020	As of Sep. 30, 2019	Remarks	Ref. No.
Borrowed money	22,912,843	16,919,777		7

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	As of Sep. 30, 2019	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	1,285,000	1,185,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	992,791	997,145		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, 2020	As of September 30, 2019
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	127,053,447	165,697,247
1a	1	Total assets reported in the balance sheet	144,308,645	182,968,202
1b	3	The amount of assets that are deducted from the total assets reported in the balance sheet (except adjustment items) (-)	17,255,198	17,270,954
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	437,869	437,669
3		Total on-balance sheet exposures (a)	126,615,577	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.	1,860,339	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.	2,292,922	2,160,545
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	512,137	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) (-)	292,005	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)	4,373,394	4,358,925
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	2,822,050	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.	297,128	195,621
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	3,119,179	4,668,345
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	58,994,115	53,291,834
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	34,987,844	32,000,905
19	6	Total exposures related to off-balance sheet transactions (d)	24,006,270	21,290,928
Leverage ratio (5)				
20		The amount of capital (Tier 1 capital) (e)	8,229,523	8,171,016
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	158,114,421	195,577,777
22		Leverage ratio ((e)/(f))	5.20%	4.17%
Leverage ratio (including deposits with the Bank of Japan) (6)				
		Total exposures (f)	158,114,421	
		The amount of deposits with the Bank of Japan	56,583,552	
		Total exposures (including deposits with the Bank of Japan) (f)	214,697,974	
		Leverage ratio (including deposits with the Bank of Japan) ((e)/(f))	3.83%	

Note: The key drivers of material change observed from September 30, 2019 to September 30, 2020

Leverage ratio as of September 30, 2020 is higher than September 30, 2019 due to a decrease in the total exposures as a result of the exclusion of deposits with the Bank of Japan, based on the amendment of Japanese Financial Services Agency(JFSA) Notification on June 30, 2020, under the provision to Paragraph 4 of Article 6 of the notification of JFSA No. 11, 2019.

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 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 2020/7/1 To 2020/9/30)		Prior Quarter (From 2020/4/1 To 2020/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	62,584,054		58,796,093	
Cash Outflows (2)					
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	51,532,713	3,986,246	49,573,947	3,860,904
3	of which, Stable deposits	16,681,046	500,431	15,672,962	470,189
4	of which, Less stable deposits	34,851,666	3,485,815	33,900,985	3,390,715
5	Cash outflows related to unsecured wholesale funding	70,169,339	34,414,145	70,681,070	35,090,028
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	66,003,409	30,248,216	66,194,084	30,603,042
8	of which, Debt securities	4,165,929	4,165,929	4,486,986	4,486,986
9	Cash outflows related to secured funding, etc.	298,094		260,495	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	25,230,714	7,527,678	22,236,014	6,803,164
11	of which, Cash outflows related to derivative transactions, etc.	298,628	298,628	338,090	338,090
12	of which, Cash outflows related to funding programs	405,605	405,605	373,536	373,536
13	of which, Cash outflows related to credit and liquidity facilities	24,526,482	6,823,445	21,524,389	6,091,539
14	Cash outflows related to contractual funding obligations, etc.	6,447,867	3,006,216	6,985,910	3,472,725
15	Cash outflows related to contingencies	74,852,199	1,223,087	70,729,196	1,140,768
16	Total cash outflows	50,455,466		50,628,084	
Cash Inflows (3)					
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	861,789	65,348	2,069,449	27,946
18	Cash inflows related to collection of loans, etc.	10,058,180	7,045,591	7,943,340	5,733,082
19	Other cash inflows	2,302,755	687,308	1,753,653	571,840
20	Total cash inflows	13,222,724	7,798,247	11,766,441	6,332,868
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	62,584,054		58,796,093	
22	Net cash outflows	42,657,219		44,295,216	
23	Non-consolidated liquidity coverage ratio (LCR)	146.7%		132.7%	
24	The number of data used to calculate the average value	61		61	

Notes: 1. The data after the introduction of the liquidity ratio regulation on March 31, 2015 is available on Sumitomo Mitsui Financial Group's website. (https://www.smfgroup.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.

3. Due date collection of loans by uncommitted term facility is subject to "Cash inflows related to collection of loans, etc." from the first quarter of the fiscal year ending March 31, 2021.

■ Breakdown of High-Quality Liquid Assets

(In million yen)

Item		Current Quarter (From 2020/7/1 To 2020/9/30)		Prior Quarter (From 2020/4/1 To 2020/6/30)	
1	Cash and due from banks	56,352,285		53,261,042	
2	Securities	6,231,770		5,535,051	
3	of which, government bonds, etc.	3,920,974		3,131,493	
4	of which, municipal bonds, etc.	91,727		102,147	
5	of which, other bonds	894,406		1,053,611	
6	of which, stocks	1,324,663		1,247,800	
7	Total high-quality liquid assets (HQLA)	62,584,054		58,796,093	

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.

Securitisation transaction

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

Simple risk weight method

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

Slotting criteria

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

Small-sized consolidated subsidiaries

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

Specialized Lending (SL)

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

The Standardised Approach (SA)

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

Standardised Approach

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

Underlying assets

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

VaR

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

∠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.