

Basel III Information

Capital Ratio and Leverage Ratio Information (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Regarding the calculation of the capital ratio and leverage ratio of Sumitomo Mitsui Financial Group, an external audit was performed by KPMG AZSA LLC pursuant to the Technical Practical Guidelines 4465 “Practical Guidelines on Agreed-Upon Procedures for the Capital Ratio and Leverage Ratio Calculation Framework.” The aforementioned external audit was not meant to provide a statement of opinions or conclusions on the capital ratio and leverage ratio themselves, or our internal control framework for calculating these ratios, but to present us a report on the results of the procedure performed within the scope agreed upon between the external auditor and us. It constitutes neither part of the audit of consolidated financial statements nor part of the audit of our internal control over financial reporting. “Consolidated Capital Ratio and Leverage Ratio Information” was prepared principally based on the Notification, and the terms and details in the section may differ from those in other sections of this report.

■ Scope of Consolidation

1. Consolidated Capital Ratio Calculation

- Number of consolidated subsidiaries: 177

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

Sumitomo Mitsui Banking Corporation (Commercial banking)
SMBC Trust Bank Ltd. (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, and transaction business)
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)
SMBC Bank International plc (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.

■ CC1: Composition of regulatory capital

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2021	As of September 30, 2020	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	9,687,981	9,317,914	
1a	of which: capital and capital surplus	3,035,492	3,034,373	
2	of which: retained earnings	6,809,834	6,427,428	
1c	of which: treasury stock (-)	13,409	13,693	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	143,936	130,194	
	of which: other than the above	—	—	
1b	Stock acquisition rights to common shares	1,498	1,808	
3	Accumulated other comprehensive income and other disclosed reserves	2,468,234	1,784,519	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,160	1,140	
6	Common Equity Tier 1 capital: instruments and reserves (A)	12,158,875	11,105,382	
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)	601,675	625,965	
8	of which: goodwill (including those equivalent)	172,813	225,385	
9	of which: other intangibles other than goodwill and mortgage servicing rights	428,861	400,579	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,526	3,538	
11	Net deferred gains or losses on hedges	(9,229)	107,931	
12	Shortfall of eligible provisions to expected losses	6,791	36,850	
13	Securitisation gain on sale	57,810	60,762	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	10,493	12,114	
15	Net defined benefit asset	405,208	259,802	
16	Investments in own shares (excluding those reported in the Net assets section)	4,881	4,263	
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)	138,770	—	
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)	1,219,927	1,111,229	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	10,938,947	9,994,152	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2021	As of September 30, 2020	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	652,202	785,000
		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)		14,790	10,187
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments		—	—
33	of which: instruments issued by bank holding companies and their special purpose vehicles		—	—
35	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)		—	—
36	Additional Tier 1 capital: instruments (D)		666,993	795,187
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments		—	—
38	Reciprocal cross-holdings in Additional Tier 1 instruments		—	—
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		3,050	—
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)		28,576	25,525
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)		638,416	769,661
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		11,577,364	10,763,814
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		776,754	988,078
	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)		2,502	1,949
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions		203,428	297,767
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)		203,428	297,767
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		62,672	58,102
50a	of which: general reserve for possible loan losses		62,672	58,102
50b	of which: eligible provisions		—	—
51	Tier 2 capital: instruments and provisions (H)		1,045,358	1,345,897

(Millions of yen, except percentages)

Basel III Template No.	Items		a	b	c
			As of September 30, 2021	As of September 30, 2020	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)		26,040	—	
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)		33,585	81,734	
57	Tier 2 capital: regulatory adjustments	(I)	59,625	81,734	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	985,733	1,264,163	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G)+(J))	(K)	12,563,098	12,027,978	
Risk weighted assets (6)					
60	Total risk-weighted assets (RWA)	(L)	68,689,415	62,379,156	
Capital ratios (consolidated) and buffers (7)					
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))		15.92%	16.02%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))		16.85%	17.25%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))		18.28%	19.28%	
64	CET1 specific buffer requirement		3.52%	3.52%	
65	of which: capital conservation buffer requirement		2.50%	2.50%	
66	of which: countercyclical buffer requirement		0.02%	0.02%	
67	of which: G-SIB/D-SIB additional requirement		1.00%	1.00%	
68	CET1 available after meeting the minimum capital requirements		10.28%	11.25%	
Regulatory adjustments (8)					
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)		1,107,771	819,974	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		949,276	897,317	
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)		5,990	5,212	
Provisions included in Tier 2 capital: instruments and provisions (9)					
76	Provisions (general reserve for possible loan losses)		79,974	71,679	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		62,672	58,102	
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		309,587	282,139	
Capital instruments subject to transitional arrangements (10)					
82	Current cap on AT1 instruments subject to transitional arrangements		162,585	325,171	
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		203,428	406,856	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)		16,960	—	

(Millions of yen)

Items	As of September 30, 2021	As of September 30, 2020
Required capital ((L) × 8%)	5,495,153	4,990,332

■ Overview of RWA (OV1)

(Millions of yen)

OV1: Overview of RWA					
Basel III Template No.		a	b	c	d
		RWA		Minimum capital requirements	
		As of September 30, 2021	As of September 30, 2020	As of September 30, 2021	As of September 30, 2020
1	Credit risk (CR) (excluding counterparty credit risk)	44,863,096	42,068,648	3,774,185	3,539,833
2	Of which: Standardised Approach (SA)	2,951,081	2,744,761	236,086	219,580
3	Of which: internal ratings-based (IRB) approach	38,570,425	36,321,266	3,270,772	3,080,043
	Of which: significant investments in commercial entities	—	—	—	—
	Of which: lease residual value	49,121	53,004	3,929	4,240
	Other assets	3,292,467	2,949,616	263,397	235,969
4	Counterparty credit risk (CCR)	4,765,228	5,177,589	387,694	420,797
5	Of which: standardised approach for counterparty credit risk (SA-CCR)	—	—	—	—
	Of which: current exposure method (CEM)	1,324,642	1,383,633	111,221	116,228
6	Of which: Expected Positive Exposure (EPE)	—	—	—	—
	Of which: Credit Valuation Adjustment (CVA)	2,509,164	2,988,265	200,733	239,061
	Of which: Central Counterparty (CCP)	114,359	122,679	9,148	9,814
	Others	817,062	683,011	66,590	55,693
7	Equity positions in banking book under market-based approach	1,822,269	657,215	154,528	55,731
8	Equity investments in funds – look-through approach	2,123,410	1,651,663	169,872	132,133
9	Equity investments in funds – mandate-based approach	—	—	—	—
	Equity investments in funds – simple approach (subject to 250% risk weight)	84,823	36,419	6,998	2,926
	Equity investments in funds – simple approach (subject to 400% risk weight)	428,119	411,569	36,076	34,693
10	Equity investments in funds – fall-back approach	87,461	64,888	6,996	5,191
11	Settlement risk	—	2	—	0
12	Securitisation exposures in banking book	1,151,881	1,166,276	92,150	93,302
13	Of which: securitisation IRB approach (SEC-IRBA) or internal assessment approach (IAA)	993,080	964,192	79,446	77,135
14	Of which: securitisation external ratings-based approach (SEC-ERBA)	140,594	185,506	11,247	14,840
15	Of which: securitisation standardised approach (SEC-SA)	—	—	—	—
	Of which: Risk weight (RW) 1250% is applied	18,206	16,577	1,456	1,326
16	Market risk	3,338,111	2,441,428	267,048	195,314
17	Of which: standardised approach (SA)	1,422,738	902,023	113,819	72,161
18	Of which: internal model approaches (IMA)	1,915,373	1,539,405	153,229	123,152
19	Operational risk	4,271,331	3,804,177	341,706	304,334
20	Of which: Basic Indicator Approach	916,592	863,199	73,327	69,055
21	Of which: Standardised Approach	—	—	—	—
22	Of which: Advanced Measurement Approach	3,354,738	2,940,978	268,379	235,278
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,388,167	2,256,233	202,473	191,286
	RWA subject to transitional arrangements	—	—	—	—
24	Floor adjustment	692,746	184,855	55,419	14,788
25	Total (after applying scaling factors)	68,689,415	62,379,156	5,495,153	4,990,332

■ Credit Quality of Assets

1. Credit Quality of Assets (CR1)

(Millions of yen)

CR1: Credit quality of assets		As of September 30, 2021				As of September 30, 2020			
Item No.		a	b	c	d	a	b	c	d
		Gross carrying values of:		Allowances	Net values (a+b–c)	Gross carrying values of:		Allowances	Net values (a+b–c)
		Defaulted exposures	Non-defaulted exposures			Defaulted exposures	Non-defaulted exposures		
On-balance sheet assets									
1	Loans	863,502	83,824,142	605,801	84,081,843	789,082	83,242,982	567,589	83,464,474
2	Securities (of which: debt securities)	5,977	28,401,858	—	28,407,836	7,114	23,126,058	—	23,133,172
3	Other on-balance sheet assets (of which: debt-based assets)	15,682	79,300,407	36,025	79,280,065	13,295	74,525,491	28,617	74,510,169
4	Subtotal (1+2+3)	885,163	191,526,409	641,826	191,769,745	809,492	180,894,531	596,207	181,107,816
Off-balance sheet assets									
5	Acceptances and guarantees, etc.	8,783	11,068,777	57,750	11,019,811	12,280	9,602,982	62,222	9,553,040
6	Commitments, etc.	12,514	26,262,124	84,642	26,189,996	7,500	26,197,901	72,824	26,132,577
7	Subtotal (5+6)	21,298	37,330,902	142,393	37,209,807	19,781	35,800,884	135,047	35,685,618
Total									
8	Total (4+7)	906,461	228,857,311	784,219	228,979,553	829,273	216,695,415	731,254	216,793,434

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

Fiscal 2021 interim period

(Millions of yen)

CR2: Changes in stock of defaulted loans and securities (of which: debt securities)			Amount
Item No.			
1	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of March 31, 2021		967,121
2	Amounts defaulted		87,042
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, 2021 (1+2-3-4+5)		885,163

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

Fiscal 2020 interim period

(Millions of yen)

CR2: Changes in stock of defaulted loans and securities (of which: debt securities)			Amount
Item No.			
1	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of March 31, 2020		674,747
2	Amounts defaulted		218,460
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.

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, 2021											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF (Credit Conversion Factor) and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Sovereign exposures (AIRB approach)													
1	0.00 to <0.15	91,532,375	156,769	71.71	94,329,929	0.00	0.5	34.18	3.9	209,533	0.22	221	
2	0.15 to <0.25	448,904	67,281	45.49	475,814	0.15	0.2	33.14	2.2	133,518	28.06	250	
3	0.25 to <0.50	25,336	2	50.00	20,300	0.40	0.0	34.48	1.2	7,458	36.74	28	
4	0.50 to <0.75	197	—	—	197	0.50	0.0	35.00	1.4	87	44.44	0	
5	0.75 to <2.50	89,327	5,240	25.84	38,835	1.30	0.0	25.66	2.9	22,491	57.91	133	
6	2.50 to <10.00	40,324	16,477	63.79	20,520	4.12	0.0	33.66	1.2	19,374	94.41	282	
7	10.00 to <100.00	13,886	17,601	50.21	14,846	14.51	0.0	35.00	2.1	26,444	178.12	754	
8	100.00 (Default)	9	—	—	9	100.00	0.0	34.08	1.0	4	53.00	3	
9	Subtotal	92,150,362	263,373	62.17	94,900,452	0.00	0.8	34.17	3.8	418,914	0.44	1,674	2,855
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	4,846,972	1,023,039	82.92	6,014,854	0.04	0.6	31.54	2.2	906,122	15.06	765	
2	0.15 to <0.25	815,806	220,959	72.81	966,174	0.16	0.2	30.97	1.0	222,041	22.98	478	
3	0.25 to <0.50	133,881	23,614	38.88	140,826	0.37	0.0	32.55	2.0	73,520	52.20	176	
4	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	741,717	149,859	39.55	709,873	1.21	0.3	34.90	0.6	462,242	65.11	3,009	
6	2.50 to <10.00	25,658	5,625	48.83	27,496	4.09	0.0	17.02	2.0	14,341	52.15	191	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	171	—	—	171	100.00	0.0	80.22	1.0	22	13.38	137	
9	Subtotal	6,564,207	1,423,099	75.92	7,859,397	0.18	1.3	31.74	1.9	1,678,291	21.35	4,759	7,887
Bank exposures (FIRB approach)													
1	0.00 to <0.15	85,262	—	—	85,262	0.03	0.0	45.00	5.0	30,189	35.40	11	
2	0.15 to <0.25	91	—	—	91	0.16	0.0	45.00	5.0	74	81.01	0	
3	0.25 to <0.50	196	—	—	196	0.26	0.0	45.00	5.0	197	100.37	0	
4	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	6,154	—	—	6,154	2.18	0.1	45.00	5.0	10,650	173.04	60	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	91,705	—	—	91,705	0.17	0.2	45.00	5.0	41,111	44.83	72	154
Corporate exposures (AIRB approach)													
1	0.00 to <0.15	29,168,191	14,336,543	53.06	40,873,912	0.06	6.9	35.15	2.4	7,563,457	18.50	8,717	
2	0.15 to <0.25	13,236,100	9,784,812	52.81	17,558,340	0.16	6.0	30.87	2.2	4,786,327	27.25	8,689	
3	0.25 to <0.50	4,797,839	2,770,204	50.96	5,428,166	0.32	2.9	27.97	2.3	1,934,484	35.63	4,935	
4	0.50 to <0.75	987,757	106,009	49.78	1,021,172	0.50	1.1	29.86	2.4	494,341	48.40	1,525	
5	0.75 to <2.50	5,930,393	2,661,526	49.63	5,248,368	1.46	3.6	26.86	3.1	3,512,163	66.91	19,424	
6	2.50 to <10.00	1,333,460	646,408	50.35	1,200,652	6.20	0.8	26.14	2.5	1,149,458	95.73	20,271	
7	10.00 to <100.00	856,571	357,993	51.90	979,574	17.85	0.3	28.42	3.0	1,464,779	149.53	55,778	
8	100.00 (Default)	426,580	33,014	100.00	400,160	100.00	0.3	48.69	2.2	151,387	37.83	194,841	
9	Subtotal	56,736,895	30,696,513	52.46	72,710,348	1.10	22.1	32.74	2.4	21,056,399	28.95	314,184	319,500

