

# 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 March 31,2020	As of March 31,2019	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves (1)				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,105,013	7,120,831	
1a	of which: capital and capital surplus	3,527,284	3,527,346	
2	of which: retained earnings	3,622,140	3,743,614	
1c	of which: treasury stock (–)	—	—	
26	of which: national specific regulatory adjustments (earnings to be distributed) (–)	44,411	150,128	
	of which: other than the above	—	—	
1b	Stock acquisition rights to common shares	—	—	
3	Accumulated other comprehensive income and other disclosed reserves	1,128,741	1,434,667	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	5,182	2,181	
6	Common Equity Tier 1 capital: instruments and reserves (A)	8,238,937	8,557,681	
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)	235,399	281,339	
8	of which: goodwill (including those equivalent)	10,074	26,214	
9	of which: other intangibles other than goodwill and mortgage servicing rights	225,324	255,125	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,331	2,208	
11	Net deferred gains or losses on hedges	105,676	(45,242)	
12	Shortfall of eligible provisions to expected losses	—	—	
13	Securitisation gain on sale	62,486	60,286	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	5,582	3,940	
15	Net defined benefit asset	157,217	225,610	
16	Investments in own shares (excluding those reported in the Net assets section)	—	3	
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)	569,694	528,146	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,669,242	8,029,535	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of March 31,2020	As of March 31,2019	Reference to Template CC2
Additional Tier 1 capital: instruments (3)				
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—
	31b	Stock acquisition rights to Additional Tier 1 instruments	—	—
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,185,000	1,100,000
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		13,554	23,795
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments		—	173,000
33	of which: instruments issued by banks and their special purpose vehicles		—	173,000
35	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)		—	—
36	Additional Tier 1 capital: instruments (D)		1,198,554	1,296,795
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	25,516
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	25,516
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)		1,173,028	1,271,279
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		8,842,271	9,300,814
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		961,777	1,003,250
	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)		3,471	5,921
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions		358,595	488,222
47	of which: instruments issued by banks and their special purpose vehicles		358,595	488,222
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		23,731	7,664
50a	of which: general reserve for possible loan losses		8,354	7,477
50b	of which: eligible provisions		15,377	187
51	Tier 2 capital: instruments and provisions (H)		1,347,576	1,505,059

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of March 31,2020	As of March 31,2019	Reference to Template CC2
Tier 2 capital: regulatory adjustments (5)				
52	Investments in own Tier 2 instruments	—	—	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	—	—	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	—	—	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	82,643	50,000	
57	Tier 2 capital: regulatory adjustments (I)	82,643	50,000	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,264,933	1,455,059	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	10,107,204	10,755,873	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	55,953,809	52,910,688	
Capital ratio (consolidated) (7)				
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	13.70%	15.17%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	15.80%	17.57%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	18.06%	20.32%	
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)	199,699	289,593	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	561,567	567,146	
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)	126	220	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general reserve for possible loan losses)	8,354	7,477	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	26,349	29,069	
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”)	15,377	187	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	252,170	243,795	
Capital instruments subject to transitional arrangements (10)				
82	Current cap on AT1 instruments subject to transitional arrangements	247,571	371,357	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)	—	—	
84	Current cap on T2 instruments subject to transitional arrangements	406,905	610,358	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as “nil”)	—	—	

(Millions of yen)

Items	As of March 31,2020	As of March 31,2019
Required capital ((L) × 8%)	4,476,304	4,232,855

