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: 184
  Please refer to “Principal Subsidiaries and Affiliates” on page 46 for their names and business outline.
- Scope of consolidated subsidiaries for calculation of the consolidated capital ratio is based on the scope of consolidated subsidiaries for preparing consolidated 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 us 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 standardised approach for calculating the operational risk equivalent amount.

CC1: Composition of regulatory capital

(Millions of yen, except percentages)

Basel III Template No.	Items	a As of March 31, 2026	b As of March 31, 2025	c 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	11,450,434	10,968,839	
1a	of which: capital and capital surplus	2,929,797	2,957,383	
2	of which: retained earnings	8,871,065	8,290,170	
1c	of which: treasury stock (–)	48,851	38,512	
26	of which: national specific regulatory adjustments (earnings to be distributed) (–)	301,577	240,202	
	of which: other than the above	—	—	
1b	Stock subscription rights and stock acquisition rights to common shares	594	767	
3	Accumulated other comprehensive income and other disclosed reserves	4,033,445	3,494,393	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,662	1,715	
6	Common Equity Tier 1 capital: instruments and reserves (A)	15,486,136	14,465,716	
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)	912,636	832,236	
8	of which: goodwill (including those equivalent)	284,926	283,591	
9	of which: other intangibles other than goodwill and mortgage servicing rights	627,709	548,645	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,385	1,531	
11	Net deferred gains or losses on hedges	(352,208)	(227,601)	
12	Shortfall of eligible provisions to expected losses	56,802	7,093	
13	Securitisation gain on sale	36,274	42,282	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	52,597	29,569	
15	Net defined benefit asset	890,240	685,033	
16	Investments in own shares (excluding those reported in the Net assets section)	17,716	21,355	
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)	886,390	1,047,640	
19+20+21	Amount exceeding the 10% threshold on specified items	439,344	441,490	
19	of which: significant investments in the common stock of financials	439,344	441,490	
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)	2,942,179	2,880,632	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	12,543,957	11,585,083	

(Millions of yen, except percentages)

Basel III Template No.		Items		a As of March 31, 2026	b As of March 31, 2025	c 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 subscription rights and 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		2,276,658	1,868,708	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		–	–	
34		Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		21,688	15,732	
36		Additional Tier 1 capital: instruments	(D)	2,298,347	1,884,440	
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)		103,470	127,505	
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)		82,978	83,202	
42		Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		–	–	
43		Additional Tier 1 capital: regulatory adjustments	(E)	186,449	210,708	
Additional Tier 1 capital (AT1)						
44		Additional Tier 1 capital ((D)-(E))	(F)	2,111,898	1,673,732	
Tier 1 capital (T1 = CET1 + AT1)						
45		Tier 1 capital (T1 = CET1 + AT1) ((C)+(F))	(G)	14,655,855	13,258,816	
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 subscription rights and 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		1,526,343	1,034,733	
		Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		–	–	
48		Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group T2)		3,908	3,256	
50		Total of general reserve for possible loan losses and eligible provisions included in Tier 2		96,651	115,275	
50a		of which: general reserve for possible loan losses		96,651	115,275	
50b		of which: eligible provisions		–	–	
51		Tier 2 capital: instruments and provisions	(H)	1,626,903	1,153,264	

(Millions of yen, except percentages)

Basel III Template No.	Items		a	b	c
			As of March 31, 2026	As of March 31, 2025	Reference to Template CC2
Tier 2 capital: regulatory adjustments (5)					
52	Investments in own Tier 2 instruments		91	196	
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)		416,745	222,938	
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)		—	44,859	
57	Tier 2 capital: regulatory adjustments	(I)	416,837	267,994	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	1,210,066	885,269	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G)+(J))	(K)	15,865,922	14,144,086	
Risk weighted assets (6)					
60	Total risk-weighted assets (RWA)	(L)	101,078,201	93,117,128	
Capital ratios (consolidated) and buffers (7)					
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))		12.41%	12.44%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))		14.49%	14.23%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))		15.69%	15.18%	
64	CET1 specific buffer requirement		3.69%	3.66%	
65	of which: capital conservation buffer requirement		2.50%	2.50%	
66	of which: countercyclical buffer requirement		0.19%	0.16%	
67	of which: G-SIB/D-SIB additional requirement		1.00%	1.00%	
68	CET1 available after meeting the minimum capital requirements		7.69%	7.18%	
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)		1,386,964	1,307,421	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		1,298,325	1,202,657	
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)		156,899	162,756	
Provisions included in Tier 2 capital: instruments and provisions (9)					
76	Provisions (general reserve for possible loan losses)		96,651	115,275	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		219,304	161,821	
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		410,353	410,649	

(Millions of yen)

Items	As of March 31, 2026	As of March 31, 2025
Required capital ((L) × 8%)	8,086,256	7,449,370

Overview of RWA (OV1)

(Millions of yen)