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2021											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Corporate exposures (FIRB approach)													
1	0.00 to <0.15	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	20	—	—	20	100.00	0.0	45.00	5.0	—	0.00	9	
9	Subtotal	20	—	—	20	100.00	0.0	45.00	5.0	—	0.00	9	1
Mid-sized corporations and small-medium enterprises (SMEs) exposures (AIRB approach)													
1	0.00 to <0.15	700,382	81,958	66.81	740,587	0.08	1.2	26.82	2.6	108,149	14.60	159	
2	0.15 to <0.25	1,341,788	81,965	66.30	1,324,692	0.16	5.0	28.82	3.6	345,385	26.07	611	
3	0.25 to <0.50	1,159,457	62,171	51.05	1,066,251	0.29	5.8	29.07	3.8	389,287	36.50	943	
4	0.50 to <0.75	600,972	12,723	49.65	536,928	0.51	3.9	26.25	3.5	215,236	40.08	736	
5	0.75 to <2.50	2,348,409	218,888	57.26	1,741,675	1.58	30.2	28.25	3.5	1,013,590	58.19	7,818	
6	2.50 to <10.00	443,923	201,483	51.31	200,660	8.16	1.4	20.97	2.7	137,918	68.73	3,283	
7	10.00 to <100.00	161,857	1,295	70.76	100,045	24.57	2.6	37.80	2.2	171,151	171.07	9,350	
8	100.00 (Default)	238,438	5,358	100.00	178,869	100.00	3.2	43.61	1.8	26,083	14.58	78,007	
9	Subtotal	6,995,230	665,844	57.39	5,889,711	4.34	53.6	28.54	3.3	2,406,802	40.86	100,911	105,068
Mid-sized corporations and SMEs exposures (FIRB approach)													
1	0.00 to <0.15	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Specialized lending (SL)													
1	0.00 to <0.15	2,329,383	85,495	45.63	2,316,894	0.04	0.3	21.70	3.6	272,130	11.74	241	
2	0.15 to <0.25	2,130,560	516,797	56.14	2,332,341	0.16	0.4	22.58	4.0	608,350	26.08	845	
3	0.25 to <0.50	1,719,943	810,654	51.41	1,591,075	0.35	0.3	26.76	3.9	696,857	43.79	1,534	
4	0.50 to <0.75	43,168	—	—	43,168	0.50	0.0	29.72	3.3	22,617	52.39	64	
5	0.75 to <2.50	1,484,618	378,360	59.41	1,451,376	1.20	0.2	23.52	3.5	817,621	56.33	4,095	
6	2.50 to <10.00	230,914	73,122	58.08	178,676	4.09	0.0	45.62	4.2	301,117	168.52	3,334	
7	10.00 to <100.00	198,679	27,575	55.36	163,470	15.23	0.0	33.55	3.5	283,241	173.26	8,232	
8	100.00 (Default)	56,738	28,306	100.00	44,348	100.00	0.0	50.45	3.9	23,504	53.00	22,375	
9	Subtotal	8,194,006	1,920,313	55.03	8,121,351	1.28	1.5	24.23	3.8	3,025,440	37.25	40,724	52,391
Equity exposures													
1	0.00 to <0.15	4,001,038	—	—	4,001,038	0.04	1.2	90.00	5.0	4,082,122	102.02	—	
2	0.15 to <0.25	420,743	—	—	420,743	0.16	0.4	90.00	5.0	538,951	128.09	—	
3	0.25 to <0.50	19,116	—	—	19,116	0.26	0.1	90.00	5.0	29,486	154.24	—	
4	0.50 to <0.75	5,066	—	—	5,066	0.50	0.0	90.00	5.0	10,764	212.48	—	
5	0.75 to <2.50	19,879	—	—	19,879	1.79	0.1	90.00	5.0	64,127	322.57	—	
6	2.50 to <10.00	12,310	—	—	12,310	8.02	0.0	90.00	5.0	63,529	516.04	—	
7	10.00 to <100.00	231	—	—	231	24.89	0.0	90.00	5.0	1,898	818.31	—	
8	100.00 (Default)	1,266	—	—	1,266	100.00	0.0	90.00	5.0	14,250	1,125.00	—	
9	Subtotal	4,479,654	—	—	4,479,654	0.12	2.0	90.00	5.0	4,805,131	107.26	—	—

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2021											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Purchased receivables (corporates) (the amount equivalent to default risks) (AIRB approach)													
1	0.00 to <0.15	1,036,368	73,781	98.37	1,096,622	0.06	6.5	35.82	1.1	140,006	12.76	279	
2	0.15 to <0.25	544,209	52,845	97.88	591,641	0.16	5.6	31.72	1.0	114,781	19.40	314	
3	0.25 to <0.50	205,037	44,033	99.82	246,421	0.33	5.0	35.89	1.0	83,168	33.75	301	
4	0.50 to <0.75	14,839	59,774	100.00	74,450	0.57	8.2	59.86	1.0	55,684	74.79	258	
5	0.75 to <2.50	68,227	100,533	97.35	165,084	1.41	17.0	51.32	1.1	151,720	91.90	1,197	
6	2.50 to <10.00	45,760	4,594	100.00	50,344	4.26	0.8	28.99	1.0	40,413	80.27	642	
7	10.00 to <100.00	399	1,284	100.00	1,675	56.45	0.2	57.98	1.3	2,634	157.21	573	
8	100.00 (Default)	3,918	33	100.00	3,913	100.00	0.1	69.66	1.0	523	13.38	2,726	
9	Subtotal	1,918,761	336,880	98.50	2,230,155	0.54	43.8	36.61	1.0	588,932	26.40	6,293	6,087
Purchased receivables (corporates) (the amount equivalent to dilution risks) (AIRB approach)													
1	0.00 to <0.15	667,073	1,616	45.48	667,808	0.06	0.0	32.88	1.0	73,667	11.03	149	
2	0.15 to <0.25	457,562	7,648	45.48	461,041	0.16	0.0	31.32	1.1	89,997	19.52	231	
3	0.25 to <0.50	182,319	—	—	182,319	0.30	0.0	29.69	1.0	51,568	28.28	164	
4	0.50 to <0.75	28,028	—	—	28,028	0.50	0.0	35.00	1.0	12,688	45.27	49	
5	0.75 to <2.50	34,132	—	—	34,132	0.87	0.0	27.80	1.0	14,578	42.71	84	
6	2.50 to <10.00	2,353	—	—	2,353	8.64	0.0	34.58	1.0	2,989	127.01	70	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	1,742	—	—	1,742	100.00	0.0	46.13	1.3	233	13.38	803	
9	Subtotal	1,373,213	9,264	45.48	1,377,427	0.29	0.2	31.87	1.0	245,724	17.83	1,553	1,279
Purchased receivables (corporates) (the amount equivalent to default risks) (FIRB approach)													
1	0.00 to <0.15	—	98	100.00	98	0.10	0.0	45.00	1.0	19	19.55	0	
2	0.15 to <0.25	—	341	100.00	341	0.21	0.0	45.00	1.0	93	27.36	0	
3	0.25 to <0.50	—	700	100.00	700	0.35	0.0	45.00	1.0	252	36.05	1	
4	0.50 to <0.75	—	1,348	100.00	1,348	0.59	0.0	45.00	1.0	647	47.99	3	
5	0.75 to <2.50	—	794	100.00	794	1.10	0.0	45.00	1.0	492	61.97	3	
6	2.50 to <10.00	—	12	100.00	12	2.93	0.0	45.00	1.0	10	85.31	0	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	104	—	—	103	100.00	0.0	45.00	1.0	—	0.00	46	
9	Subtotal	104	3,296	100.00	3,399	3.63	0.1	45.00	1.0	1,515	44.58	55	15
Purchased receivables (corporates) (the amount equivalent to dilution risks) (FIRB approach)													
1	0.00 to <0.15	100	—	—	100	0.11	0.0	45.00	1.0	20	19.97	0	
2	0.15 to <0.25	2	—	—	2	0.21	0.0	45.00	1.0	0	30.99	0	
3	0.25 to <0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to <0.75	1	—	—	1	0.55	0.0	45.00	1.0	0	55.11	0	
5	0.75 to <2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to <10.00	0	—	—	0	2.93	0.0	45.00	1.0	0	108.97	0	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	104	—	—	104	0.12	0.0	45.00	1.0	21	20.78	0	0
Purchased receivables (retail) (the amount equivalent to default risks)													
1	0.00 to <0.15	2,532	—	—	2,532	0.08	0.2	65.00	—	367	14.49	1	
2	0.15 to <0.25	1,157	—	—	1,157	0.21	0.1	65.00	—	315	27.20	1	
3	0.25 to <0.50	1,862	—	—	1,862	0.33	0.2	43.97	—	473	25.40	2	
4	0.50 to <0.75	612	—	—	612	0.60	0.1	64.70	—	315	51.43	2	
5	0.75 to <2.50	59	20	100.00	80	1.05	0.0	63.22	—	52	65.67	0	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	0.0	—	—	—	—	—	
9	Subtotal	6,225	20	100.00	6,246	0.24	0.8	58.67	—	1,523	24.38	8	14

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

CR6: IRB - CR exposures by portfolio and PD range		As of September 30, 2021											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Purchased receivables (retail) (the amount equivalent to dilution risks) (AIRB approach)													
1	0.00 to <0.15	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to <0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to <0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Subtotal	—	—	—	—	—	—	—	—	—	—	—	—
Qualifying revolving retail exposures (QRRE)													
1	0.00 to <0.15	68,482	261,070	6.35	329,552	0.08	4,534.8	68.49		11,958	3.62	194	
2	0.15 to <0.25	299,603	430,799	16.10	730,403	0.18	4,860.4	70.77		52,567	7.19	975	
3	0.25 to <0.50	488,501	295,918	9.71	784,419	0.37	3,861.1	69.75		96,813	12.34	2,051	
4	0.50 to <0.75	2,629	6,564	6.48	9,194	0.61	131.2	67.46		1,618	17.60	37	
5	0.75 to <2.50	534,052	47,888	14.16	581,940	1.67	571.0	76.82		249,917	42.94	7,484	
6	2.50 to <10.00	640,677	131,354	5.64	772,031	3.98	1,398.0	74.78		592,704	76.77	22,909	
7	10.00 to <100.00	29,741	3,731	8.40	33,472	48.20	66.8	72.20		59,795	178.64	11,674	
8	100.00 (Default)	84,192	9,535	100.00	93,728	100.00	176.5	74.81		101,291	108.06	70,122	
9	Subtotal	2,147,880	1,186,862	35.59	3,334,742	4.64	15,600.3	72.41		1,166,666	34.98	115,449	112,925
Residential mortgage exposures													
1	0.00 to <0.15	—	—	—	40,938	0.06	4.7	38.56		11,080	27.06	9	
2	0.15 to <0.25	—	—	—	2,633	0.16	0.2	62.97		1,061	40.30	2	
3	0.25 to <0.50	7,208,855	6,340	100.00	7,215,246	0.31	440.4	24.74		991,488	13.74	5,555	
4	0.50 to <0.75	855,348	1,155	100.00	856,521	0.57	50.5	26.38		195,454	22.81	1,310	
5	0.75 to <2.50	840,966	1,983	100.00	802,359	0.94	64.5	32.38		321,085	40.01	2,567	
6	2.50 to <10.00	—	—	—	—	—	—	—		—	—	—	
7	10.00 to <100.00	25,100	818	100.00	22,870	22.23	2.2	27.51		34,146	149.30	1,378	
8	100.00 (Default)	88,225	37	100.00	88,263	100.00	6.8	23.15		18,929	21.44	20,437	
9	Subtotal	9,018,496	10,336	100.00	9,028,832	1.42	569.6	25.64		1,573,245	17.42	31,261	26,495
Other retail exposures													
1	0.00 to <0.15	1	2	100.00	4	0.08	0.0	67.46		0	14.19	0	
2	0.15 to <0.25	106,322	12	100.00	106,334	0.16	2.5	34.72		12,826	12.06	59	
3	0.25 to <0.50	301,764	185	100.00	301,950	0.37	9.1	35.58		64,783	21.45	402	
4	0.50 to <0.75	131,126	361,461	100.00	492,587	0.66	343.5	54.34		223,880	45.44	1,770	
5	0.75 to <2.50	715,739	129,977	87.59	845,716	1.35	1,774.4	53.59		516,028	61.01	6,219	
6	2.50 to <10.00	20,125	141,968	100.00	162,093	2.83	131.8	46.60		103,835	64.05	2,126	
7	10.00 to <100.00	10,966	4,243	100.00	15,210	24.62	33.1	55.23		18,863	124.01	2,061	
8	100.00 (Default)	44,920	622	100.00	45,542	100.00	93.4	56.25		93,168	204.57	25,620	
9	Subtotal	1,330,966	638,474	100.00	1,969,440	3.54	2,388.3	49.50		1,033,387	52.47	38,258	27,613
Total (all portfolios)		191,007,837	37,154,279	56.50	212,002,992	0.73	18,685.1	34.63	—	38,043,109	17.94	655,217	662,292

(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											
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	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

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, 2021		As of September 30, 2020	
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	318,985	318,985	347,243	347,243
3	Bank exposures - FIRB	41,111	41,111	22,164	22,164
4	Bank exposures - AIRB	1,627,250	1,627,250	1,615,962	1,615,962
5	Corporate exposures (excluding SL) - FIRB	—	—	191	191
6	Corporate exposures (excluding SL) - AIRB	23,495,992	23,495,329	22,524,272	22,523,884
7	SL - FIRB	534,366	534,366	552,405	552,405
8	SL- AIRB	3,137,232	3,137,232	2,728,831	2,728,831
9	Retail - QRRE	1,166,666	1,166,666	1,294,075	1,294,075
10	Retail - Residential mortgage exposures	1,573,245	1,573,245	1,605,324	1,605,324
11	Retail - Other retail exposures	1,033,387	1,033,387	1,131,314	1,131,314
12	Equity - FIRB	—	—	—	—
13	Equity - AIRB	6,627,401	6,627,401	4,545,116	4,545,116
14	Purchased receivables - FIRB	1,537	1,537	2,649	2,649
15	Purchased receivables - AIRB	836,180	836,180	609,318	609,318
16	Total	40,393,358	40,392,695	36,978,870	36,978,482