## ■ 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 March 31, 2020	As of March 31, 2019		
(Assets)				
Cash and due from banks	59,991,835	55,747,048		
Call loans and bills bought	1,246,739	2,665,744		
Receivables under resale agreements	8,243,182	5,082,709		
Receivables under securities borrowing transactions	957,271	1,440,159		
Monetary claims bought	4,550,644	4,582,886		
Trading assets	4,133,816	2,452,825		6-a
Money held in trust	0	0		
Securities	26,282,649	23,469,621		2-b,6-b
Loans and bills discounted	84,280,613	79,792,401		6-c
Foreign exchanges	2,057,887	1,715,759		
Lease receivables and investment assets	219,733	247,835		
Other assets	4,647,291	3,571,248		6-d
Tangible fixed assets	1,341,895	1,409,802		
Intangible fixed assets	320,622	375,389		2-a
Net defined benefit asset	226,273	324,672		3
Deferred tax assets	26,147	23,399		4-a
Customers' liabilities for acceptances and guarantees	7,898,071	8,121,131		
Reserve for possible loan losses	(335,041)	(332,343)		
<b>Total assets</b>	<b>206,089,633</b>	<b>190,690,293</b>		
(Liabilities)				
Deposits	127,623,995	123,190,830		
Negotiable certificates of deposit	10,330,435	11,335,486		
Call money and bills sold	2,920,539	572,778		
Payables under repurchase agreements	10,691,772	8,743,386		
Payables under securities lending transactions	829,729	680,051		
Commercial paper	1,409,249	2,291,813		
Trading liabilities	3,459,117	1,818,610		6-e
Borrowed money	21,820,785	15,988,948		8
Foreign exchanges	1,492,634	1,196,960		
Bonds	1,942,291	2,955,282		
Due to trust account	1,811,355	1,352,773		
Other liabilities	5,032,050	2,929,172		6-f
Reserve for employee bonuses	36,494	34,283		
Reserve for executive bonuses	1,236	1,249		
Net defined benefit liability	4,114	4,457		
Reserve for executive retirement benefits	617	669		
Reserve for point service program	388	468		
Reserve for reimbursement of deposits	4,687	7,936		
Deferred tax liabilities	381,605	446,993		4-b
Deferred tax liabilities for land revaluation	30,111	30,259		4-c
Acceptances and guarantees	7,898,071	8,121,131		
<b>Total liabilities</b>	<b>197,721,284</b>	<b>181,703,543</b>		
(Net assets)				
Capital stock	1,770,996	1,770,996		1-a
Capital surplus	1,966,291	1,966,353		1-b
Retained earnings	3,622,140	3,743,614		1-c
Treasury stock	(210,003)	(210,003)		1-d
<b>Total stockholders' equity</b>	<b>7,149,425</b>	<b>7,270,960</b>		
Net unrealized gains or losses on other securities	1,125,808	1,426,493		
Net deferred gains or losses on hedges	103,609	(47,281)		5
Land revaluation excess	36,870	36,531		
Foreign currency translation adjustments	(48,969)	24,371		
Accumulated remeasurements of defined benefit plans	(88,577)	(5,446)		
<b>Total accumulated other comprehensive income</b>	<b>1,128,741</b>	<b>1,434,667</b>	(a)	
Stock acquisition rights	—	2,210		7-a
Non-controlling interests	90,182	278,910		7-b
<b>Total net assets</b>	<b>8,368,349</b>	<b>8,986,749</b>		
<b>Total liabilities and net assets</b>	<b>206,089,633</b>	<b>190,690,293</b>		

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 March 31, 2020	As of March 31, 2019	Remarks	Ref. No.
Capital stock	1,770,996	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	1,966,291	1,966,353	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	3,622,140	3,743,614		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	7,149,425	7,270,960		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2020	As of March 31, 2019	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,149,425	7,270,960	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,527,284	3,527,346		1a
of which: retained earnings	3,622,140	3,743,614		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 March 31, 2020	As of March 31, 2019	Remarks	Ref. No.
Intangible fixed assets	320,622	375,389		2-a
Securities	26,282,649	23,469,621		2-b
of which: goodwill attributable to equity-method investees	10,074	14,211		
Income taxes related to above	95,298	108,261		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2020	As of March 31, 2019	Remarks	Basel III Template No.
Goodwill (including those equivalent)	10,074	26,214		8
Other intangibles other than goodwill and mortgage servicing rights	225,324	255,125	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 March 31, 2020	As of March 31, 2019	Remarks	Ref. No.
Net defined benefit asset	226,273	324,672		3
Income taxes related to above	69,056	99,062		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2020	As of March 31, 2019	Remarks	Basel III Template No.
Net defined benefit asset	157,217	225,610		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of March 31, 2020	As of March 31, 2019	Remarks	Ref. No.
Deferred tax assets	26,147	23,399		4-a
Deferred tax liabilities	381,605	446,993		4-b
Deferred tax liabilities for land revaluation	30,111	30,259		4-c
Tax effects on intangible fixed assets	95,298	108,261		
Tax effects on net defined benefit asset	69,056	99,062		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2020	As of March 31, 2019	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,331	2,208	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)	126	220	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)	126	220		75