OV1: Overview of RWA		a	b	c	d
Basel III Template No.		RWA		Minimum capital requirements	
		As of March 31, 2026	As of March 31, 2025	As of March 31, 2026	As of March 31, 2025
1	Credit risk (excluding counterparty credit risk)	68,294,951	66,991,573	5,463,596	5,359,325
2	Of which: standardised approach (SA)	11,275,124	8,555,323	902,009	684,425
3	Of which: foundation internal ratings-based (F-IRB) approach	37,016,525	38,565,153	2,961,322	3,085,212
4	Of which: supervisory slotting criteria approach	867,274	770,143	69,381	61,611
5	Of which: advanced internal ratings-based (A-IRB) approach	15,133,481	15,016,937	1,210,678	1,201,354
	Of which: significant investments in commercial entities	–	–	–	–
	Of which: lease residual value	11,765	21,604	941	1,728
	Other assets	3,990,780	4,062,411	319,262	324,992
6	Counterparty credit risk (CCR)	3,719,002	2,803,175	297,520	224,254
7	Of which: standardised approach for counterparty credit risk (SA-CCR)	2,548,996	1,949,003	203,919	155,920
8	Of which: internal model method (IMM)	–	–	–	–
	Of which: Central Counterparty (CCP)	87,704	85,901	7,016	6,872
9	Others	1,082,302	768,270	86,584	61,461
10	Credit valuation adjustment (CVA)	3,086,522	2,393,806	246,921	191,504
	of which: the standardisd approach (SA-CVA)	–	–	–	–
	of which: the full basic approach (full BA-CVA)	2,142,534	1,690,052	171,402	135,204
	of which: the reduced basic approach (reduced BA-CVA)	943,987	703,753	75,518	56,300
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	953,215	1,359,735	76,257	108,778
12	Equity investments in funds - look-through approach	4,533,468	4,008,025	362,677	320,642
13	Equity investments in funds - mandate-based approach	–	–	–	–
	Equity investments in funds - simple approach (subject to 250% risk weight)	288,084	256,155	23,046	20,492
	Equity investments in funds - simple approach (subject to 400% risk weight)	808,611	751,874	64,688	60,149
14	Equity investments in funds - fall-back approach	660,984	228,137	52,878	18,251
15	Settlement risk	5	8	0	0
16	Securitisation exposures in banking book	3,128,328	1,660,983	250,266	132,878
17	Of which: securitisation IRB approach (SEC-IRBA)	2,255,248	1,374,545	180,419	109,963
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	230,605	249,076	18,448	19,926
19	Of which: securitisation standardised approach (SEC-SA)	642,418	27,132	51,393	2,170
	Of which: RW 1250% is applied	55	10,228	4	818
20	Market risk	4,583,341	3,083,723	366,667	246,697
21	Of which: standardised approach (SA)	4,434,005	2,978,917	354,720	238,313
22	Of which: internal model approaches (IMA)	–	–	–	–
	Of which: simplified standardised approach (SSA)	149,335	104,806	11,946	8,384
23	Capital charge for switch between trading book and banking book	–	–	–	–
24	Operational risk	7,384,012	6,166,393	590,720	493,311
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,637,674	3,413,535	291,013	273,082
26	Floor adjustment	–	–	–	–
27	Total	101,078,201	93,117,128	8,086,256	7,449,370

Credit Quality of Assets

1. Overview of Criteria for Accounting Provisions and Write-Offs

(1) Policies and Methods of Provisions and Write-Offs

For “Policies and Methods of Provisions and Write-Offs,” please refer to pages 15 to 19 (Risk Management - 3. Credit Risk Management Methods - (1) Credit Risk Assessment and Quantification, (4) Self-Assessment, Write-Offs and Provisions, Non-Performing Loans Disclosure).

(2) Extent of the Number of Delinquency Days of “Past Due Loans of Three Months or More” that are Allowed Not to Classify Their Loan Category as “Doubtful Assets” or Below (or Not to Judge as Loans to Parties Classified as Potentially Bankrupt Borrowers or Below) and Reasons Thereof

At SMBC, as a core bank of SMBC Group, the delinquency period of past due loans of three months or more that are allowed not to classify loans as doubtful assets or below (or not to judge as loans to parties classified as potentially bankrupt borrowers or below) is generally less than six months, and they are loans to parties that are expected to improve business conditions. If there are any past due loans of six months or more, they shall be in principle classified as loans to potentially bankrupt borrowers or below.

(3) Definition of Loans Whose Loan Terms and Conditions were Restructured

At SMBC, as a core bank of SMBC Group, loans whose loan terms and conditions were restructured are defined as loans with interest rate reduction, deferred payment of interest, deferred repayment of principal amount, abandonment of loans, or other arrangements that are advantageous for the obligors, for the purpose of business rehabilitation or support for the obligors. Obligors with loans whose loan terms and conditions were restructured may not be classified as doubtful assets or below depending on the outlook for business conditions, financial statements and loan terms and conditions. If the borrower category deteriorates due to restructuring of loan terms and conditions, provisions will increase.

(4) Key Differences in Parameters of Credit Risks Used to Calculate Provisions and Capital Ratio, Respectively

SMBC, as a core bank of SMBC Group, uses Probability of Default and loan-loss ratio as parameters for calculation of provisions.

Probability of Default is calculated based on the actual performance in the past of the deterioration rate for one year from each borrower category to potentially bankrupt borrowers or below (regarding the deterioration rate to potentially bankrupt borrowers, the deterioration transition rates equivalent to three accumulated years from potentially bankrupt borrowers to virtually bankrupt borrowers or below are included). For the PD used to calculate the capital ratio, deterioration to substandard borrowers or below is defined as default, and assuming a long-term average value of the default rate, conservative estimation for some portfolios is conducted, which is the major difference from the Probability of Default used to calculate provisions.

Loan-loss ratio is calculated using the loan-loss amount including direct write-offs and indirect write-offs incurred during the year for each borrower category to the amount of initial existing exposure by borrower category.

For details of parameters used to calculate the capital ratio, please refer to pages 66 to 69 “3. Overview of Internal Rating System (2) Parameter Estimation and Its Validation System.”

