

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 31,2021	As of March 31,2020	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	7,168,980	7,105,013	
1a	of which: capital and capital surplus	3,527,294	3,527,284	
2	of which: retained earnings	3,676,110	3,622,140	
1c	of which: treasury stock (-)	-	-	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	34,424	44,411	
	of which: other than the above	-	-	
1b	Stock acquisition rights to common shares	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	1,951,141	1,128,741	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,145	5,182	
6	Common Equity Tier 1 capital: instruments and reserves (A)	9,121,267	8,238,937	
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)	252,668	235,399	
8	of which: goodwill (including those equivalent)	7,837	10,074	
9	of which: other intangibles other than goodwill and mortgage servicing rights	244,830	225,324	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,314	3,331	
11	Net deferred gains or losses on hedges	32,799	105,676	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitisation gain on sale	58,866	62,486	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	10,915	5,582	
15	Net defined benefit asset	387,997	157,217	
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)	746,562	569,694	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,374,704	7,669,242	

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c	
		As of March 31,2021	As of March 31,2020	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	1,185,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	13,804	13,554		
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)	1,168,804	1,198,554		
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)	1,143,278	1,173,028		
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	9,517,983	8,842,271		
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	863,542	961,777	
		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)	2,395	3,471		
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	203,452	358,595		
47	of which: instruments issued by banks and their special purpose vehicles	203,452	358,595		
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	58,190	23,731		
50a	of which: general reserve for possible loan losses	16,602	8,354		
50b	of which: eligible provisions	41,587	15,377		
51	Tier 2 capital: instruments and provisions (H)	1,127,580	1,347,576		

(Millions of yen, except percentages)

Basel III Template No.	Items		a	b	c
			As of March 31,2021	As of March 31,2020	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)		33,213	82,643	
57	Tier 2 capital: regulatory adjustments	(I)	33,213	82,643	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	1,094,367	1,264,933	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G)+(J))	(K)	10,612,351	10,107,204	
Risk weighted assets (6)					
60	Total risk-weighted assets (RWA)	(L)	59,871,204	55,953,809	
Capital ratio (consolidated) (7)					
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))		13.98%	13.70%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))		15.89%	15.80%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))		17.72%	18.06%	
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)		427,937	199,699	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		513,849	561,567	
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)		3,945	126	
Provisions included in Tier 2 capital: instruments and provisions (9)					
76	Provisions (general reserve for possible loan losses)		16,602	8,354	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		22,691	26,349	
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")		41,587	15,377	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		274,069	252,170	
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")		56,412	—	

(Millions of yen)

Items	As of March 31,2021	As of March 31,2020
Required capital ((L) × 8%)	4,789,696	4,476,304

■ 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			
	As of March 31, 2021	As of March 31, 2020	Reference to Template CC1	Reference to appended table
(Assets)				
Cash and due from banks	70,430,539	59,991,835		
Call loans and bills bought	3,253,463	1,246,739		
Receivables under resale agreements	4,827,826	8,243,182		
Receivables under securities borrowing transactions	1,602,444	957,271		
Monetary claims bought	4,657,587	4,550,644		
Trading assets	3,408,323	4,133,816		6-a
Money held in trust	0	0		
Securities	35,493,879	26,282,649		2-b,6-b
Loans and bills discounted	86,594,613	84,280,613		6-c
Foreign exchanges	2,164,234	2,057,887		
Lease receivables and investment assets	236,392	219,733		
Other assets	5,063,312	4,647,291		6-d
Tangible fixed assets	1,305,648	1,341,895		
Intangible fixed assets	346,534	320,622		2-a
Net defined benefit asset	559,043	226,273		3
Deferred tax assets	30,870	26,147		4-a
Customers' liabilities for acceptances and guarantees	8,618,012	7,898,071		
Reserve for possible loan losses	(526,161)	(335,041)		
Total assets	228,066,567	206,089,633		
(Liabilities)				
Deposits	142,486,668	127,623,995		
Negotiable certificates of deposit	12,760,617	10,330,435		
Call money and bills sold	536,515	2,920,539		
Payables under repurchase agreements	13,720,196	10,691,772		
Payables under securities lending transactions	551,377	829,729		
Commercial paper	1,686,404	1,409,249		
Trading liabilities	2,837,664	3,459,117		6-e
Borrowed money	25,061,421	21,820,785		8-a
Foreign exchanges	1,154,507	1,492,634		
Bonds	1,115,496	1,942,291		8-b
Due to trust account	2,321,223	1,811,355		
Other liabilities	5,249,597	5,032,050		6-f
Reserve for employee bonuses	42,033	36,494		
Reserve for executive bonuses	1,481	1,236		
Net defined benefit liability	5,406	4,114		
Reserve for executive retirement benefits	635	617		
Reserve for point service program	603	388		
Reserve for reimbursement of deposits	9,982	4,687		
Deferred tax liabilities	620,747	381,605		4-b
Deferred tax liabilities for land revaluation	29,603	30,111		4-c
Acceptances and guarantees	8,618,012	7,898,071		
Total liabilities	218,810,197	197,721,284		
(Net assets)				
Capital stock	1,770,996	1,770,996		1-a
Capital surplus	1,966,300	1,966,291		1-b
Retained earnings	3,676,110	3,622,140		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	7,203,404	7,149,425		
Net unrealized gains or losses on other securities	1,748,263	1,125,808		
Net deferred gains or losses on hedges	28,751	103,609		5
Land revaluation excess	36,251	36,870		
Foreign currency translation adjustments	12,494	(48,969)		
Accumulated remeasurements of defined benefit plans	125,380	(88,577)		
Total accumulated other comprehensive income	1,951,141	1,128,741	(a)	
Non-controlling interests	101,823	90,182		7-b
Total net assets	9,256,369	8,368,349		
Total liabilities and net assets	228,066,567	206,089,633		