## 5. Deferred gains or losses on derivatives under hedge accounting

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of March 31, 2020	As of March 31, 2019	Remarks	Ref. No.
Net deferred gains or losses on hedges	103,609	(47,281)		5

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2020	As of March 31, 2019	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	105,676	(45,242)	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 March 31, 2020	As of March 31, 2019	Remarks	Ref. No.
Trading assets	4,133,816	2,452,825	Including trading account securities and derivatives for trading assets	6-a
Securities	26,282,649	23,469,621		6-b
Loans and bills discounted	84,280,613	79,792,401	Including subordinated loans	6-c
Other assets	4,647,291	3,571,248	Including derivatives	6-d
Trading liabilities	3,459,117	1,818,610	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	5,032,050	2,929,172	Including derivatives	6-f

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2020	As of March 31, 2019	Remarks	Basel III Template No.
Investments in own capital instruments	—	3		
Common Equity Tier 1 capital	—	3		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)	199,699	289,593		
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)	199,699	289,593		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)	669,736	642,662		
Amount exceeding the 10% threshold on specified items	—	—		19
Amount exceeding the 15% threshold on specified items	—	—		23
Additional Tier 1 capital	25,525	25,516		40
Tier 2 capital and other TLAC liabilities	82,643	50,000		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	561,567	567,146		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of March 31, 2020	As of March 31, 2019	Remarks	Ref. No.
Stock acquisition rights	—	2,210		7-a
Non-controlling interests	90,182	278,910		7-b

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2020	As of March 31, 2019	Remarks	Basel III Template No.
Amount allowed in group CET1	5,182	2,181	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	30-31ab-32
Amount allowed in group AT1	13,554	23,795	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	3,471	5,921	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 March 31, 2020	As of March 31, 2019	Remarks	Ref. No.
Borrowed money	21,820,785	15,988,948		8

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2020	As of March 31, 2019	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,185,000	1,100,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	961,777	1,003,250		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 March 31, 2020	As of March 31, 2019
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	182,339,952	172,497,155
1a	1	Total assets reported in the consolidated balance sheet	206,089,633	190,690,293
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) (-)	23,749,681	18,193,137
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	421,474	534,678
3		Total on-balance sheet exposures (a)	181,918,477	171,962,477
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.	6,246,855	2,329,551
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.	3,661,146	3,413,858
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	744,315	499,696
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) (-)	151,482	97,391
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	83,014	—
10		The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
11	4	Total exposures related to derivative transactions (b)	10,583,849	6,145,714
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	9,200,454	6,522,869
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	401,975	562,301
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	9,602,429	7,085,171
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	55,713,902	55,580,884
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	35,281,098	35,362,496
19	6	Total exposures related to off-balance sheet transactions (d)	20,432,803	20,218,388
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	8,842,271	9,300,814
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	222,537,560	205,411,750
22		Leverage ratio on a consolidated basis ((e)/(f))	3.97%	4.52%

Reason for the significant difference from the leverage ratio on a consolidated basis in the previous fiscal year

Decrease in leverage ratio on a consolidated basis is attributable to an increase in total exposures, due to a decrease in capital associated with a decline in net unrealized gains or losses on other securities, and a decrease in additional Tier 1 instruments, along with an increase in on-balance sheet assets primarily comprising loans and bills discounted and cash and due from banks.