2. Credit Quality of Assets (CR1)

(Millions of yen)

CR1: Credit quality of assets		As of March 31, 2026				As of March 31, 2025			
		a	b	c	d	a	b	c	d
Item No.		Gross carrying values of: Defaulted exposures	Gross carrying values of: Non-defaulted exposures	Allowances	Net values (a+b–c)	Gross carrying values of: Defaulted exposures	Gross carrying values of: Non-defaulted exposures	Allowances	Net values (a+b–c)
On-balance sheet assets									
1	Loans	1,379,454	110,071,947	1,005,827	110,445,574	1,083,914	108,382,441	930,095	108,536,260
2	Securities (of which: debt securities)	15,573	29,568,834	13,516	29,570,891	328	30,426,702	–	30,427,031
3	Other on-balance sheet assets (of which: debt-based assets)	266,693	86,240,606	72,344	86,434,955	157,350	86,058,345	44,656	86,171,040
4	Subtotal (1+2+3)	1,661,721	225,881,388	1,091,688	226,451,421	1,241,594	224,867,490	974,751	225,134,332
Off-balance sheet assets									
5	Acceptances and guarantees, etc.	16,361	16,981,443	78,826	16,918,979	18,187	15,561,524	70,754	15,508,957
6	Commitments, etc.	116,205	37,312,203	90,400	37,338,008	144,115	38,508,515	106,279	38,546,351
7	Subtotal (5+6)	132,567	54,293,647	169,226	54,256,988	162,303	54,070,039	177,033	54,055,308
Total									
8	Total (4+7)	1,794,289	280,175,036	1,260,915	280,708,410	1,403,897	278,937,529	1,151,785	279,189,641

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

(Millions of yen)

CR2: Changes in stock of defaulted loans and securities (of which: debt securities)			
Item No.			Amount
1	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of March 31, 2025		1,241,594
2	Changes in loans and securities (of which: debt securities) by factors during the current period	Amounts defaulted	698,164
3		Amounts returned to non-defaulted status	72,532
4		Amounts written off	190,379
5		Other changes	(15,125)
6	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of March 31, 2026 (1+2-3-4+5)		1,661,721

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

(Millions of yen)

CR2: Changes in stock of defaulted loans and securities (of which: debt securities)			
Item No.			Amount
1	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of March 31, 2024		1,245,136
2	Changes in loans and securities (of which: debt securities) by factors during the current period	Amounts defaulted	355,049
3		Amounts returned to non-defaulted status	69,710
4		Amounts written off	178,035
5		Other changes	(110,846)
6	Stock of loans and securities (of which: debt securities) that were placed in defaulted status as of March 31, 2025 (1+2-3-4+5)		1,241,594

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

4. Term-End Balance of Exposures by Category and Their Breakdown by Major Type of Assets

(1) Exposure Balance by Type of Assets, Geographic Region and Industry

(Millions of yen)

Category	As of March 31, 2026				As of March 31, 2025			
	Loans, commitments and other off-balance sheet exposures except derivatives	Bonds	Others	Total	Loans, commitments and other off-balance sheet exposures except derivatives	Bonds	Others	Total
Domestic operations (excluding offshore banking accounts)	148,229,149	17,975,239	8,883,269	175,087,658	147,641,534	21,460,152	8,915,940	178,017,627
Manufacturing	17,122,667	31,478	1,864,781	19,018,927	14,901,012	39,000	1,667,165	16,607,178
Agriculture, forestry, fishery and mining	361,247	418	4,965	366,632	318,160	1,683	2,706	322,550
Construction	1,552,265	71,044	158,642	1,781,951	1,493,236	45,247	149,916	1,688,400
Transport, information, communications and utilities	8,542,976	137,910	510,826	9,191,713	8,022,260	191,587	467,004	8,680,851
Wholesale and retail	8,422,877	75,754	470,481	8,969,113	7,637,021	90,728	378,401	8,106,151
Financial and insurance	58,828,180	1,351,654	247,643	60,427,478	63,233,059	1,896,971	207,768	65,337,800
Real estate, goods rental and leasing	18,957,631	716,775	171,605	19,846,012	17,729,366	998,010	152,197	18,879,574
Services	5,964,481	122,628	69,050	6,156,160	5,543,398	151,327	79,804	5,774,530
Local municipal corporations	1,127,671	180,302	2,153	1,310,128	1,874,654	197,951	1,938	2,074,545
Other industries	27,349,150	15,287,271	5,383,119	48,019,540	26,889,363	17,847,644	5,809,035	50,546,043
Overseas operations and offshore banking accounts	85,864,101	11,626,998	2,226,523	99,717,623	84,015,240	8,996,846	2,011,755	95,023,842
Sovereigns	22,773,220	8,040,217	20,893	30,834,331	17,486,388	5,692,776	19,432	23,198,597
Financial institutions	8,426,822	2,519,219	577,608	11,523,650	10,281,971	2,188,611	583,590	13,054,173
C&I companies	44,039,270	899,415	—	44,938,685	45,780,004	799,946	—	46,579,951
Others	10,624,788	168,145	1,628,021	12,420,955	10,466,875	315,511	1,408,732	12,191,119
Total	234,093,251	29,602,237	11,109,793	274,805,282	231,656,774	30,456,998	10,927,695	273,041,469

Notes: 1. The above amounts are exposures after Credit Risk Mitigation (CRM).
2. The above amounts do not include “securitisation exposures” and “credit RWA under Article 145 of the Notification.”
3. “Domestic operations” comprises the operations of us, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. “Overseas operations” comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

(2) Exposure Balance by Type of Assets and Residual Term

(Millions of yen)

Category	As of March 31, 2026				As of March 31, 2025			
	Loans, commitments and other off-balance sheet exposures except derivatives	Bonds	Others	Total	Loans, commitments and other off-balance sheet exposures except derivatives	Bonds	Others	Total
To 1 year	65,441,242	7,715,836	400,992	73,558,071	62,791,408	13,936,922	30,077	76,758,407
More than 1 year to 3 years	31,618,640	4,737,527	–	36,356,168	30,597,652	3,911,736	–	34,509,388
More than 3 years to 5 years	25,204,218	3,486,763	–	28,690,982	25,401,734	2,786,365	–	28,188,099
More than 5 years to 7 years	11,126,387	1,572,422	–	12,698,809	8,802,080	1,847,899	–	10,649,980
More than 7 years	24,460,350	9,364,486	–	33,824,836	24,171,459	5,404,911	–	29,576,370
No fixed maturity	76,242,411	2,725,200	10,708,800	89,676,413	79,892,440	2,569,164	10,897,617	93,359,222
Total	234,093,251	29,602,237	11,109,793	274,805,282	231,656,774	30,456,998	10,927,695	273,041,469

Notes: 1. The above amounts are exposures after CRM.
2. The above amounts do not include "securitisation exposures" and "credit RWA under Article 145 of the Notification."
3. "No fixed maturity" includes exposures not classified by residual term.