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, 2021									
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	6,764	15,820	50%	13,968	—	—	—	13,968	6,984	—
	Equal to or more than 2.5 years	20,514	—	70%	15,406	5,108	—	—	20,514	14,360	82
Good	Less than 2.5 years	1,759	3,300	70%	3,259	—	—	—	3,259	2,281	13
	Equal to or more than 2.5 years	63,404	16,202	90%	70,931	—	—	—	70,931	63,838	567
Satisfactory		9,341	28,243	115%	37,584	—	—	—	37,584	43,222	1,052
Weak		2,948	148	250%	3,016	—	—	—	3,016	7,540	241
Default		3,220	—	—	3,220	0	—	—	3,220	—	1,610
Total		107,953	63,715	—	147,388	5,108	—	—	152,496	138,227	3,566
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	487	1,017	70%					950	665	3
	Equal to or more than 2.5 years	7,677	16,621	95%					15,236	14,474	60
Good	Less than 2.5 years	104,906	19,276	95%					115,167	109,409	460
	Equal to or more than 2.5 years	82,155	20,205	120%					91,344	109,613	365
Satisfactory		95,218	24,333	140%					110,660	154,924	3,098
Weak		—	—	250%					—	—	—
Default		—	—	—					—	—	—
Total		290,445	81,455	—					333,360	389,088	3,989
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		98,671	—	300%					98,671	296,014	
Simple risk weight method –unlisted shares		110,589	13,737	400%					116,837	467,348	
Internal models approach		522,068	19,245	195%					541,313	1,058,906	
Total		731,328	32,983	—					756,822	1,822,269	
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, 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%					—	—					

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

(Millions of yen)

Calculation method	As of September 30, 2021	As of September 30, 2020
Look-through approach	1,441,875	1,053,502
Mandate-based approach	—	—
Simple approach (subject to 250% risk weight)	33,929	14,567
Simple approach (subject to 400% risk weight)	107,029	102,892
Fall-back approach	6,996	5,191

■ 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, 2021					
Item No.	Asset classes	a	b	c	d	e	f
		Exposures pre-CCF and pre-CRM On-balance sheet amount	Off-balance sheet amount	Exposures post-CCF and post-CRM On-balance sheet amount	Off-balance sheet amount	Credit RWA amount	RWA density
1	Cash	26,297	—	26,297	—	0	0.00%
2	Government of Japan and Bank of Japan (BOJ)	2,738,449	—	2,738,449	—	0	0.00%
3	Foreign central governments and foreign central banks	1,927,060	—	1,927,060	—	2,670	0.13%
4	Bank for International Settlements, etc.	2	—	2	—	0	0.00%
5	Local governments of Japan	9,309	—	9,309	—	0	0.00%
6	Foreign non-central government public sector entities (PSEs)	4,195	—	4,195	—	839	20.00%
7	Multilateral development banks (MDBs)	1,365	—	1,365	—	0	0.00%
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government- affiliated agencies of Japan	85,601	—	85,601	—	8,560	10.00%
10	The three local public corporations	—	—	—	—	—	—
11	Banks entities and financial instruments business operators engaged in Type I Financial Instruments Business	1,741,230	—	1,741,230	—	467,796	26.86%
12	Corporates	667,527	274,189	667,021	88,660	770,625	101.97%
13	SMEs and retail	1,333,925	913,896	1,333,925	614,066	1,460,994	75.00%
14	Residential mortgage loans	178,714	—	178,714	—	62,550	35.00%
15	Real estate acquisition activities	—	—	—	—	—	—
16	Past due loans (three months or more), etc. (excluding residential mortgage loans)	126,973	296	125,866	296	176,971	140.27%
17	Past due loans (three months or more) (residential mortgage loans)	73	—	73	—	73	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	8,840,728	1,188,381	8,839,117	703,023	2,951,081	30.92%

(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 On-balance sheet amount	Off-balance sheet amount	Exposures post-CCF and post-CRM On-balance sheet amount	Off-balance sheet amount	Credit RWA amount	RWA density
1	Cash	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%

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, 2021										
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		26,297	–	–	–	–	–	–	–	–	–	26,297
2 Government of Japan and BOJ		2,738,449	–	–	–	–	–	–	–	–	–	2,738,449
3 Foreign central governments and foreign central banks		1,921,720	–	–	–	5,340	–	–	–	–	–	1,927,060
4 Bank for International Settlements, etc.		2	–	–	–	–	–	–	–	–	–	2
5 Local governments of Japan		9,309	–	–	–	–	–	–	–	–	–	9,309
6 Foreign non-central government PSEs		–	–	4,195	–	–	–	–	–	–	–	4,195
7 MDBs		1,365	–	–	–	–	–	–	–	–	–	1,365
8 JFM		–	–	–	–	–	–	–	–	–	–	–
9 Government-affiliated agencies of Japan		–	85,601	–	–	–	–	–	–	–	–	85,601
10 The three local public corporations		–	–	–	–	–	–	–	–	–	–	–
11 Banks and financial instruments business operators engaged in Type I Financial Instruments Business		–	–	1,564,894	–	43,036	–	133,299	–	–	–	1,741,230
12 Corporates		5,372	–	4,011	–	–	–	746,299	–	–	–	755,682
13 SMEs and retail		–	–	–	–	–	1,947,992	–	–	–	–	1,947,992
14 Residential mortgage loans		–	–	–	178,714	–	–	–	–	–	–	178,714
15 Real estate acquisition activities		–	–	–	–	–	–	–	–	–	–	–
16 Past due loans (three months or more), etc. (excluding residential mortgage loans)		–	–	–	–	7,947	–	8,650	109,565	–	–	126,162
17 Past due loans (three months or more) (residential mortgage loans)		–	–	–	–	–	–	73	–	–	–	73
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		4,702,518	85,601	1,573,102	178,714	56,323	1,947,992	888,322	109,565	–	–	9,542,140

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, 2020										
Item No.	Asset classes	a	b	c	d	e	f	g	h	i	j	k
		CR exposure amounts (post-CCF and CRM)										
	Risk weight	0%	10%	20%	35%	50%	75%	100%	150%	250%	1250%	Total
1	Cash	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).

■ Credit Risk Mitigation (CRM) Techniques

Credit Risk Mitigation Techniques (CR3)

(Millions of yen)

CR3: CRM techniques		As of September 30, 2021				
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	55,382,716	28,699,126	12,909,138	10,014,592	51,563
2	Securities (of which: Debt securities)	27,830,985	576,851	189,335	24,733	—
3	Other on-balance sheet assets (of which: debt-based assets)	78,950,813	329,251	6,009	284,183	—
4	Total (1+2+3)	162,164,515	29,605,230	13,104,482	10,323,509	51,563
5	Of which: defaulted	670,831	214,331	102,076	11,199	—

(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	—

■ 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, 2021					
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	1,758,529	2,575,092			4,333,621	1,324,641
2	Expected exposure method (IMM)			—	—	—	—
3	Simple approach for CRM					—	—
4	Comprehensive approach for CRM					6,335,649	817,062
5	Exposure fluctuation estimation model					—	—
6	Total						2,141,704

(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

2. CVA Capital Charge (CCR2)

(Millions of yen)

CCR2: CVA risk capital charge		As of September 30, 2021		As of September 30, 2020	
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	3,863,326	2,509,164	3,733,610	2,988,265
5	Total subject to the CVA capital charge	3,863,326	2,509,164	3,733,610	2,988,265

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, 2021								
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	63,438	—	—	—	—	—	—	—	63,438
2	Foreign central governments and foreign central banks	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—
4	Local governments of Japan	1,212	—	—	—	—	—	—	—	1,212
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	—	—	689,071	268	—	—	—	—	689,339
11	Corporates	—	—	—	—	—	499,301	—	—	499,301
12	SMEs and retail	—	—	—	—	83,607	—	—	—	83,607
13	Other than the above	—	—	—	—	—	92,546	—	—	92,546
14	Total	64,651	—	689,071	268	83,607	591,848	—	—	1,429,446

(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

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, 2021						
		a	b	c	d	e	f	g
Item No.	PD scale	EAD post-CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA	RWA density (%)
Sovereign exposures (AIRB approach)								
1	0.00 to <0.15	289,060	0.00	0.4	12.79	1.6	400	0.13
2	0.15 to <0.25	74,298	0.15	0.0	33.90	0.1	9,262	12.46
3	0.25 to <0.50	4	0.47	0.0	35.00	1.0	1	39.22
4	0.50 to <0.75	2	0.50	0.0	35.00	1.0	0	40.57
5	0.75 to <2.50	142	1.49	0.0	27.64	1.6	76	54.02
6	2.50 to <10.00	4	4.09	0.0	35.00	1.0	4	95.16
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	363,512	0.03	0.5	17.11	1.3	9,746	2.68
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	4,580,998	0.03	19.8	16.53	1.2	304,296	6.64
2	0.15 to <0.25	1,352,409	0.15	4.2	17.71	0.9	218,912	16.18
3	0.25 to <0.50	766	0.34	0.1	34.78	2.4	381	49.75
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	34,427	0.85	0.2	4.69	0.0	2,908	8.44
6	2.50 to <10.00	6,901	4.09	0.0	1.42	0.0	336	4.88
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	5,975,503	0.07	24.4	16.71	1.1	526,836	8.81
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, 2021						
		a	b	c	d	e	f	g
Item No.	PD scale	EAD post-CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA	RWA density (%)
Corporate exposures (AIRB approach)								
1	0.00 to <0.15	1,336,901	0.05	49.8	21.54	1.7	148,923	11.13
2	0.15 to <0.25	700,785	0.15	22.3	31.06	3.2	237,357	33.87
3	0.25 to <0.50	88,795	0.33	8.1	33.93	3.3	46,302	52.14
4	0.50 to <0.75	6,500	0.50	1.4	33.07	3.6	4,047	62.26
5	0.75 to <2.50	91,792	1.17	3.8	34.91	2.4	71,681	78.09
6	2.50 to <10.00	8,255	6.36	0.9	32.91	1.7	9,394	113.79
7	10.00 to <100.00	4,290	17.06	0.0	33.13	2.2	7,013	163.45
8	100.00 (Default)	1,632	100.00	0.0	36.28	1.8	771	47.28
9	Subtotal	2,238,954	0.27	86.7	25.67	2.3	525,492	23.47
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	15,547	0.08	2.3	18.08	0.8	1,328	8.54
2	0.15 to <0.25	7,129	0.16	4.1	34.78	3.4	2,348	32.94
3	0.25 to <0.50	4,848	0.26	2.1	34.86	3.7	2,086	43.04
4	0.50 to <0.75	4,176	0.50	2.3	33.95	3.8	2,538	60.77
5	0.75 to <2.50	7,526	1.32	3.7	34.98	4.1	5,765	76.60
6	2.50 to <10.00	741	8.95	0.2	34.24	3.8	964	129.96
7	10.00 to <100.00	9	24.89	0.0	35.00	3.4	15	164.54
8	100.00 (Default)	327	100.00	0.0	54.73	4.8	43	13.38
9	Subtotal	40,307	1.37	15.0	28.45	2.6	15,091	37.44
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, 2021						
		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	94,603	0.04	0.2	18.88	4.6	15,210	16.07
2	0.15 to <0.25	262,482	0.15	0.5	23.39	4.7	79,186	30.16
3	0.25 to <0.50	137,436	0.35	1.4	20.87	4.7	51,367	37.37
4	0.50 to <0.75	249	0.50	0.0	35.00	1.9	121	48.87
5	0.75 to <2.50	95,963	1.10	0.2	26.50	4.7	69,320	72.23
6	2.50 to <10.00	24,327	4.09	0.2	47.76	4.7	43,647	179.41
7	10.00 to <100.00	5,785	16.25	0.0	40.82	4.6	12,809	221.41
8	100.00 (Default)	698	100.00	0.0	51.92	3.7	370	53.00
9	Subtotal	621,546	0.74	2.7	23.78	4.7	272,034	43.76
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)		9,239,824	0.17	129.5	19.42	1.7	1,349,201	14.60

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

CCR4: IRB - CCR exposures by portfolio and PD scale		As of September 30, 2020						
		a	b	c	d	e	f	g
Item No.	PD scale	EAD post-CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA	RWA density (%)
Sovereign exposures (AIRB approach)								
1	0.00 to <0.15	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						
		a	b	c	d	e	f	g
Item No.	PD scale	EAD post-CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA	RWA density (%)
Corporate exposures (AIRB approach)								
1	0.00 to <0.15	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						
		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	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

5. Composition of Collateral for CCR Exposure (CCR5)

(Millions of yen)

CCR5: Composition of collateral for CCR exposure		As of September 30, 2021					
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)	13,878	46,696	—	146,046	5,083,647	8,134,385
2	Cash (other currencies)	127	207,655	—	319,415	5,754,811	2,358,426
3	Domestic sovereign debt	763	73,932	—	1,436	4,717,967	5,748,098
4	Other sovereign debt	2,051	23,828	—	—	2,230,933	5,291,098
5	Government agency debt	83	—	—	—	840,945	18,336
6	Corporate bonds	5,680	—	—	—	48,766	223,168
7	Equity securities	7,268	—	—	—	2,967,931	1,683,679
8	Other collateral	—	—	—	—	1,972	—
9	Total	29,852	352,112	—	466,897	21,646,977	23,457,192

(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

6. Credit Derivative Transaction Exposures (CCR6)

(Millions of yen)

CCR6: Credit derivative transaction exposures			As of September 30, 2021		As of September 30, 2020	
Item No.		a	b	a	b	
		Protection bought	Protection sold	Protection bought	Protection sold	
Notionals						
1	Single-name credit default swaps	456,294	556,397	496,357	551,437	
2	Index credit default swaps	814,809	612,056	617,943	524,287	
3	Total return swaps	—	—	—	—	
4	Credit options	89,560	—	52,890	—	
5	Other credit derivatives	—	—	—	—	
6	Total notionals	1,360,664	1,168,454	1,167,190	1,075,725	
Fair values						
7	Positive fair value (asset)	4,115	152,612	2,739	105,158	
8	Negative fair value (liability)	268,230	5,468	253,746	14,244	