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, 2021	As of March 31, 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	1,966,300	1,966,291	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	3,676,110	3,622,140		1-c
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	7,203,404	7,149,425		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2021	As of March 31, 2020	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,203,404	7,149,425	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,527,294	3,527,284		1a
of which: retained earnings	3,676,110	3,622,140		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, 2021	As of March 31, 2020	Remarks	Ref. No.
Intangible fixed assets	346,534	320,622		2-a
Securities	35,493,879	26,282,649		2-b
of which: goodwill attributable to equity-method investees	7,837	10,074		

Income taxes related to above

101,703

95,298

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2021	As of March 31, 2020	Remarks	Basel III Template No.
Goodwill (including those equivalent)	7,837	10,074		8
Other intangibles other than goodwill and mortgage servicing rights	244,830	225,324	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, 2021	As of March 31, 2020	Remarks	Ref. No.
Net defined benefit asset	559,043	226,273		3

Income taxes related to above

171,046

69,056

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2021	As of March 31, 2020	Remarks	Basel III Template No.
Net defined benefit asset	387,997	157,217		15

4. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of March 31, 2021	As of March 31, 2020	Remarks	Ref. No.
Deferred tax assets	30,870	26,147		4-a
Deferred tax liabilities	620,747	381,605		4-b
Deferred tax liabilities for land revaluation	29,603	30,111		4-c
Tax effects on intangible fixed assets	101,703	95,298		
Tax effects on net defined benefit asset	171,046	69,056		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2021	As of March 31, 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)	3,314	3,331	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)	3,945	126	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)	3,945	126		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, 2021	As of March 31, 2020	Remarks	Ref. No.
Net deferred gains or losses on hedges	28,751	103,609		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2021	As of March 31, 2020	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	32,799	105,676	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, 2021	As of March 31, 2020	Remarks	Ref. No.
Trading assets	3,408,323	4,133,816	Including trading account securities and derivatives for trading assets	6-a
Securities	35,493,879	26,282,649		6-b
Loans and bills discounted	86,594,613	84,280,613	Including subordinated loans	6-c
Other assets	5,063,312	4,647,291	Including derivatives	6-d
Trading liabilities	2,837,664	3,459,117	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	5,249,597	5,032,050	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2021	As of March 31, 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)	427,937	199,699		
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)	427,937	199,699		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)	572,588	669,736		
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	33,213	82,643		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	513,849	561,567		73

7. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of March 31, 2021	As of March 31, 2020	Remarks	Ref. No.
Non-controlling interests	101,823	90,182		7-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2021	As of March 31, 2020	Remarks	Basel III Template No.
Amount allowed in group CET1	1,145	5,182	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	13,804	13,554	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	2,395	3,471	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, 2021	As of March 31, 2020	Remarks	Ref. No.
Borrowed money	25,061,421	21,820,785		8-a
Bonds	1,115,496	1,942,291		8-b
Total	26,176,918	23,763,077		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2021	As of March 31, 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	1,185,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	863,542	961,777		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, 2021	As of March 31, 2020
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	146,275,757	182,339,952
1a	1	Total assets reported in the consolidated balance sheet	167,101,401	206,089,633
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) (-)	20,825,643	23,749,681
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	669,506	421,474
3		Total on-balance sheet exposures (a)	145,606,251	181,918,477
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.	2,241,750	6,246,855
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.	3,181,268	3,661,146
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	700,216	744,315
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) (-)	145,293	151,482
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	98,982	83,014
10		The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
11	4	Total exposures related to derivative transactions (b)	6,076,922	10,583,849
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc.	6,430,271	9,200,454
13		The amount of deductions from the assets above (line 12) (-)	—	—
14		The exposures for counterparty credit risk for repo transactions, etc.	311,247	401,975
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	6,741,519	9,602,429
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	63,839,002	55,713,902
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	39,602,954	35,281,098
19	6	Total exposures related to off-balance sheet transactions (d)	24,236,047	20,432,803
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier 1 capital) (e)	9,517,983	8,842,271
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	182,660,741	222,537,560
22		Leverage ratio on a consolidated basis ((e)/(f))	5.21%	3.97%
Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) (6)				
		Total exposures (f)	182,660,741	
		The amount of deposits with the Bank of Japan	60,965,165	
		Total exposures (including deposits with the Bank of Japan) (f')	243,625,906	
		Leverage ratio on a consolidated basis (including deposits with the Bank of Japan) ((e)/(f'))	3.90%	

Note: The key drivers of material change observed from March 31, 2020 to March 31, 2021

Leverage ratio as of March 31, 2021 is higher than March 31, 2020 due to a decrease in the total exposures as a result of the exclusion of deposits with the Bank of Japan, based on the amendment of Japanese Financial Services Agency (JFSA) Notification on June 30, 2020, under the provision to Paragraph 4 of Article 6 of the notification of JFSA No. 11, 2019.