5. Amounts of Reserves and Write-offs Corresponding to the Term-End Balance of Obligors' Exposures Related to Loans Prescribed in the Provisions of Article 4, Paragraph 2 (Bankrupt and Quasi-Bankrupt Assets), Paragraph 3 (Doubtful Assets) or Paragraph 4 (Substandard Loans) of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of Financial Functions, as well as Breakdown by Each of the Following Categories

(1) By Geographic Region

(Billions of yen)

	Fiscal 2025			Fiscal 2024		
	Term-end balance	Term-end Reserves	Write-offs for the year	Term-end balance	Term-end Reserves	Write-offs for the year
Domestic operations (excluding offshore banking accounts)	821.0	306.0	80.0	787.5	277.4	103.0
Overseas operations and offshore banking accounts	1,027.5	464.2	25.2	677.8	285.5	41.0
Asia	384.8	207.9	27.2	300.9	171.2	31.2
North America	170.1	49.0	(0.4)	80.3	23.0	0.9
Other regions	472.4	207.2	(1.4)	296.4	91.2	8.8
Total	1,848.5	770.2	105.3	1,465.3	562.9	144.0

(2) By Industry

(Billions of yen)

	Fiscal 2025			Fiscal 2024		
	Term-end balance	Term-end Reserves	Write-offs for the year	Term-end balance	Term-end Reserves	Write-offs for the year
Domestic operations (excluding offshore banking accounts)	821.0	306.0	80.0	787.5	277.4	103.0
Manufacturing	222.6	120.1	(0.4)	211.6	110.9	1.1
Agriculture, forestry, fishery and mining	0.1	0.0	0.0	1.6	1.2	0.0
Construction	8.0	2.1	0.2	6.9	1.5	0.0
Transport, information, communications and utilities	16.6	3.0	0.0	20.3	4.8	(1.2)
Wholesale and retail	81.5	29.7	2.2	56.5	18.3	1.5
Financial and insurance	8.1	2.9	(1.2)	5.5	5.4	0.0
Real estate, goods rental and leasing	24.9	7.6	(5.5)	32.0	13.0	9.8
Services	59.4	15.4	0.3	70.8	21.1	(1.9)
Other industries	399.3	124.8	84.5	381.7	100.7	93.7
Overseas operations and offshore banking accounts	1,027.5	464.2	25.2	677.8	285.5	41.0
Financial institutions	30.8	12.3	(16.3)	18.6	18.6	0.0
C&I companies	878.4	364.7	4.2	581.4	241.2	11.5
Others	118.2	87.1	37.4	77.7	25.7	29.4
Total	1,848.5	770.2	105.3	1,465.3	562.9	144.0

Notes: 1. Term-end Reserves include partial direct write-offs (direct reduction).
2. "Domestic operations" comprises the operations of SMBC Group (excluding overseas branches) and domestic consolidated subsidiaries. "Overseas operations" comprises the operations of SMBC Group's overseas branches and overseas consolidated subsidiaries, and the term-end balances are calculated based on the obligor's domicile country.

6. Term-End Balance of Exposures by Past Due Periods

(Billions of yen)

Fiscal 2025				
Less than 1 month	1 month or more to less than 2 months	2 months or more to less than 3 months	3 months or more	Total
229.7	72.9	36.8	96.6	436.1

Notes: 1. Bankrupt and Quasi-Bankrupt Assets prescribed in Article 4, Paragraph 2 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of Financial Functions and doubtful assets prescribed in Paragraph 3 of the said Article are excluded.
2. Items that are not accompanied by deterioration of business conditions/cash flows are excluded.

(Billions of yen)

Fiscal 2024				
Less than 1 month	1 month or more to less than 2 months	2 months or more to less than 3 months	3 months or more	Total
219.2	77.2	48.3	114.3	459.2

Notes: 1. Bankrupt and Quasi-Bankrupt Assets prescribed in Article 4, Paragraph 2 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of Financial Functions and doubtful assets prescribed in Paragraph 3 of the said Article are excluded.
2. Items that are not accompanied by deterioration of business conditions/cash flows are excluded.

7. Term-End Balance of Exposures of Obligors Whose Loan Conditions were Restructured for Business Rehabilitation or Support; of Which Amounts of Increased Reserves for Such Exposures and Other Amounts due to the Restructuring of the Loan Conditions

(Billions of yen)

Fiscal 2025			Fiscal 2024		
Term-end balance	Of which: amounts of increased Reserves for such exposures due to the restructuring of the loan conditions	Of which: other amounts	Term-end balance	Of which: amounts of increased Reserves for such exposures due to the restructuring of the loan conditions	Of which: other amounts
489.0	489.0	0.0	384.2	384.2	0.0

Note: Bankrupt and Quasi-Bankrupt Assets prescribed in Article 4, Paragraph 2 of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of Financial Functions, doubtful assets prescribed in Paragraph 3 of the said Article, and loans past due three months or more prescribed in Paragraph 4 of the said Article are excluded.

Internal Ratings-Based (IRB) Approach

1. Background on Determining the Scope of Application of Internal Ratings-Based (IRB) Approach

When the criteria of materiality defined by us according to business characteristics and business conditions, etc. are met, in principle, the IRB approach is adopted by the unit of our asset class or by the unit of the affiliated group companies. In addition, for the asset class or group companies that meet the quantitative criteria specified by the authorities, the IRB approach is in principle adopted regardless of whether the criteria of materiality are met.

For adopting the IRB approach, the Advanced Internal Ratings-Based (AIRB) approach is in principle adopted. However, for group companies which were judged unnecessary or inappropriate to adopt the AIRB approach in light of the scale, business contents, etc., the Foundation Internal Ratings-Based (FIRB) approach is adopted.