7. Exposures to Central Counterparties (CCR8)

(Millions of yen)

CCR8: Exposures to central counterparties (CCP)		As of September 30, 2021		As of September 30, 2020	
Item No.		a	b	a	b
		EAD to CCP (post-CRM)	RWA	EAD to CCP (post-CRM)	RWA
1	Exposures to qualifying central counterparties (QCCPs) (total)		104,683		108,438
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	2,144,166	43,025	2,408,373	48,168
3	(i) OTC derivatives	1,684,179	33,683	1,913,665	38,274
4	(ii) Exchange-traded derivatives	437,974	8,901	482,980	9,660
5	(iii) SFTs	22,012	440	11,727	234
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	—	—	—	—
8	Non-segregated initial margin	285,513	5,710	310,281	6,206
9	Pre-funded default fund contributions	177,999	55,948	175,427	54,063
10	Unfunded default fund contributions	—	—	—	—
11	Exposures to non-QCCPs (total)		9,675		14,240
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	14,542	9,675	18,548	14,240
13	(i) OTC derivatives	6,413	6,413	11,243	11,243
14	(ii) Exchange-traded derivatives	8,128	3,261	7,305	2,996
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	0	0
19	Pre-funded default fund contributions	—	—	—	—
20	Unfunded default fund contributions	—	—	—	—

■ Securitisation Transactions

1. Securitisation Exposures in the Banking Book (SEC1)

(Millions of yen)

SEC1: Securitisation exposures in the banking book		As of September 30, 2021								
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)	455,491	—	455,491	633,775	—	633,775	1,069,681	—	1,069,681
	- of which									
2	Residential mortgage	455,491	—	455,491	—	—	—	294,482	—	294,482
3	Credit card	—	—	—	—	—	—	337,655	—	337,655
4	Other retail exposures	—	—	—	633,775	—	633,775	437,544	—	437,544
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total)	136,417	5	136,423	627,777	—	627,777	1,228,364	190,789	1,419,153
	- of which									
7	Loans to corporates	136,417	5	136,423	48,785	—	48,785	1,029,132	—	1,029,132
8	Commercial mortgage	—	—	—	—	—	—	1,456	—	1,456
9	Lease and receivables	—	—	—	573,991	—	573,991	121,596	—	121,596
10	Other wholesale	—	—	—	5,000	—	5,000	76,178	190,789	266,967
11	Re-securitisation	—	—	—	—	—	—	—	—	—

(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)	452,234	—	452,234	820,891	—	820,891	969,128	—	969,128
	- of which									
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)	90,291	7	90,299	606,032	—	606,032	1,097,191	180,328	1,277,520
	- of which									
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	—	—	—	—	—	—	—	—	—

2. Securitisation Exposures in the Trading Book (SEC2)

(Millions of yen)

SEC2: Securitisation exposures in the trading book		As of September 30, 2021								
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)	—	—	—	—	—	—	14,079	—	14,079
	- of which									
2	Residential mortgage	—	—	—	—	—	—	2,947	—	2,947
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	11,132	—	11,132
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total)	—	—	—	—	—	—	9,566	—	9,566
	- of which									
7	Loans to corporates	—	—	—	—	—	—	4,549	—	4,549
8	Commercial mortgage	—	—	—	—	—	—	4,977	—	4,977
9	Lease and receivables	—	—	—	—	—	—	39	—	39
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

(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)	—	—	—	—	—	—	12,354	—	12,354
	- of which									
2	Residential mortgage	—	—	—	—	—	—	1,147	—	1,147
3	Credit card	—	—	—	—	—	—	—	—	—
4	Other retail exposures	—	—	—	—	—	—	11,207	—	11,207
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total)	—	—	—	—	—	—	6,130	—	6,130
	- of which									
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	—	—	—	—	—	—	—	—	—

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, 2021							
Item No.		a	b	c	d	e	f	g	h
		Total	Traditional securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)									
1	≤20% RW	1,063,772	1,063,772	1,063,772	515,858	547,914	—	—	—
2	>20% to 50% RW	367,324	367,324	367,324	298,071	69,253	—	—	—
3	>50% to 100% RW	281,211	281,211	281,211	212,319	68,892	—	—	—
4	>100% to <1250% RW	140,766	140,766	140,766	63,018	77,748	—	—	—
5	1250% RW	392	386	386	—	386	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA or IAA	1,708,046	1,708,040	1,708,040	999,821	708,219	—	—	—
7	SEC-ERBA	145,420	145,420	145,420	89,445	55,975	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA or IAA	708,860	708,785	708,785	388,101	320,684	—	—	—
11	SEC-ERBA	35,746	35,746	35,746	19,317	16,428	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA or IAA	56,708	56,702	56,702	31,048	25,654	—	—	—
15	SEC-ERBA	2,859	2,859	2,859	1,545	1,314	—	—	—
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, 2021						
Item No.		i	j	k	l	m	n	o
		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)								
1	≤20% RW	—	—	—	—	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	5	5	—	5	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA or IAA	5	5	—	5	—	—	—
7	SEC-ERBA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA or IAA	74	74	—	74	—	—	—
11	SEC-ERBA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)								
14	SEC-IRBA or IAA	5	5	—	5	—	—	—
15	SEC-ERBA	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—
17	1250% RW	—	—	—	—	—	—	—

(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							
Item No.		a	b	c	d	e	f	g	h
		Total	Traditional securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)									
1	≤20% RW	1,181,186	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						
Item No.		i	j	k	l	m	n	o
		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)								
1	≤20% RW	—	—	—	—	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	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	—	—	—	—	—	—	—

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, 2021							
Item No.		a	b	c	d	e	f	g	h
		Total	Traditional securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)									
1	≤20% RW	2,394,814	2,204,024	2,204,024	1,020,916	1,183,108	—	—	—
2	>20% to 50% RW	52,070	52,070	52,070	40,875	11,195	—	—	—
3	>50% to 100% RW	25,945	25,945	25,945	6,071	19,873	—	—	—
4	>100% to <1250% RW	14,549	14,549	14,549	1,818	12,730	—	—	—
5	1250% RW	1,456	1,456	1,456	—	1,456	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA or IAA	2,037,029	1,846,240	1,846,240	752,249	1,093,991	—	—	—
7	SEC-ERBA	450,349	450,349	450,349	317,432	132,916	—	—	—
8	SEC-SA	—	—	—	—	—	—	—	—
9	1250% RW	1,456	1,456	1,456	—	1,456	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA or IAA	284,219	281,393	281,393	108,597	172,795	—	—	—
11	SEC-ERBA	104,847	104,847	104,847	59,792	45,055	—	—	—
12	SEC-SA	—	—	—	—	—	—	—	—
13	1250% RW	18,206	18,206	18,206	—	18,206	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA or IAA	22,737	22,511	22,511	8,687	13,823	—	—	—
15	SEC-ERBA	8,387	8,387	8,387	4,783	3,604	—	—	—
16	SEC-SA	—	—	—	—	—	—	—	—
17	1250% RW	1,456	1,456	1,456	—	1,456	—	—	—

(Millions of yen)

SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (2/2)		As of September 30, 2021						
Item No.		i	j	k	l	m	n	o
		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)								
1	≤20% RW	190,789	190,789	—	190,789	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	—	—	—	—	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA or IAA	190,789	190,789	—	190,789	—	—	—
7	SEC-ERBA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA or IAA	2,826	2,826	—	2,826	—	—	—
11	SEC-ERBA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)								
14	SEC-IRBA or IAA	226	226	—	226	—	—	—
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, 2020							
Item No.		a	b	c	d	e	f	g	h
		Total	Traditional securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)									
1	≤20% RW	2,015,953	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						
Item No.		i	j	k	l	m	n	o
		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)								
1	≤20% RW	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	—	—	—	—	—	—	—

■ Market Risk

1. Market Risk under standardised approach (MR1)

(Millions of yen)

MR1: Market risk under standardised approach		As of September 30, 2021	As of September 30, 2020
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)	644,925	377,828
2	Equity risk (general and specific)	305,318	291,446
3	Foreign exchange risk	188,950	38,992
4	Commodity risk	512	214
	Options		
5	Simplified approach	—	—
6	Delta-plus method	231,043	175,274
7	Scenario approach	—	—
8	Specific risk related to securitisation exposures	51,986	18,265
9	Total	1,422,738	902,023

2. IMA values for trading portfolios (MR3)

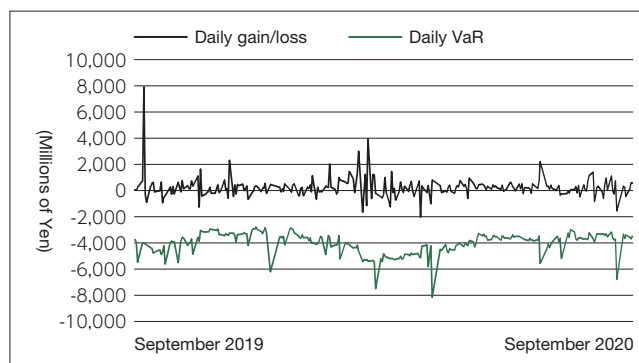
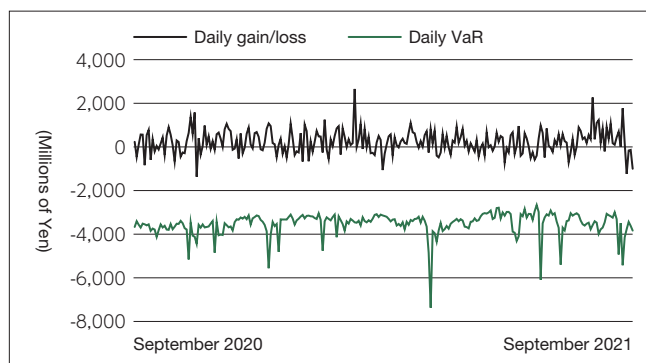
(Millions of yen)

MR3: IMA values for trading portfolios		First half of fiscal 2021	First half of fiscal 2020
Item No.			
	VaR (holding period of 10 business days, one-sided confidence level of 99%)		
1	Maximum value	13,722	16,686
2	Average value	10,699	12,389
3	Minimum value	8,392	9,489
4	Period end	12,103	11,092
	Stressed VaR (holding period of 10 business days, one-sided confidence level of 99%)		
5	Maximum value	49,234	38,940
6	Average value	37,869	28,711
7	Minimum value	26,773	23,261
8	Period end	38,563	30,440
	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 2021 and fiscal 2020 is as follows. “Daily gain/loss” represents the actual gain/loss incurred, and “Daily VaR” represents the daily VaR calculated using the risk measurement model with a one-day holding period. In the past 250 business days, the number of times loss exceeded VaR was 0, and the VaR model (one-sided confidence level of 99.0%) is considered to have sufficient accuracy.



■ Interest Rate Risk in the Banking Book

(Millions of yen)

IRRBB1: Interest rate risk					
Item No.		a	b	c	d
		△EVE		△NII	
		As of September 30, 2021	As of September 30, 2020	As of September 30, 2021	As of September 30, 2020
1	Parallel up	927,172	923,654	(307,265)	(325,820)
2	Parallel down	1,919	333	505,066	502,900
3	Steeper	369,680	293,194		
4	Flattener	74,941	118,853		
5	Short rate up	285,149	291,656		
6	Short rate down	35,323	605		
7	Maximum	927,172	923,654	505,066	502,900
8	Tier 1 capital	e		f	
		As of September 30, 2021		As of September 30, 2020	
		11,577,364		10,763,814	

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

■ CC2: Reconciliation of regulatory capital to balance sheet

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(Millions of yen)

Items	a		b	c
	Consolidated balance sheet as in published financial statements		Reference to Template CC1	Reference to appended table
	As of Sep. 30, 2021	As of Sep. 30, 2020		
(Assets)				
Cash and due from banks	70,940,025	68,474,446		
Call loans and bills bought	2,760,584	2,346,355		
Receivables under resale agreements	4,686,909	3,982,086		
Receivables under securities borrowing transactions	5,805,985	5,186,289		
Monetary claims bought	4,829,709	4,097,203		
Trading assets	6,493,877	6,649,870		7-a
Money held in trust	309	333		
Securities	36,278,557	29,190,464		3-b,7-b
Loans and bills discounted	85,037,573	84,516,005		7-c
Foreign exchanges	3,299,302	2,097,207		
Lease receivables and investment assets	228,695	226,046		
Other assets	8,476,457	7,958,448		7-d
Tangible fixed assets	1,478,934	1,426,529		
Intangible fixed assets	744,165	748,040		3-a
Net defined benefit asset	584,177	374,032		4
Deferred tax assets	30,062	28,265		5-a
Customers' liabilities for acceptances and guarantees	10,296,696	9,020,388		
Reserve for possible loan losses	(630,194)	(564,094)		
Total assets	241,341,831	225,757,919		
(Liabilities)				
Deposits	141,340,182	137,912,817		
Negotiable certificates of deposit	11,962,673	10,237,691		
Call money and bills sold	1,723,491	1,240,692		
Payables under repurchase agreements	14,291,544	10,925,007		
Payables under securities lending transactions	1,813,833	2,293,249		
Commercial paper	2,127,405	1,895,452		
Trading liabilities	4,392,292	5,465,919		7-e
Borrowed money	18,104,699	16,011,392		9-a
Foreign exchanges	1,419,000	1,003,624		
Short-term bonds	401,000	727,000		
Bonds	9,461,894	9,204,155		9-b
Due to trust account	2,543,382	1,967,293		
Other liabilities	8,192,422	5,840,581		7-f
Reserve for employee bonuses	59,184	54,133		
Net defined benefit liability	35,413	35,323		
Reserve for executive retirement benefits	965	966		
Reserve for point service program	24,419	26,382		
Reserve for reimbursement of deposits	7,714	2,097		
Reserve for losses on interest repayment	121,960	126,107		
Reserve under the special laws	4,083	3,467		
Deferred tax liabilities	612,212	434,457		5-b
Deferred tax liabilities for land revaluation	29,338	30,047		5-c
Acceptances and guarantees	10,296,696	9,020,388		
Total liabilities	228,965,814	214,458,248		
(Net assets)				
Capital stock	2,341,878	2,341,274		1-a
Capital surplus	693,614	693,098		1-b
Retained earnings	6,809,834	6,427,428		1-c
Treasury stock	(13,409)	(13,693)		1-d
Total stockholders' equity	9,831,917	9,448,109		
Net unrealized gains or losses on other securities	2,192,305	1,729,972		
Net deferred gains or losses on hedges	(10,828)	105,603		
Land revaluation excess	36,345	37,056		6
Foreign currency translation adjustments	133,014	(87,545)		
Accumulated remeasurements of defined benefit plans	117,398	(568)		
Total accumulated other comprehensive income	2,468,234	1,784,519	(a)	
Stock acquisition rights	1,498	1,808		2,8-a
Non-controlling interests	74,365	65,234		8-b
Total net assets	12,376,017	11,299,671		
Total liabilities and net assets	241,341,831	225,757,919		

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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Capital stock	2,341,878	2,341,274		1-a
Capital surplus	693,614	693,098		1-b
Retained earnings	6,809,834	6,427,428		1-c
Treasury stock	(13,409)	(13,693)		1-d
Total stockholders' equity	9,831,917	9,448,109		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	9,831,917	9,448,109	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,035,492	3,034,373		1a
of which: retained earnings	6,809,834	6,427,428		2
of which: treasury stock (-)	13,409	13,693		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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Stock acquisition rights	1,498	1,808		2
of which: Stock acquisition rights issued by bank holding company	1,498	1,808		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Stock acquisition rights to common shares	1,498	1,808		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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Intangible fixed assets	744,165	748,040		3-a
Securities	36,278,557	29,190,464		3-b
of which: goodwill attributable to equity-method investees	38,258	45,391		

Income taxes related to above	180,748	167,466	
-------------------------------	---------	---------	--

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Goodwill (including those equivalent)	172,813	225,385		8
Other intangibles other than goodwill and mortgage servicing rights	428,861	400,579	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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Net defined benefit asset	584,177	374,032		4

Income taxes related to above	178,969	114,230	
-------------------------------	---------	---------	--

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Net defined benefit asset	405,208	259,802		15

5. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Deferred tax assets	30,062	28,265		5-a
Deferred tax liabilities	612,212	434,457		5-b
Deferred tax liabilities for land revaluation	29,338	30,047		5-c
Tax effects on intangible fixed assets	180,748	167,466		
Tax effects on net defined benefit asset	178,969	114,230		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,526	3,538	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)	5,990	5,212	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)	5,990	5,212		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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Net deferred gains or losses on hedges	(10,828)	105,603		6

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(9,229)	107,931	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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Trading assets	6,493,877	6,649,870	Including trading account securities and derivatives for trading assets	7-a
Securities	36,278,557	29,190,464		7-b
Loans and bills discounted	85,037,573	84,516,005	Including subordinated loans	7-c
Other assets	8,476,457	7,958,448	Including derivatives	7-d
Trading liabilities	4,392,292	5,465,919	Including trading account securities sold and derivatives for trading liabilities	7-e
Other liabilities	8,192,422	5,840,581	Including derivatives	7-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Investments in own capital instruments	4,881	4,263		
Common Equity Tier 1 capital	4,881	4,263		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)	1,275,633	819,974		
Common Equity Tier 1 capital	138,770	—		18
Additional Tier 1 capital	3,050	—		39
Tier 2 capital and other TLAC liabilities	26,040	—		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	1,107,771	819,974		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)	1,008,387	1,004,577		
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	33,585	81,734		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	949,276	897,317		73

8. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Stock acquisition rights	1,498	1,808		8-a
Non-controlling interests	74,365	65,234		8-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Amount allowed in group CET1	1,160	1,140	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	30-31ab-32
Amount allowed in group AT1	14,790	10,187	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	2,502	1,949	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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Borrowed money	18,104,699	16,011,392		9-a
Bonds	9,461,894	9,204,155		9-b
Total	27,566,594	25,215,547		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	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	652,202	785,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	776,754	988,078		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, 2021	As of September 30, 2020
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	156,606,998	142,269,078
1a	1	Total assets reported in the consolidated balance sheet	182,500,468	167,319,804
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) (-)	25,893,469	25,050,726
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	1,189,429	955,947
3		Total on-balance sheet exposures (a)	155,417,569	141,313,130
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.	2,301,336	2,810,852
5		Add-on amount for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)		
		Add-on amount associated with derivatives transactions, etc.	4,020,406	3,880,779
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	597,822	773,167
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) (-)	69,323	127,643
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	1,168,454	1,059,620
10		The amount of deductions from effective notional amount of written credit derivatives (-)	990,751	922,270
11	4	Total exposures related to derivative transactions (b)	7,027,945	7,474,505
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	10,492,895	9,168,375
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	485,120	643,223
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	10,978,015	9,811,599
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	70,276,739	67,605,885
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	43,847,801	42,266,448
19	6	Total exposures related to off-balance sheet transactions (d)	26,428,938	25,339,437
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	11,577,364	10,763,814
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	199,852,468	183,938,673
22		Leverage ratio on a consolidated basis ((e)/(f))	5.79%	5.85%
Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6)				
		Total exposures (f)	199,852,468	183,938,673
		The amount of deposits with the Bank of Japan	58,841,363	58,438,115
		Total exposures (including deposits with the Bank of Japan) (f)	258,693,832	242,376,788
		Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f))	4.47%	4.44%

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, 2021				
	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%	1,341,292		
Luxembourg	0.50%	255,928		
Subtotal		1,597,220		
Total		52,963,143	0.02%	14,692

(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

Note: While credit risk-weighted asset shall be calculated on an ultimate risk basis where feasible, some assets including funds and other assets or portion of assets subject to standardized approach, are calculated on an obligor basis or on a country of undertaking basis.

TLAC information

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

(Millions of yen, except percentages)

Basel III Template No.	Items		a As of September 30, 2021	b As of September 30, 2020
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)	10,938,947	9,994,152
2	Additional Tier 1 capital (AT1) before TLAC adjustments	(B)	638,416	769,661
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)	638,416	769,661
6	Tier 2 capital (T2) before TLAC adjustments	(F)	985,733	1,264,163
7	Amortised portion of T2 instruments where remaining maturity > 1 year	(G)	(236,748)	(279,375)
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	(H)	—	—
9	Other adjustments	(I)	60,402	89,168
10	T2 instruments eligible under the TLAC framework ((F)-(G)-(H)-(I))	(J)	1,162,079	1,454,370
11	TLAC arising from regulatory capital ((A)+(E)+(J))	(K)	12,739,444	12,218,185
Non-regulatory capital elements of TLAC (3)				
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	(L)	5,596,209	5,090,559
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)	1,717,235	1,559,478
17	TLAC arising from non-regulatory capital instruments before adjustments ((L)+(M))	(N)	7,313,445	6,650,038
Non-regulatory capital elements of TLAC: adjustments (4)				
18	TLAC before deductions ((K)+(N))	(O)	20,052,889	18,868,223
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs)	(P)	—	—
20	Deduction of investments in own other TLAC liabilities	(Q)	—	—
21	Other adjustments to TLAC	(R)	—	—
22	TLAC after deductions ((O)-(P)-(Q)-(R))	(S)	20,052,889	18,868,223
Risk-weighted assets and leverage exposure measure for TLAC purposes (5)				
23	Total risk-weighted assets (RWA)	(T)	68,689,415	62,379,156
24	Total exposures	(U)	199,852,468	183,938,673
TLAC ratios and buffers (6)				
25	TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((S)/(T))		29.19%	30.24%
25a	TLAC (as a percentage of RWA)		25.67%	26.72%
26	TLAC (as a percentage of total exposures) ((S)/(U))		10.03%	10.25%
27	CET1 available after meeting the minimum capital requirements		10.28%	11.25%
28	CET1 specific buffer requirement		3.52%	3.52%
29	of which: capital conservation buffer requirement		2.50%	2.50%
30	of which: countercyclical buffer requirement		0.02%	0.02%
31	of which: G-SIB/D-SIB additional requirement		1.00%	1.00%
TLAC (as a percentage of total exposures) (including deposits with the Bank of Japan) (7)				
	Total exposures	(U)	199,852,468	183,938,673
	The amount of deposits with the Bank of Japan		58,841,363	58,438,115
	Total exposures (including deposits with the Bank of Japan)	(U')	258,693,832	242,376,788
	TLAC (as a percentage of total exposures) (including deposits with the Bank of Japan) ((S)/(U'))		7.75%	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, 2021									
		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	—	1,155,000	—	955,202	495,925	6,472,862	—	12,624,541	
4	Subset of row 3 that are excluded liabilities (B)	—	—	—	—	—	—	—	—	—	
5	Total capital and liabilities less excluded liabilities ((A)-(B))	3,545,551	—	1,155,000	—	955,202	495,925	6,472,862	—	12,624,541	
6	Subset of row 5 that are eligible as TLAC	3,545,551	—	1,155,000	—	955,202	263,000	5,603,107	—	11,521,861	
7	1 year ≤ residual maturity < 2 years	—	—	—	—	—	48,000	685,045	—	733,045	
8	2 years ≤ residual maturity < 5 years	—	—	—	—	555,912	130,000	2,355,464	—	3,041,376	
9	5 years ≤ residual maturity < 10 years	—	—	—	—	304,132	65,000	2,195,665	—	2,564,797	
10	10 years ≤ residual maturity (excluding perpetual securities)	—	—	—	—	95,157	—	366,933	—	462,090	
11	Perpetual securities	3,545,551	—	1,155,000	—	—	20,000	—	—	4,720,551	

* 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, 2021						
		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

Basel III Template No.	Items	As of September 30, 2020								
		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	—	1,285,000	—	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

Basel III Template No.	Items	As of September 30, 2020						
		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, 2021				
		Creditor ranking				Sum of 1 to 4
		1 (most junior)	2	3	4 (most senior)	
1	Description of creditor ranking	Common share capital	Additional Tier 1 instruments	Tier 2 instruments	Unsecured senior bonds *1	
2	Total capital and liabilities net of credit risk mitigation (A)	3,905,233	655,000	955,202	6,545,494	12,060,930
3	Subset of row 2 that are excluded liabilities *2 (B)	—	—	—	68,032	68,032
4	Total capital and liabilities less excluded liabilities ((A)-(B))	3,905,233	655,000	955,202	6,477,461	11,992,897
5	Subset of row 4 that are eligible as TLAC	3,905,233	655,000	955,202	5,607,706	11,123,142
6	1 year ≤ residual maturity < 2 years	—	—	—	685,045	685,045
7	2 years ≤ residual maturity < 5 years	—	—	555,912	2,357,058	2,912,971
8	5 years ≤ residual maturity < 10 years	—	—	304,132	2,195,665	2,499,797
9	10 years ≤ residual maturity (excluding perpetual securities)	—	—	95,157	369,938	465,095
10	Perpetual securities	3,905,233	655,000	—	—	4,560,233

*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, 2020				
		Creditor ranking				Sum of 1 to 4
		1 (most junior)	2	3	4 (most senior)	
1	Description of creditor ranking	Common share capital	Additional Tier 1 instruments	Tier 2 instruments	Unsecured senior bonds *1	
2	Total capital and liabilities net of credit risk mitigation (A)	3,904,025	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

Liquidity Coverage Ratio Information (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

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

■ Disclosure of Qualitative Information about Liquidity Coverage Ratio

1. Intra-period Changes in Consolidated LCR

As described on the following page, the LCR has remained stable since the introduction of the liquidity ratio regulation on March 31, 2015.

2. Assessment of Consolidated LCR

The Liquidity Ratio Notification stipulates the minimum requirement of the LCR at 100%. The LCR of Sumitomo Mitsui Financial Group (consolidated) exceeds the minimum requirement of the LCR, having no cause for concern. In terms of the future LCR forecasts, Sumitomo Mitsui Financial Group does not expect significant deviations from the disclosed ratios. In addition, the actual LCR does not differ significantly from the initial forecast.

3. Composition of High-Quality Liquid Assets

Regarding the high-quality liquid assets allowed to be included in the calculation, there are no significant changes in locations and properties of currency denominations, categories and so on. In addition, in respect of major currencies (those of which the aggregate amount of liabilities denominated in a certain currency accounts for 5% or more of Sumitomo Mitsui Financial Group's total liabilities on the consolidated basis), there is no significant mismatch in currency denomination between the total amount of the high-quality liquid assets allowed to be included in the calculation and the amount of net cash outflows.

4. Other Information Concerning Consolidated LCR

Sumitomo Mitsui Financial Group has not applied “special provisions concerning qualifying operational deposits” prescribed in Article 28 of the Liquidity Ratio Notification and “increased liquidity needs related to market valuation changes on derivative or other transactions simulated through Scenario Approach” prescribed in Article 37 of the Liquidity Ratio Notification. Meanwhile, Sumitomo Mitsui Financial Group records “due to trust account,” etc. under “cash outflows based on other contracts” prescribed in Article 59 of the Liquidity Ratio Notification.

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

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

Item		Current Quarter (From 2021/7/1 To 2021/9/30)	Prior Quarter (From 2021/4/1 To 2021/6/30)
High-Quality Liquid Assets (1)			
1	Total high-quality liquid assets (HQLA)	76,449,727	76,775,497
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	57,623,592	4,486,817
3	of which, Stable deposits	18,272,789	551,121
4	of which, Less stable deposits	39,350,803	3,935,695
5	Cash outflows related to unsecured wholesale funding	78,195,398	39,171,178
6	of which, Qualifying operational deposits	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	72,865,727	33,841,507
8	of which, Debt securities	5,329,671	5,329,671
9	Cash outflows related to secured funding, etc.	504,436	492,234
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	28,469,349	9,407,346
11	of which, Cash outflows related to derivative transactions, etc.	1,734,509	1,734,509
12	of which, Cash outflows related to funding programs	304,869	304,869
13	of which, Cash outflows related to credit and liquidity facilities	26,429,971	7,367,968
14	Cash outflows related to contractual funding obligations, etc.	10,163,373	7,367,127
15	Cash outflows related to contingencies	77,890,752	1,434,902
16	Total cash outflows	62,371,804	63,206,432
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	6,178,033	955,325
18	Cash inflows related to collection of loans, etc.	10,421,781	6,621,228
19	Other cash inflows	3,807,828	1,984,973
20	Total cash inflows	20,407,641	9,561,526
Consolidated Liquidity Coverage Ratio (4)			
21	Total HQLA allowed to be included in the calculation	76,449,727	76,775,497
22	Net cash outflows	52,810,278	53,550,233
23	Consolidated liquidity coverage ratio (LCR)	144.7%	143.3%
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.