2. Scope

We and the following consolidated subsidiaries have adopted the Advanced Internal Ratings-Based (AIRB) approach for exposures as of March 31, 2009.

(1) Domestic Operations

Sumitomo Mitsui Banking Corporation, Sumitomo Mitsui Card Company, Limited and SMBC Guarantee Co., Ltd., and SMBC Trust Bank Ltd.

(2) Overseas Operations

SMBC Bank International plc, Sumitomo Mitsui Banking Corporation (China) Limited, Banco Sumitomo Mitsui Brasileiro S.A., JSC Sumitomo Mitsui Rus Bank, Sumitomo Mitsui Banking Corporation Malaysia Berhad, SMBC Leasing and Finance, Inc., SMBC Capital Markets, Inc., SMBC Nikko Capital Markets Limited, SMBC Derivative Products Limited, SMBC Capital Markets (Asia) Limited, SMBC Bank EU AG, PT Bank SMBC Indonesia Tbk, PT BANK BTPN SYARIAH TBK and SMBC Leasing (UK) Limited.

Note: Directly controlled SPCs and limited partnerships for investment of consolidated subsidiaries using the AIRB approach have also adopted the AIRB approach. Further, the AIRB approach is applied to equity exposures on a group basis, including equity exposures of consolidated subsidiaries applying the standardised approach.
(*) Only when risk-weighted assets are calculated using the PD/LGD approach and the market-based approach in accordance with the transitional arrangements for equity exposures

3. Overview of Internal Rating System

(1) Rating Procedures

(A) Corporate Exposures

- "Corporate, sovereign and bank exposures" includes credits to domestic and overseas commercial/industrial (C&I) companies, individuals for business purposes (domestic only), sovereigns, public sector entities, and financial institutions. Business loans such as apartment construction loans are, in principle, included in "retail exposures." However, credits of more than ¥100 million are treated as corporate exposures in accordance with the Notification.
- An obligor is assigned an obligor grade by first assigning a financial grade using a financial strength grading model and data obtained from the obligor's financial statements. The financial grade is then adjusted taking into account the actual state of the obligor's balance sheet and qualitative factors to derive the obligor grade (for details, please refer to "Credit Risk Assessment and Quantification" on pages 15 to 16). Different rating series are used for domestic and overseas obligors — J1 ~ J10 for domestic obligors and G1 ~ G10 for overseas obligors — as shown in the table following page due to differences in actual default rate levels and portfolios' grade distribution. Different Probability of Default (PD) values are applied also.
- In addition to the above basic rating procedure which builds on the financial grade assigned at the beginning, in some cases, the obligor grade is assigned based on the parent company's credit quality or credit ratings published by external rating agencies. The Japanese government, local authorities and other public sector entities with special basis for existence and unconventional financial statements are assigned obligor grades based on their attributes (for example, "local municipal corporations"), as the data on these obligors are not suitable for conventional grading models. Further, credits to individuals for business purposes and business loans are assigned obligor grades using grading models developed specifically for these exposures.
- PDs used for calculating credit risk-weighted assets are estimated based on the default experience for each grade and taking into account the possibility of estimation errors. In addition to internal data, external data are used to estimate and validate PDs. The definition of default is the definition stipulated in the Notification (an event that would lead to an exposure being classified as "substandard loans," "doubtful assets" or "bankrupt and quasi-bankrupt assets" occurring to the obligor).
- Loss Given Defaults (LGDs) used in the calculation of credit risk-weighted assets are estimated based on historical loss experience of credits in default, taking into account the possibility of estimation errors. Exposure at default (EAD) used is the value designated by the authorities based on the Foundation Internal Ratings-Based (FIRB) approach.

Obligor Grade Domestic Corporate	Definition	Borrower Category
J1	Very high certainty of debt repayment	Normal Borrowers
J2	High certainty of debt repayment	
J3	Satisfactory certainty of debt repayment	
J4	Debt repayment is likely but this could change in cases of significant changes in economic trends or business environment depending on the situation	
J5	No problem with debt repayment over the short term, but not satisfactory over the mid to long term and the situation could change in cases of any changes in economic trends or business environment	
J6	Currently no problem with debt repayment, but it is highly likely that this could change in cases of significant changes in economic trends or business environment	
J7	Close monitoring is required due to problems in meeting loan terms and conditions, sluggish/unstable business, or financial problems	Borrowers Requiring Caution
J7R	Borrowers Requiring Caution identified as Substandard Borrowers	Substandard Borrowers
J8	Currently not bankrupt, but experiencing business difficulties, making insufficient progress in restructuring, and highly likely to go bankrupt	Potentially Bankrupt Borrowers
J9	Though not yet legally or formally bankrupt, has serious business difficulties and rehabilitation is unlikely; thus, effectively bankrupt	Virtually Bankrupt Borrowers
J10	Legally or formally bankrupt	Bankrupt Borrowers

Obligor Grade Overseas Corporate	Definition	Borrower Category
G1	Very high certainty or high certainty of debt repayment	Normal Borrowers
G2	Satisfactory certainty of debt repayment	
G3	Debt repayment is likely but this could change in cases of significant changes in economic trends or business environment depending on the situation	
G4	Debt repayment is likely but this could change in cases of significant changes in economic trends or business environment	
G5	No problem with debt repayment over the short term, but not satisfactory over the mid to long term and the situation could change in cases of any changes in economic trends or business environment	
G6	Currently no problem with debt repayment, but it is highly likely that this could change in cases of significant changes in economic trends or business environment	
G7	Close monitoring is required due to problems in meeting loan terms and conditions, sluggish/unstable business, or financial problems	Borrowers Requiring Caution
G7R	Borrowers Requiring Caution identified as Substandard Borrowers	Substandard Borrowers
G8	Currently not bankrupt, but experiencing business difficulties, making insufficient progress in restructuring, and highly likely to go bankrupt	Potentially Bankrupt Borrowers
G9	Though not yet legally or formally bankrupt, has serious business difficulties and rehabilitation is unlikely; thus, effectively bankrupt	Virtually Bankrupt Borrowers
G10	Legally or formally bankrupt	Bankrupt Borrowers

- "Specialized lending" is sub-classified into "project finance," "object finance," "commodity finance," "income-producing real estate" (IPRE) and "high-volatility commercial real estate" (HVCRE) in accordance with the Notification. Project finance is financing of a single project, such as a power plant or transportation infrastructure, and cash flows generated by the project are the primary source of repayment. Object finance includes aircraft finance and ship finance, and IPRE and HVCRE include real estate finance (a primary example is non-recourse real estate finance). There were no commodity finance exposures as of March 31, 2026.
- Each SL product is classified as either a facility assigned a PD grade and LGD grade or a facility assigned a grade based primarily on the expected loss ratio, both using grading models and qualitative assessment. The former has the same grading structure as that of corporate, and the latter has ten grade levels as with obligor grades but the definition of each grade differs from that of the obligor grade which is focused on PD.

  For the credit risk-weighted asset amount for the SL category, the former facility is calculated in a manner similar to corporate exposures, while the latter facility is calculated by mapping the expected loss-based facility grades to the five categories (hereinafter the "slotting criteria") of the Notification because it does not satisfy the requirements for PD application specified in the Notification.

(B) Retail Exposures

- "Residential mortgage exposures" includes mortgage loans to individuals and some real estate loans in which the property consists of both residential and commercial facilities such as a store or rental apartment units, but excludes apartment construction loans.
- Mortgage loans are rated as follows.

  Mortgage loans are allocated to a portfolio segment with similar risk characteristics in terms of default risk determined using loan contract information, a borrower category under self-assessment in accordance with an exclusive grading model, and recovery risk at the time of default determined using Loan To Value (LTV) calculated based on the assessment value of collateral real estate. PDs and LGDs are estimated based on the default experience for each segment and taking into account the possibility of estimation errors.

  Further, the portfolio is subdivided based on the lapse of years from the contract date, and the effectiveness of segmentation in terms of default risk and recovery risk is validated periodically.

  Internal data are used to estimate and validate PDs and LGDs. The definition of default is the definition stipulated in the Notification.
- "Qualifying revolving retail exposures" includes card loans and credit card balances.
- Card loans and credit card balances are rated as follows.

  Card loans and credit card balances are allocated to a portfolio segment with similar risk characteristics determined based, for card loans, on the credit quality of the loan guarantee company, credit limit, settlement account balance and payment history, and, for credit card balances, on repayment history and frequency of use.

  PDs and LGDs used to calculate credit risk-weighted asset amounts are estimated based on the default experience for each segment and taking into account the possibility of estimation errors.

  Further, the effectiveness of segmentation in terms of default risk and recovery risk is validated periodically.

  Internal data are used to estimate and validate PDs and LGDs. The definition of default is the definition stipulated in the Notification.
- "Other retail exposures" includes business loans such as apartment construction loans and consumer loans such as My Car Loan.
- Business loans and consumer loans are rated as follows.

  a. Business loans are allocated to a portfolio segment with similar risk characteristics in terms of default risk determined using loan contract information, a borrower category under self-assessment in accordance with an exclusive grading model, and recovery risk determined based on LTV for business loans.

  PDs and LGDs are estimated based on the default experience for each segment and taking into account the possibility of estimation errors.

  b. Rating procedures for consumer loans depends on whether the loan is collateralized. Collateralized consumer loans are allocated to a portfolio segment using the same standards as for mortgage loans of "Residential Mortgage Exposures." Uncollateralized consumer loans are allocated to a portfolio segment based on account history. PDs and LGDs are estimated based on the default experience for each segment and taking into account the possibility of estimation errors.

  Further, the effectiveness of segmentation in terms of default risk and recovery risk is validated periodically.

  Internal data are used to estimate and validate PDs and LGDs. The definition of default is the definition stipulated in the Notification.

(C) Equity Exposures

When acquiring equities subject to the PD/LGD approach, issuers are assigned obligor grades using the same rules as those of general credits to C&I companies, sovereigns and financial institutions. The obligors are monitored (for details, please refer to pages 15 to 16) and their grades are revised if necessary (credit risk-weighted asset amount is set to 1.5 times when they are not monitored individually). In the case there is no credit transaction with the issuer or it is difficult to obtain financial information, internal grades are assigned using ratings of external rating agencies if it is rated investment grade.

In the case it is difficult to obtain financial information and it is not rated investment grade, the simple risk weight method under the market-based approach is applied.

(2) Parameter Estimation and Its Validation System

A. PD

This is defined as the probability that obligors could default over one year. PD is estimated as the expected value in the long term regardless of the business cycle using the default rate for each fiscal year based on the historical data for five consecutive fiscal years or more. In principle, the default rate for each fiscal year is measured by the initial number of target obligors as the denominator and the number of defaults occurred during the fiscal year as the numerator.

For assets and ratings applicable to LDP (LDP: Low Default Portfolio), conservative PD is estimated by creating virtual rating transition data based on Monte Carlo simulation and by using the floor value proposed under Basel Capital Accord.

For most portfolios, the actual default rates are lower than PD estimate values applied for the respective periods, because the long-term average value including the recession period is estimated, and also because the possibility of estimation errors is taken into account.

Validation consists of two systems: "backtesting" to retrospectively compare and validate the parameter estimated value and the actual value for the respective applicable period, and "pretesting" to validate before applying the parameter for the purpose of complementing the "backtesting." The overview for each is as follows.

(a) Backtesting

This is to compare the estimated value with the actual value at least once a year, and to validate that the degree of divergence is within the statistically assumed range.

In case of hitting the predetermined excess criteria as a result of validation, reviews shall be taken including revising the estimation method or rating system.