■ Breakdown of High-Quality Liquid Assets

(In million yen)

Item		Current Quarter (From 2021/7/1 To 2021/9/30)	Prior Quarter (From 2021/4/1 To 2021/6/30)
1	Cash and due from banks	70,287,551	68,976,412
2	Securities	6,162,176	7,799,085
3	of which, government bonds, etc.	2,899,316	4,583,531
4	of which, municipal bonds, etc.	237,491	209,687
5	of which, other bonds	823,508	867,585
6	of which, stocks	2,201,860	2,138,283
7	Total high-quality liquid assets (HQLA)	76,449,727	76,775,497

Note: The above amounts are those of high-quality liquid assets in accordance with the liquidity ratio regulation under the Basel III and do not correspond to the financial amounts.
The amounts stated are those after multiplying factors in the liquidity ratio regulation under the Basel III.

Net Stable Funding Ratio Information (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Since September 30, 2021, the “Net Stable Funding Ratio” (hereinafter referred to as “NSFR”), the liquidity ratio regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, Sumitomo Mitsui Financial Group calculates its consolidated NSFR using the calculation formula stipulated in the “Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank Holding Company as a Benchmark for Judging the Soundness of Management of Itself and its Subsidiaries, etc., Based on the Provision of Article 52-25 of the Banking Act, and Which Are Also the Criteria to be Referred to for Judging the Soundness of Management in Banks” (Notification No. 62 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the “Liquidity Ratio Notification”).

■ Disclosure of Qualitative Information about Net Stable Funding Ratio

1. Intra-period Changes in Consolidated NSFR

There is no disclosure on this item, since this report immediately follows the application of the regulation.

2. Special Provisions Concerning Matching Interdependent Assets and Liabilities

Sumitomo Mitsui Financial Group has not applied “special provisions concerning matching interdependent assets and liabilities” prescribed in Article 99 of the Liquidity Ratio Notification to its NSFR.

3. Other Information Concerning Consolidated NSFR

The Liquidity Ratio Notification stipulates the minimum requirement of the NSFR at 100%. The NSFR of Sumitomo Mitsui Financial Group (consolidated) exceeds the minimum requirements of the NSFR, having no cause for concern. In terms of the future NSFR forecasts, Sumitomo Mitsui Financial Group does not expect significant deviations from the disclosed ratios. In addition, the actual NSFR does not differ significantly from the initial forecast.

■ Disclosure of Quantitative Information about Net Stable Funding Ratio (Consolidated)

(In million yen, %)

Item		Prior Quarter (From 2021/4/1 To 2021/6/30)					Current Quarter (From 2021/7/1 To 2021/9/30)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	—	—	—	—	—	12,320,105	0	0	1,524,040	13,844,145
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	—	—	—	—	—	12,320,105	0	0	1,347,693	13,667,799
3	Other capital instruments that are not included in the above category	—	—	—	—	—	0	0	0	176,346	176,346
4	Funding from retail and small business customers; of which:	—	—	—	—	—	57,876,431	0	0	32,178	53,044,626
5	Stable deposits	—	—	—	—	—	18,473,174	0	0	0	17,549,516
6	Less stable deposits	—	—	—	—	—	39,403,256	0	0	32,178	35,495,109
7	Wholesale funding; of which:	—	—	—	—	—	61,704,995	59,509,318	3,710,070	18,886,617	52,057,510
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	—	—	—	—	—	61,704,995	59,509,318	3,710,070	18,886,617	52,057,510
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	—	—	—	—	—	468,762	10,305,981	0	195,577	55,911
12	Derivative liabilities				—					0	
13	All other liabilities and equity not included in the above categories	—	—	—	—	—	468,762	10,305,981	0	195,577	55,911
14	Total available stable funding					—					119,002,193
Required stable funding (RSF) items (2)											
15	HQLA					—					2,903,685
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—	242,786	12,570	0	0	127,678
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	—	—	—	—	—	1,549,831	33,527,138	9,241,841	64,270,155	70,883,617
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	—	—	—	—	0	6,863,746	87,747	7,756	59,589
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	—	—	—	—	—	205,953	6,772,606	2,367,420	9,621,761	11,889,839
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	—	—	—	—	—	945,880	18,518,333	6,042,647	40,245,546	46,528,319
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	—	—	—	—	1,110	1,918,896	515,151	1,751,429	2,013,489
22	Residential mortgages; of which:	—	—	—	—	—	0	301,916	301,000	10,744,122	8,145,278
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	—	—	—	—	0	158,168	158,117	6,536,735	4,407,020
24	Securities that are not in default and do not qualify as HQLA and other similar assets	—	—	—	—	—	397,997	1,070,535	443,025	3,650,968	4,260,591
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	—	—	—	—	—	3,866,104	1,751,896	80,186	12,604,602	16,703,454
27	Physical traded commodities, including gold	—				—	0				0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				—	—				609,213	517,831
29	Derivative assets				—	—				1,085,326	1,085,326
30	Derivative liabilities (before deduction of variation margin posted)				—	—				83,904	83,904
31	All other assets not included in the above categories	—	—	—	—	—	3,866,104	1,751,896	80,186	10,826,157	15,016,392
32	Off-balance sheet items				—	—				103,893,985	2,063,823
33	Total required stable funding					—					92,682,260
34	Consolidated net stable funding ratio (NSFR)					—					128.3%

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, 2021	As of September 30, 2020	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	7,197,790	7,032,687	
1a	of which: capital and capital surplus	3,527,243	3,527,284	
2	of which: retained earnings	4,012,879	3,733,942	
1c	of which: treasury stock (–)	–	–	
26	of which: national specific regulatory adjustments (earnings to be distributed) (–)	342,332	228,540	
	of which: other than the above	–	–	
1b	Stock acquisition rights to common shares	–	–	
3	Accumulated other comprehensive income and other disclosed reserves	2,077,297	1,481,785	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,160	1,140	
6	Common Equity Tier 1 capital: instruments and reserves (A)	9,276,247	8,515,612	
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)	257,533	239,196	
8	of which: goodwill (including those equivalent)	6,883	8,881	
9	of which: other intangibles other than goodwill and mortgage servicing rights	250,650	230,315	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,105	3,538	
11	Net deferred gains or losses on hedges	4,716	128,781	
12	Shortfall of eligible provisions to expected losses	–	–	
13	Securitisation gain on sale	57,810	60,762	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	10,003	11,413	
15	Net defined benefit asset	400,265	257,122	
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)	733,434	700,815	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,542,813	7,814,797	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2021	As of September 30, 2020	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	1,155,000	1,285,000
		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)		17,431	13,033
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)		1,172,431	1,298,033
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)		1,146,905	1,272,507
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		9,689,718	9,087,304
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		778,809	992,791
	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)		3,124	2,619
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions		203,452	297,804
47	of which: instruments issued by banks and their special purpose vehicles		203,452	297,804
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		66,331	37,117
50a	of which: general reserve for possible loan losses		17,421	13,687
50b	of which: eligible provisions		48,909	23,429
51	Tier 2 capital: instruments and provisions (H)		1,051,717	1,330,332

(Millions of yen, except percentages)

Basel III Template No.	Items		a	b	c
			As of September 30, 2021	As of September 30, 2020	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)		33,585	81,734	
57	Tier 2 capital: regulatory adjustments	(I)	33,585	81,734	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	1,018,132	1,248,598	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G)+(J))	(K)	10,707,851	10,335,902	
Risk weighted assets (6)					
60	Total risk-weighted assets (RWA)	(L)	62,238,855	56,887,136	
Capital ratios (consolidated) (7)					
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))		13.72%	13.73%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))		15.56%	15.97%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))		17.20%	18.16%	
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)		560,020	242,805	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		506,674	550,394	
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)		5,433	2,613	
Provisions included in Tier 2 capital: instruments and provisions (9)					
76	Provisions (general reserve for possible loan losses)		17,421	13,687	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		22,732	22,516	
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”)		48,909	23,429	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		283,898	259,332	
Capital instruments subject to transitional arrangements (10)					
82	Current cap on AT1 instruments subject to transitional arrangements		123,785	247,571	
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		203,452	406,905	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)		16,952	—	

(Millions of yen)

Items	As of September 30, 2021	As of September 30, 2020
Required capital ((L) × 8%)	4,979,108	4,550,970

■ 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, 2021	As of Sep. 30, 2020		
(Assets)				
Cash and due from banks	68,679,759	66,796,760		
Call loans and bills bought	3,710,584	2,596,355		
Receivables under resale agreements	4,322,783	4,024,442		
Receivables under securities borrowing transactions	1,859,665	1,275,140		
Monetary claims bought	4,824,402	4,090,949		
Trading assets	2,367,954	3,782,866		6-a
Money held in trust	0	0		
Securities	35,173,527	28,249,233		2-b,6-b
Loans and bills discounted	86,696,552	85,853,154		6-c
Foreign exchanges	3,289,098	2,091,582		
Lease receivables and investment assets	228,695	226,046		
Other assets	4,929,165	4,620,678		6-d
Tangible fixed assets	1,324,029	1,317,129		
Intangible fixed assets	355,388	325,773		2-a
Net defined benefit asset	577,053	370,169		3
Deferred tax assets	29,081	30,103		4-a
Customers' liabilities for acceptances and guarantees	8,954,329	7,686,658		
Reserve for possible loan losses	(497,019)	(427,662)		
Total assets	226,825,053	212,909,381		
(Liabilities)				
Deposits	141,872,725	138,494,308		
Negotiable certificates of deposit	12,122,673	10,257,691		
Call money and bills sold	838,491	520,692		
Payables under repurchase agreements	11,979,286	9,204,915		
Payables under securities lending transactions	602,720	852,074		
Commercial paper	2,127,405	1,895,452		
Trading liabilities	1,575,815	3,245,083		6-e
Borrowed money	25,862,992	23,178,026		8-a
Foreign exchanges	1,472,495	1,044,451		
Bonds	1,143,235	1,470,095		8-b
Due to trust account	2,543,382	1,967,293		
Other liabilities	5,240,955	3,669,036		6-f
Reserve for employee bonuses	28,807	26,992		
Net defined benefit liability	5,032	4,047		
Reserve for executive retirement benefits	525	542		
Reserve for point service program	703	507		
Reserve for reimbursement of deposits	7,714	2,097		
Deferred tax liabilities	679,018	524,488		4-b
Deferred tax liabilities for land revaluation	29,338	30,047		4-c
Acceptances and guarantees	8,954,329	7,686,658		
Total liabilities	217,087,652	204,074,503		
(Net assets)				
Capital stock	1,770,996	1,770,996		1-a
Capital surplus	1,966,249	1,966,291		1-b
Retained earnings	4,012,879	3,733,942		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	7,540,122	7,261,227		
Net unrealized gains or losses on other securities	1,823,272	1,413,520		
Net deferred gains or losses on hedges	3,117	126,453		5
Land revaluation excess	36,345	37,046		
Foreign currency translation adjustments	98,842	(97,526)		
Accumulated remeasurements of defined benefit plans	115,719	2,291		
Total accumulated other comprehensive income	2,077,297	1,481,785	(a)	
Non-controlling interests	119,981	91,864		7-b
Total net assets	9,737,401	8,834,877		
Total liabilities and net assets	226,825,053	212,909,381		

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, 2021	As of Sep. 30, 2020	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	1,966,249	1,966,291	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	4,012,879	3,733,942		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	7,540,122	7,261,227		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,540,122	7,261,227	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,527,243	3,527,284		1a
of which: retained earnings	4,012,879	3,733,942		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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Intangible fixed assets	355,388	325,773		2-a
Securities	35,173,527	28,249,233		2-b
of which: goodwill attributable to equity-method investees	6,883	8,881		
Income taxes related to above	104,738	95,458		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Goodwill (including those equivalent)	6,883	8,881		8
Other intangibles other than goodwill and mortgage servicing rights	250,650	230,315	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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Net defined benefit asset	577,053	370,169		3
Income taxes related to above	176,787	113,047		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Net defined benefit asset	400,265	257,122		15

4. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Deferred tax assets	29,081	30,103		4-a
Deferred tax liabilities	679,018	524,488		4-b
Deferred tax liabilities for land revaluation	29,338	30,047		4-c
Tax effects on intangible fixed assets	104,738	95,458		
Tax effects on net defined benefit asset	176,787	113,047		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,105	3,538	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)	5,433	2,613	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)	5,433	2,613		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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Net deferred gains or losses on hedges	3,117	126,453		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	4,716	128,781	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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Trading assets	2,367,954	3,782,866	Including trading account securities and derivatives for trading assets	6-a
Securities	35,173,527	28,249,233		6-b
Loans and bills discounted	86,696,552	85,853,154	Including subordinated loans	6-c
Other assets	4,929,165	4,620,678	Including derivatives	6-d
Trading liabilities	1,575,815	3,245,083	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	5,240,955	3,669,036	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	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)	560,020	242,805		
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)	560,020	242,805		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)	565,785	657,654		
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	33,585	81,734		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	506,674	550,394		73

7. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Non-controlling interests	119,981	91,864		7-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Amount allowed in group CET1	1,160	1,140	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	30-31ab-32
Amount allowed in group AT1	17,431	13,033	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	3,124	2,619	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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Borrowed money	25,862,992	23,178,026		8-a
Bonds	1,143,235	1,470,095		8-b
Total	27,006,228	24,648,121		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	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	1,155,000	1,285,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	778,809	992,791		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, 2021	As of September 30, 2020
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	149,111,379	136,109,425
1a	1	Total assets reported in the consolidated balance sheet	168,748,404	155,194,090
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) (-)	19,637,025	19,084,665
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	686,429	525,383
3		Total on-balance sheet exposures (a)	148,424,949	135,584,041
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.	1,921,318	2,304,598
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.	3,133,927	3,019,827
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	514,958	668,335
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) (-)	69,323	127,643
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	80,978	56,781
10		The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
11	4	Total exposures related to derivative transactions (b)	5,581,859	5,921,899
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	6,182,449	5,299,582
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	297,729	329,487
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	6,480,179	5,629,070
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	64,636,552	62,015,821
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	40,339,762	38,648,227
19	6	Total exposures related to off-balance sheet transactions (d)	24,296,790	23,367,593
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	9,689,718	9,087,304
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	184,783,779	170,502,605
22		Leverage ratio on a consolidated basis ((e)/(f))	5.24%	5.32%
Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6)				
		Total exposures (f)	184,783,779	170,502,605
		The amount of deposits with the Bank of Japan	58,076,648	57,715,290
		Total exposures (including deposits with the Bank of Japan) (f)	242,860,427	228,217,896
		Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f))	3.98%	3.98%

Liquidity Coverage Ratio Information (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

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

■ Disclosure of Qualitative Information about Liquidity Coverage Ratio

1. Intra-period Changes in Consolidated LCR

As described on the following page, the LCR has remained stable since the introduction of the liquidity ratio regulation on March 31, 2015.