(b) Pretesting

This is to compare and validate the estimated value to be applied and the historical value. In the case of hitting the predetermined excess criteria, the estimated value shall be conservatively corrected.

The purpose is to prevent underestimation by making adjustments, if necessary.

B. LGD

This is defined as the ratio of loss amounts after default to the amount of receivable at the time of default. LGD is estimated as a long-term average value calculated based on historical data over seven consecutive fiscal years (for retail, five fiscal years) or more. However, in the case where a high positive correlation with the default rate is observed, taking into account the possibility that the loss rate of the recession period will exceed the long-term average value, LGD is estimated mainly by one of the following methods.

- By taking into account the influence of the recession period on the discount rate for calculating the economic loss to be used for estimation
- By taking into account the influence of the recession period by modeling the relationship between the loss ratio and economic and financial indicators, etc.

For the purpose of estimating LGD using economic loss based on requirement of Basel Capital Accord, discount rate is estimated using recovery cost. The period from the time of default to the termination of recovery is used as discount period, in principle.

As for validation, backtesting and pretesting are conducted as in A. PD.

C. EAD

This is defined as the amount of exposure at the time of default. For each exposure, estimation by the Bank or the value designated by the authorities based on the Foundation Internal Ratings-Based (FIRB) approach is used.

Regarding estimation by the Bank, the increase is estimated by comparing the balance at default with the balance one year prior to the default, and by taking an average value for each segment, etc.

As for validation, backtesting and pretesting are conducted as in A. PD.

4. Percentage of EAD by Asset Class by Type of Approach for Calculating Credit RWA to Total EAD

	As of March 31, 2026	As of March 31, 2025
IRB approach	92.12 %	92.92 %
Corporate exposures (Advanced Internal Ratings-Based (AIRB) approach)	45.63 %	45.71 %
Corporate exposures (Foundation Internal Ratings-Based (FIRB) approach)	36.71 %	37.17 %
Retail exposures	6.60 %	6.50 %
Equity exposures	0.13 %	0.49 %
Purchased receivables (AIRB approach)	0.21 %	0.08 %
Purchased receivables (FIRB approach)	1.14 %	1.14 %
Other assets, etc.	1.67 %	1.80 %
SA	7.87 %	7.07 %
Total	100.00 %	100.00 %

5. 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 March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre CCF (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	94,807,339	1,762,524	75.23	98,095,035	0.00	0.5	33.84	3.6	253,454	0.25	385	
2	0.15 to <0.25	608,333	113,229	40.19	817,774	0.15	0.0	35.15	2.7	280,282	34.27	443	
3	0.25 to <0.50	276,169	20,796	40.99	263,723	0.33	0.0	34.60	2.5	115,710	43.87	305	
4	0.50 to <0.75	324	2,763	62.76	2,059	0.67	0.0	33.64	4.5	1,703	82.70	4	
5	0.75 to <2.50	124,485	211,701	72.47	130,094	0.94	0.0	34.82	2.2	93,469	71.84	427	
6	2.50 to <10.00	27,289	–	–	26,357	3.98	0.0	35.00	1.0	28,240	107.14	367	
7	10.00 to <100.00	24,072	–	–	24,072	13.37	0.0	35.00	1.1	36,946	153.48	1,126	
8	100.00 (Default)	195,891	–	–	195,891	100.00	0.0	50.95	1.0	103,097	52.63	99,825	
9	Subtotal	96,063,906	2,111,014	72.72	99,555,009	0.20	0.6	33.89	3.6	912,905	0.91	102,887	5,183
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	–	–	–	–	–	–	–	–	–	–	–	
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 (FIRB approach)													
1	0.00 to <0.15	5,990,463	2,510,210	40.82	7,858,850	0.05	0.7	44.73	1.9	1,756,102	22.34	1,862	
2	0.15 to <0.25	762,256	215,188	41.84	835,554	0.15	0.1	44.99	1.2	288,933	34.57	587	
3	0.25 to <0.50	127,301	33,184	52.42	144,697	0.42	0.0	44.06	0.9	78,242	54.07	272	
4	0.50 to <0.75	–	500	10.00	50	0.67	0.0	0.00	5.0	–	0.00	–	
5	0.75 to <2.50	278,415	372,128	37.49	351,308	1.43	0.2	43.08	1.5	352,522	100.34	2,201	
6	2.50 to <10.00	10,803	16,605	40.90	17,596	4.02	0.0	45.00	0.8	21,393	121.57	318	
7	10.00 to <100.00	398	–	–	398	13.04	0.0	45.00	1.0	898	225.70	23	
8	100.00 (Default)	329	–	–	329	100.00	0.0	45.00	1.0	–	0.00	148	
9	Subtotal	7,169,968	3,147,815	40.61	9,208,784	0.13	1.2	44.68	1.8	2,498,092	27.12	5,414	8,950
Corporate exposures (AIRB approach)													
1	0.00 to <0.15	2,105,588	598,927	52.09	2,527,871	0.07	2.1	29.15	2.6	419,416	16.59	561	
2	0.15 to <0.25	2,289,112	452,512	37.50	2,377,758	0.17	3.3	25.83	2.7	570,760	24.00	1,098	
3	0.25 to <0.50	548,597	79,917	39.91	562,551	0.42	0.7	27.45	2.3	215,301	38.27	660	
4	0.50 to <0.75	172,063	15,316	40.91	169,024	0.66	0.3	28.38	2.2	80,520	47.63	321	
5	0.75 to <2.50	396,109	457,736	20.23	439,643	1.44	0.8	31.62	2.3	301,378	68.55	1,986	
6	2.50 to <10.00	187,147	20,538	46.98	166,998	6.72	0.1	29.41	2.0	175,075	104.83	3,403	
7	10.00 to <100.00	49,190	9,709	39.73	51,967	21.61	0.0	27.95	1.9	74,783	143.90	3,191	
8	100.00 (Default)	97,249	9,069	37.52	98,594	100.00	0.1	43.86	1.4	22,507	22.82	43,252	
9	Subtotal	5,845,060	1,643,728	38.29	6,394,410	2.14	7.9	28.14	2.5	1,859,743	29.08	54,475	357,926