2. Assessment of Consolidated LCR

The Liquidity Ratio Notification stipulates the minimum requirement of the LCR at 100%. The LCR of SMBC (consolidated) exceeds the minimum requirement of the LCR, having no cause for concern. In terms of the future LCR forecasts, SMBC does not expect significant deviations from the disclosed ratios. In addition, the actual LCR does not differ significantly from the initial forecast.

3. Composition of High-Quality Liquid Assets

Regarding the high-quality liquid assets allowed to be included in the calculation, there are no significant changes in locations and properties of currency denominations, categories and so on. In addition, in respect of major currencies (those of which the aggregate amount of liabilities denominated in a certain currency accounts for 5% or more of SMBC’s total liabilities on the consolidated basis), there is no significant mismatch in currency denomination between the total amount of the high-quality liquid assets allowed to be included in the calculation and the amount of net cash outflows.

4. Other Information Concerning Consolidated LCR

SMBC has not applied “special provisions concerning qualifying operational deposits” prescribed in Article 29 of the Liquidity Ratio Notification and “increased liquidity needs related to market valuation changes on derivative or other transactions simulated through Scenario Approach” prescribed in Article 38 of the Liquidity Ratio Notification. Meanwhile, SMBC records “due to trust account,” etc. under “cash outflows based on other contracts” prescribed in Article 60 of the Liquidity Ratio Notification.

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

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

Item		Current Quarter (From 2021/7/1 To 2021/9/30)		Prior Quarter (From 2021/4/1 To 2021/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	75,045,510		75,349,572	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	57,623,694	4,486,821	56,646,859	4,428,129
3	of which, Stable deposits	18,272,872	551,124	17,716,054	534,442
4	of which, Less stable deposits	39,350,823	3,935,697	38,930,805	3,893,687
5	Cash outflows related to unsecured wholesale funding	77,886,063	38,861,369	80,454,862	39,865,377
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	72,767,076	33,742,382	75,152,816	34,563,330
8	of which, Debt securities	5,118,987	5,118,987	5,302,047	5,302,047
9	Cash outflows related to secured funding, etc.	254,789		237,467	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	28,198,652	9,058,408	28,384,232	8,957,350
11	of which, Cash outflows related to derivative transactions, etc.	1,333,410	1,333,410	1,245,599	1,245,599
12	of which, Cash outflows related to funding programs	304,869	304,869	380,906	380,906
13	of which, Cash outflows related to credit and liquidity facilities	26,560,374	7,420,129	26,757,727	7,330,845
14	Cash outflows related to contractual funding obligations, etc.	7,308,696	5,170,748	7,662,319	5,177,836
15	Cash outflows related to contingencies	73,251,989	1,302,920	75,012,453	1,275,714
16	Total cash outflows	59,135,054		59,941,874	
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	2,202,918	117,399	2,744,051	119,585
18	Cash inflows related to collection of loans, etc.	10,728,373	7,178,180	10,192,374	6,857,722
19	Other cash inflows	2,532,256	1,113,125	2,915,068	1,099,753
20	Total cash inflows	15,463,547	8,408,704	15,851,493	8,077,060
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	75,045,510		75,349,572	
22	Net cash outflows	50,726,350		51,864,814	
23	Consolidated liquidity coverage ratio (LCR)	147.9%		145.2%	
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.

■ Breakdown of High-Quality Liquid Assets

(In million yen)

Item		Current Quarter (From 2021/7/1 To 2021/9/30)	Prior Quarter (From 2021/4/1 To 2021/6/30)
1	Cash and due from banks	69,536,109	68,182,272
2	Securities	5,509,402	7,167,300
3	of which, government bonds, etc.	2,891,278	4,570,523
4	of which, municipal bonds, etc.	198,479	182,075
5	of which, other bonds	815,672	858,179
6	of which, stocks	1,603,972	1,556,524
7	Total high-quality liquid assets (HQLA)	75,045,510	75,349,572

Note: The above amounts are those of high-quality liquid assets in accordance with the liquidity ratio regulation under the Basel III and do not correspond to the financial amounts.
The amounts stated are those after multiplying factors in the liquidity ratio regulation under the Basel III.

Net Stable Funding Ratio Information (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Since September 30, 2021, the “Net Stable Funding Ratio” (hereinafter referred to as “NSFR”), the liquidity ratio regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, SMBC calculates its consolidated NSFR using the calculation formula stipulated in the “Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank as a Benchmark for Judging its Soundness of Management, Based on the Provision of Article 14-2 of the Banking Act” (Notification No. 60 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the “Liquidity Ratio Notification”).

■ Disclosure of Qualitative Information about Net Stable Funding Ratio

1. Intra-period Changes in Consolidated NSFR

There is no disclosure on this item, since this report immediately follows the application of the regulation.

2. Special Provisions Concerning Matching Interdependent Assets and Liabilities

SMBC has not applied “special provisions concerning matching interdependent assets and liabilities” prescribed in Article 101 of the Liquidity Ratio Notification to its NSFR.

3. Other Information Concerning Consolidated NSFR

The Liquidity Ratio Notification stipulates the minimum requirement of the NSFR at 100%. The NSFR of SMBC (consolidated) exceeds the minimum requirements of the NSFR, having no cause for concern. In terms of the future NSFR forecasts, SMBC does not expect significant deviations from the disclosed ratios. In addition, the actual NSFR does not differ significantly from the initial forecast.

■ Disclosure of Quantitative Information about Net Stable Funding Ratio (Consolidated)

(In million yen, %)

Item		Prior Quarter (From 2021/4/1 To 2021/6/30)					Current Quarter (From 2021/7/1 To 2021/9/30)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	—	—	—	—	—	9,639,136	0	0	1,834,201	11,473,337
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	—	—	—	—	—	9,639,136	0	0	1,657,808	11,296,944
3	Other capital instruments that are not included in the above category	—	—	—	—	—	0	0	0	176,393	176,393
4	Funding from retail and small business customers; of which:	—	—	—	—	—	57,906,681	0	0	32,178	53,073,362
5	Stable deposits	—	—	—	—	—	18,503,405	0	0	0	17,578,234
6	Less stable deposits	—	—	—	—	—	39,403,276	0	0	32,178	35,495,128
7	Wholesale funding; of which:	—	—	—	—	—	62,315,600	54,353,173	3,619,394	18,786,796	51,919,251
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	—	—	—	—	—	62,315,600	54,353,173	3,619,394	18,786,796	51,919,251
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	—	—	—	—	—	518,627	4,470,632	0	79,593	98,264
12	Derivative liabilities				—					0	
13	All other liabilities and equity not included in the above categories	—	—	—	—	—	518,627	4,470,632	0	79,593	98,264
14	Total available stable funding					—					116,564,217
Required stable funding (RSF) items (2)											
15	HQLA					—					2,358,635
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—	242,786	12,570	0	0	127,678
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	—	—	—	—	—	1,549,913	32,280,533	11,202,720	61,446,576	69,411,522
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	—	—	—	—	0	4,677,185	87,747	28,324	99,369
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	—	—	—	—	—	206,035	7,754,419	4,353,970	8,329,085	11,737,790
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	—	—	—	—	—	945,880	18,484,563	6,022,591	39,036,270	45,475,440
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	—	—	—	—	1,110	1,897,892	503,387	1,751,429	1,999,023
22	Residential mortgages; of which:	—	—	—	—	—	0	301,916	301,000	10,744,122	8,145,278
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	—	—	—	—	0	158,168	158,117	6,536,735	4,407,020
24	Securities that are not in default and do not qualify as HQLA and other similar assets	—	—	—	—	—	397,997	1,062,448	437,410	3,308,773	3,953,644
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	—	—	—	—	—	3,872,182	900,811	80,186	6,817,748	10,944,066
27	Physical traded commodities, including gold	—				—	0				0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				—	—				462,791	393,373
29	Derivative assets				—	—				886,229	886,229
30	Derivative liabilities (before deduction of variation margin posted)				—	—				77,412	77,412
31	All other assets not included in the above categories	—	—	—	—	—	3,872,182	900,811	80,186	5,391,314	9,587,051
32	Off-balance sheet items				—	—				99,362,043	1,938,217
33	Total required stable funding					—					84,780,120
34	Consolidated net stable funding ratio (NSFR)					—					137.4%

Capital Ratio and Leverage Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

■ CC1: Composition of regulatory capital

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2021	As of September 30, 2020	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	6,155,308	6,051,684	
1a	of which: capital and capital surplus	3,335,548	3,335,548	
2	of which: retained earnings	3,162,092	2,944,676	
1c	of which: treasury stock (–)	–	–	
26	of which: national specific regulatory adjustments (earnings to be distributed) (–)	342,332	228,540	
	of which: other than the above	–	–	
1b	Stock acquisition rights to common shares	–	–	
3	Valuation and translation adjustment and other disclosed reserves	1,852,390	1,636,526	
6	Common Equity Tier 1 capital: instruments and reserves (A)	8,007,699	7,688,210	
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)	187,061	165,997	
8	of which: goodwill	–	–	
9	of which: other intangibles other than goodwill and mortgage servicing rights	187,061	165,997	
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	26,799	236,360	
12	Shortfall of eligible provisions to expected losses	–	–	
13	Securitisation gain on sale	57,810	60,762	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	7,834	8,693	
15	Prepaid pension cost	276,414	246,345	
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)	555,920	718,160	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,451,778	6,970,049	

(Millions of yen, except percentages)

Basel III Template No.		Items	a	b	c
			As of September 30, 2021	As of September 30, 2020	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	1,155,000	1,285,000	
		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)	1,155,000	1,285,000	
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)	1,129,474	1,259,474	
Tier 1 capital (T1 = CET1 + AT1)					
45		Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	8,581,252	8,229,523	
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	778,809	992,791	
		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	201,724	297,804	
50		Total of general reserve for possible loan losses and eligible provisions included in Tier 2	45,276	9,201	
50a		of which: general reserve for possible loan losses	—	—	
50b		of which: eligible provisions	45,276	9,201	
51		Tier 2 capital: instruments and provisions (H)	1,025,809	1,299,797	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of September 30, 2021	As of September 30, 2020	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)	33,585	81,734	
57	Tier 2 capital: regulatory adjustments (I)	33,585	81,734	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	992,224	1,218,063	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	9,573,477	9,447,587	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	59,098,693	53,570,810	
Capital ratios (7)				
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	12.60%	13.01%	
62	Tier 1 risk-weighted capital ratio ((G)/(L))	14.52%	15.36%	
63	Total risk-weighted capital ratio ((K)/(L))	16.19%	17.63%	
Regulatory adjustments (8)				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	546,376	240,373	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	291,049	491,780	
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)	2,309	2,274	
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”)	45,276	9,201	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	289,534	265,556	
Capital instruments subject to transitional arrangements (10)				
82	Current cap on AT1 instruments subject to transitional arrangements	123,735	247,471	
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	201,724	403,448	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)	18,680	—	

(Millions of yen)

Items	As of September 30, 2021	As of September 30, 2020
Required capital ((L) × 8%)	4,727,895	4,285,664

■ CC2: Reconciliation of regulatory capital to balance sheet

Sumitomo Mitsui Banking Corporation

(Millions of yen)

Items	a		b	c
	Balance sheet as in published financial statements		Reference to Template CC1	Reference to appended table
	As of Sep. 30, 2021	As of Sep. 30, 2020		
(Assets)				
Cash and due from banks	66,489,624	65,082,965		
Call loans	2,429,867	2,052,324		
Receivables under resale agreements	2,063,690	1,567,241		
Receivables under securities borrowing transactions	1,848,579	1,254,809		
Monetary claims bought	1,919,441	1,578,472		
Trading assets	1,434,541	2,842,881		6-a
Securities	36,507,327	29,393,362		6-b
Loans and bills discounted	82,073,805	81,078,883		6-c
Foreign exchanges	3,199,259	1,908,391		
Other assets	4,168,562	4,079,271		6-d
Tangible fixed assets	771,358	790,296		
Intangible fixed assets	269,618	239,259		2
Prepaid pension cost	398,406	355,067		3
Customers' liabilities for acceptances and guarantees	10,546,547	9,182,325		
Reserve for possible loan losses	(426,288)	(365,231)		
Reserve for possible losses on investments	—	(148,125)		
Total assets	213,694,342	200,892,198		
(Liabilities)				
Deposits	133,817,619	130,587,536		
Negotiable certificates of deposit	11,978,248	10,469,033		
Call money	911,296	683,438		
Payables under repurchase agreements	10,028,802	7,078,409		
Payables under securities lending transactions	602,720	852,074		
Commercial paper	1,383,720	1,177,708		
Trading liabilities	1,065,041	2,782,175		6-e
Borrowed money	25,658,616	22,912,843		7-a
Foreign exchanges	1,547,397	1,080,614		
Bonds	1,046,297	1,436,660		7-b
Due to trust account	2,444,396	1,890,511		
Other liabilities	3,711,326	2,358,934		6-f
Reserve for employee bonuses	12,094	12,443		
Reserve for point service program	703	507		
Reserve for reimbursement of deposits	7,049	1,313		
Deferred tax liabilities	553,094	438,868		4-a
Deferred tax liabilities for land revaluation	29,338	30,047		4-b
Acceptances and guarantees	10,546,547	9,182,325		
Total liabilities	205,344,311	192,975,447		
(Net assets)				
Capital stock	1,770,996	1,770,996		1-a
Capital surplus	1,774,554	1,774,554		1-b
Retained earnings	3,162,092	2,944,676		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	6,497,640	6,280,224		
Net unrealized gains or losses on other securities	1,801,553	1,376,290		
Net deferred gains or losses on hedges	25,250	234,109		5
Land revaluation excess	25,587	26,126		
Total valuation and translation adjustments	1,852,390	1,636,526	(a)	
Total net assets	8,350,031	7,916,751		
Total liabilities and net assets	213,694,342	200,892,198		

Note: The regulatory balance sheet is the same as the accounting balance sheet.

(Appended Table)

1. Stockholders' equity

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Capital stock	1,770,996	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	1,774,554	1,774,554	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	3,162,092	2,944,676		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,497,640	6,280,224		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,497,640	6,280,224	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,335,548	3,335,548		1a
of which: retained earnings	3,162,092	2,944,676		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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Intangible fixed assets	269,618	239,259		2

Income taxes related to above	82,557	73,261	
-------------------------------	--------	--------	--

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Goodwill	—	—		8
Other intangibles other than goodwill and mortgage servicing rights	187,061	165,997	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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Prepaid pension cost	398,406	355,067		3

Income taxes related to above	121,991	108,721	
-------------------------------	---------	---------	--

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Prepaid pension cost	276,414	246,345		15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Deferred tax liabilities	553,094	438,868		4-a
Deferred tax liabilities for land revaluation	29,338	30,047		4-b
Tax effects on intangible fixed assets	82,557	73,261		
Tax effects on prepaid pension cost	121,991	108,721		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Net deferred gains or losses on hedges	25,250	234,109		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	26,799	236,360	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, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Trading assets	1,434,541	2,842,881	Including trading account securities and derivatives for trading assets	6-a
Securities	36,507,327	29,393,362		6-b
Loans and bills discounted	82,073,805	81,078,883	Including subordinated loans	6-c
Other assets	4,168,562	4,079,271	Including derivatives	6-d
Trading liabilities	1,065,041	2,782,175	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	3,711,326	2,358,934	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	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)	546,376	240,373		
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)	546,376	240,373		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)	350,160	599,040		
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	33,585	81,734		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	291,049	491,780		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2021	As of Sep. 30, 2020	Remarks	Ref. No.
Borrowed money	25,658,616	22,912,843		7-a
Bonds	1,046,297	1,436,660		7-b
Total	26,704,914	24,349,503		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	As of Sep. 30, 2020	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	1,155,000	1,285,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	778,809	992,791		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, 2021	As of September 30, 2020
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	138,630,957	127,053,447
1a	1	Total assets reported in the balance sheet	156,881,323	144,308,645
1b	3	The amount of assets that are deducted from the total assets reported in the balance sheet (except adjustment items) (-)	18,250,365	17,255,198
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	489,001	437,869
3		Total on-balance sheet exposures (a)	138,141,956	126,615,577
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.	1,441,679	1,860,339
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.	2,207,232	2,292,922
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	497,027	512,137
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) (-)	280,810	292,005
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)	3,865,128	4,373,394
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	3,912,270	2,822,050
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	267,673	297,128
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	4,179,943	3,119,179
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	60,569,528	58,994,115
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	35,869,849	34,987,844
19	6	Total exposures related to off-balance sheet transactions (d)	24,699,679	24,006,270
Leverage ratio (5)				
20		The amount of capital (Tier 1 capital) (e)	8,581,252	8,229,523
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	170,886,707	158,114,421
22		Leverage ratio ((e)/(f))	5.02%	5.20%
Leverage ratio (including deposits with the Bank of Japan) (6)				
		Total exposures (f)	170,886,707	158,114,421
		The amount of deposits with the Bank of Japan	56,813,019	56,583,552
		Total exposures (including deposits with the Bank of Japan) (f)	227,699,727	214,697,974
		Leverage ratio (including deposits with the Bank of Japan) ((e)/(f))	3.76%	3.83%

Liquidity Coverage Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

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

■ Disclosure of Qualitative Information about Liquidity Coverage Ratio

1. Intra-period Changes in Non-consolidated LCR

As described on the following page, the LCR has remained stable since the introduction of the liquidity ratio regulation on March 31, 2015.

2. Assessment of Non-consolidated LCR

The Liquidity Ratio Notification stipulates the minimum requirement of the LCR at 100%. The LCR of SMBC exceeds the minimum requirements of the LCR, having no cause for concern. In terms of the future LCR forecasts, SMBC does not expect significant deviations from the disclosed ratios. In addition, the actual LCR does not differ significantly from the initial forecast.

3. Composition of High-Quality Liquid Assets

Regarding the high-quality liquid assets allowed to be included in the calculation, there are no significant changes in locations and properties of currency denominations, categories and so on. In addition, in respect of major currencies (those of which the aggregate amount of liabilities denominated in a certain currency accounts for 5% or more of SMBC's total liabilities), there is no significant mismatch in currency denomination between the total amount of the high-quality liquid assets allowed to be included in the calculation and the amount of net cash outflows.

4. Other Information Concerning Non-consolidated LCR

SMBC has not applied “special provisions concerning qualifying operational deposits” prescribed in Article 29 of the Liquidity Ratio Notification and “increased liquidity needs related to market valuation changes on derivative or other transactions simulated through Scenario Approach” prescribed in Article 38 of the Liquidity Ratio Notification. Meanwhile, SMBC records “due to trust account,” etc. under “cash outflows based on other contracts” prescribed in Article 60 of the Liquidity Ratio Notification.

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

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

Item		Current Quarter (From 2021/7/1 To 2021/9/30)		Prior Quarter (From 2021/4/1 To 2021/6/30)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	69,157,623		70,202,013	
Cash Outflows (2)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	54,692,137	4,229,333	53,729,450	4,171,838
3	of which, Stable deposits	17,721,373	531,641	17,167,337	515,020
4	of which, Less stable deposits	36,970,764	3,697,692	36,562,113	3,656,818
5	Cash outflows related to unsecured wholesale funding	74,545,180	37,411,705	77,129,946	38,476,072
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	69,453,299	32,319,824	71,824,350	33,170,476
8	of which, Debt securities	5,091,881	5,091,881	5,305,596	5,305,596
9	Cash outflows related to secured funding, etc.	246,036		240,415	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	25,378,196	7,780,077	26,074,658	8,030,846
11	of which, Cash outflows related to derivative transactions, etc.	288,597	288,597	541,288	541,288
12	of which, Cash outflows related to funding programs	304,869	304,869	380,906	380,906
13	of which, Cash outflows related to credit and liquidity facilities	24,784,730	7,186,612	25,152,464	7,108,652
14	Cash outflows related to contractual funding obligations, etc.	7,235,457	3,713,977	7,445,858	3,681,364
15	Cash outflows related to contingencies	73,722,339	1,236,478	75,674,098	1,214,611
16	Total cash outflows	54,617,606		55,815,145	
Cash Inflows (3)		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	933,754	112,301	1,058,228	108,616
18	Cash inflows related to collection of loans, etc.	11,259,402	7,972,084	10,848,560	7,783,704
19	Other cash inflows	1,970,267	833,839	2,059,741	726,099
20	Total cash inflows	14,163,424	8,918,225	13,966,529	8,618,420
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	69,157,623		70,202,013	
22	Net cash outflows	45,699,381		47,196,725	
23	Non-consolidated liquidity coverage ratio (LCR)	151.3%		148.7%	
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.smfg.co.jp/english/investor/financial/basel_3.html)

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

■ Breakdown of High-Quality Liquid Assets

(In million yen)

Item		Current Quarter (From 2021/7/1 To 2021/9/30)	Prior Quarter (From 2021/4/1 To 2021/6/30)
1	Cash and due from banks	64,486,376	63,747,673
2	Securities	4,671,248	6,454,340
3	of which, government bonds, etc.	2,481,459	4,146,348
4	of which, municipal bonds, etc.	197,213	182,075
5	of which, other bonds	388,604	569,394
6	of which, stocks	1,603,972	1,556,524
7	Total high-quality liquid assets (HQLA)	69,157,623	70,202,013

Note: The above amounts are those of high-quality liquid assets in accordance with the liquidity ratio regulation under the Basel III and do not correspond to the financial amounts.
The amounts stated are those after multiplying factors in the liquidity ratio regulation under the Basel III.

Net Stable Funding Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Since September 30, 2021, the “Net Stable Funding Ratio” (hereinafter referred to as “NSFR”), the liquidity ratio regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, SMBC calculates its non-consolidated NSFR using the calculation formula stipulated in the “Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank as a Benchmark for Judging its Soundness of Management, Based on the Provision of Article 14-2 of the Banking Act” (Notification No. 60 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the “Liquidity Ratio Notification”).

■ Disclosure of Qualitative Information about Net Stable Funding Ratio

1. Intra-period Changes in Non-consolidated NSFR

There is no disclosure on this item, since this report immediately follows the application of the regulation.

2. Special Provisions Concerning Matching Interdependent Assets and Liabilities

SMBC has not applied “special provisions concerning matching interdependent assets and liabilities” prescribed in Article 101 of the Liquidity Ratio Notification to its NSFR.

3. Other Information Concerning Non-consolidated NSFR

The Liquidity Ratio Notification stipulates the minimum requirement of the NSFR at 100%. The NSFR of SMBC exceeds the minimum requirements of the NSFR, having no cause for concern. In terms of the future NSFR forecasts, SMBC does not expect significant deviations from the disclosed ratios. In addition, the actual NSFR does not differ significantly from the initial forecast.

■ Disclosure of Quantitative Information about Net Stable Funding Ratio (Non-Consolidated)

(In million yen, %)

Item		Prior Quarter (From 2021/4/1 To 2021/6/30)					Current Quarter (From 2021/7/1 To 2021/9/30)				
		Unweighted value by residual maturity				Weighted value	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)											
1	Capital; of which:	—	—	—	—	—	8,350,031	0	0	1,813,146	10,163,178
2	Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	—	—	—	—	—	8,350,031	0	0	1,636,753	9,986,784
3	Other capital instruments that are not included in the above category	—	—	—	—	—	0	0	0	176,393	176,393
4	Funding from retail and small business customers; of which:	—	—	—	—	—	54,845,378	0	0	32,196	50,287,934
5	Stable deposits	—	—	—	—	—	17,897,947	0	0	0	17,003,050
6	Less stable deposits	—	—	—	—	—	36,947,430	0	0	32,196	33,284,884
7	Wholesale funding; of which:	—	—	—	—	—	61,047,212	49,034,801	3,522,463	18,780,828	49,890,008
8	Operational deposits	—	—	—	—	—	—	—	—	—	—
9	Other wholesale funding	—	—	—	—	—	61,047,212	49,034,801	3,522,463	18,780,828	49,890,008
10	Liabilities with matching interdependent assets	—	—	—	—	—	—	—	—	—	—
11	Other liabilities; of which:	—	—	—	—	—	449,348	2,518,404	603	0	301
12	Derivative liabilities				—					0	
13	All other liabilities and equity not included in the above categories	—	—	—	—	—	449,348	2,518,404	603	0	301
14	Total available stable funding					—					110,341,423
Required stable funding (RSF) items (2)											
15	HQLA					—					2,353,635
16	Deposits held at financial institutions for operational purposes	—	—	—	—	—	248,770	0	0	0	124,385
17	Loans, repo transactions-related assets, securities and other similar assets; of which:	—	—	—	—	—	1,948,017	28,959,883	10,620,028	59,103,164	66,543,243
18	Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	—	—	—	—	0	2,523,392	87,747	0	43,873
19	Loans to- and repo transactions with- financial institutions (not included in item 18)	—	—	—	—	—	613,075	8,922,015	4,417,105	9,718,671	13,394,511
20	Loans and repo transactions-related assets (not included in item 18, 19 and 22); of which:	—	—	—	—	—	936,944	16,165,180	5,471,307	35,640,753	41,291,478
21	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	—	—	—	—	1,110	1,647,187	436,055	1,219,181	1,491,848
22	Residential mortgages; of which:	—	—	—	—	—	0	301,547	300,605	10,566,431	8,029,397
23	With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	—	—	—	—	0	158,161	158,084	6,359,044	4,291,502
24	Securities that are not in default and do not qualify as HQLA and other similar assets	—	—	—	—	—	397,997	1,047,747	343,263	3,177,306	3,783,983
25	Assets with matching interdependent liabilities	—	—	—	—	—	—	—	—	—	—
26	Other assets; of which:	—	—	—	—	—	8,603,107	492,476	81,314	2,655,814	11,336,935
27	Physical traded commodities, including gold	—				—	0				0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				—	—				389,230	330,845
29	Derivative assets				—	—				581,773	581,773
30	Derivative liabilities (before deduction of variation margin posted)				—	—				51,468	51,468
31	All other assets not included in the above categories	—	—	—	—	—	8,603,107	492,476	81,314	1,633,342	10,372,847
32	Off-balance sheet items				—	—				98,286,072	1,893,414
33	Total required stable funding					—					82,251,613
34	Non-Consolidated net stable funding ratio (NSFR)					—					134.1%

Glossary

Advanced Measurement Approach (AMA)

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

Backtesting

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

Basic Indicator Approach (BIA)

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

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

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

Capital adequacy ratio notification ("the Notification")

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

CCF

Abbreviation for Credit Conversion Factor

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

CCP-related exposure

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

CDS

Abbreviation for Credit Default Swap

Derivative transactions which transfer the credit risk.

Credit Risk Mitigation (CRM) Techniques

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

Credit risk-weighted assets

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

Current exposure method

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

CVA (credit value adjustment) amount

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

EL

Abbreviation for Expected Loss

Average loss expected to occur over the coming one year.

Full revaluation approach

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

High-quality liquid assets (HQLA)

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

Historical simulation method

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

Internal models approach (IMA)

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

Internal models method

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

The Internal Ratings-Based (IRB) Approach

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

Liquidity Ratio Notification

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

LGD

Abbreviation for Loss Given Default

Percentage of loss assumed in the event of default by obligor; ratio of uncollectible amount of the exposure owned in the event of default.

Market-based approach

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

Market risk equivalent amount

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

Specialized Lending (SL)

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

The Standardised Approach (SA)

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

Standardised Approach

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

Underlying assets

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

VaR

Abbreviation for Value at Risk

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

ΔEVE

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

ΔNII

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