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

CR6: IRB - CR exposures by portfolio and PD range		As of March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Corporate exposures (FIRB approach)													
1	0.00 to <0.15	43,104,388	44,325,660	30.72	58,751,901	0.06	6.2	42.08	2.5	13,760,669	23.42	15,788	
2	0.15 to <0.25	13,218,954	13,389,817	42.70	17,192,536	0.15	4.2	41.47	2.3	6,565,652	38.18	11,325	
3	0.25 to <0.50	4,284,947	3,226,396	47.43	5,156,054	0.35	1.0	40.70	2.6	2,960,531	57.41	7,391	
4	0.50 to <0.75	342,407	112,770	36.07	372,214	0.67	0.3	39.20	4.0	332,813	89.41	978	
5	0.75 to <2.50	5,377,064	14,022,450	18.02	7,250,134	1.42	4.8	39.86	3.0	7,413,407	102.25	40,875	
6	2.50 to <10.00	707,741	513,240	39.81	719,297	4.58	0.3	39.91	3.2	1,007,199	140.02	13,077	
7	10.00 to <100.00	284,862	221,054	43.55	311,135	16.18	0.1	39.98	2.2	616,052	198.00	20,128	
8	100.00 (Default)	620,989	61,277	37.39	617,878	100.00	0.1	39.57	1.8	–	0.00	244,551	
9	Subtotal	67,941,356	75,872,667	31.31	90,371,152	0.98	17.3	41.66	2.5	32,656,326	36.13	354,118	185,508
Mid-sized corporations and small-medium enterprises (SMEs) exposures (AIRB approach)													
1	0.00 to <0.15	638,353	41,260	36.90	659,396	0.07	1.3	22.14	2.9	76,937	11.66	111	
2	0.15 to <0.25	1,698,268	857,273	11.41	1,733,064	0.18	7.6	25.65	3.6	431,653	24.90	823	
3	0.25 to <0.50	580,311	34,259	59.47	566,685	0.41	3.3	28.58	3.6	217,465	38.37	652	
4	0.50 to <0.75	402,389	9,794	74.08	374,480	0.66	3.1	27.59	4.0	184,559	49.28	687	
5	0.75 to <2.50	1,083,860	187,894	22.73	962,824	1.55	12.1	23.19	3.6	466,144	48.41	3,445	
6	2.50 to <10.00	154,070	32,259	41.25	128,335	8.41	0.8	24.48	2.1	106,507	82.99	2,614	
7	10.00 to <100.00	75,579	324	33.28	35,006	24.99	1.8	42.80	1.8	66,064	188.72	3,744	
8	100.00 (Default)	140,406	10,156	11.42	105,547	100.00	2.2	44.48	1.7	11,039	10.45	46,947	
9	Subtotal	4,773,241	1,173,222	16.88	4,565,341	3.25	32.5	25.68	3.4	1,560,371	34.17	59,027	52,884
Mid-sized corporations and SMEs exposures (FIRB approach)													
1	0.00 to <0.15	199,986	4,256	44.31	206,950	0.07	0.0	40.05	2.5	53,246	25.72	60	
2	0.15 to <0.25	156,107	108,159	51.14	193,255	0.16	0.0	42.39	3.7	108,405	56.09	133	
3	0.25 to <0.50	18,876	27,231	58.92	23,915	0.42	0.0	42.84	2.2	14,907	62.33	43	
4	0.50 to <0.75	18,189	11,330	34.51	13,652	0.67	0.0	42.17	3.4	12,817	93.88	38	
5	0.75 to <2.50	38,568	60,686	14.96	40,344	1.59	0.1	43.25	1.9	39,066	96.83	278	
6	2.50 to <10.00	42,980	3,000	100.00	45,914	4.42	0.0	43.32	2.2	50,382	109.73	846	
7	10.00 to <100.00	558	–	–	223	24.99	0.0	36.25	1.3	384	171.63	20	
8	100.00 (Default)	504	26	100.00	384	100.00	0.0	32.61	1.2	–	0.00	125	
9	Subtotal	475,770	214,690	41.58	524,641	0.71	0.3	41.62	2.9	279,209	53.21	1,547	2,407
Specialized lending (SL)													
1	0.00 to <0.15	6,065,695	331,526	46.37	6,192,377	0.06	0.6	28.28	2.9	993,280	16.04	1,197	
2	0.15 to <0.25	2,289,355	1,086,644	45.50	2,769,542	0.16	0.3	27.23	3.0	723,728	26.13	1,217	
3	0.25 to <0.50	2,909,476	1,164,317	47.55	3,179,103	0.34	0.4	30.37	3.1	1,336,883	42.05	3,249	
4	0.50 to <0.75	16,818	–	–	16,818	0.67	0.0	25.00	1.4	6,240	37.10	28	
5	0.75 to <2.50	1,989,153	1,011,110	49.64	1,973,161	1.03	0.2	28.51	3.4	1,260,560	63.88	5,850	
6	2.50 to <10.00	367,187	13,380	45.21	338,951	3.98	0.0	30.62	3.3	350,383	103.37	4,131	
7	10.00 to <100.00	354,578	96,346	46.99	313,958	13.40	0.0	38.54	3.2	595,528	189.68	16,065	
8	100.00 (Default)	274,097	83,867	42.55	236,216	100.00	0.0	50.44	2.6	124,321	52.63	119,159	
9	Subtotal	14,266,361	3,787,193	47.28	15,020,129	2.21	1.7	29.17	3.0	5,390,927	35.89	150,899	116,994
Equity exposures													
1	0.00 to <0.15	53,511	–	–	53,511	0.05	0.0	90.00	5.0	136,422	254.93	–	
2	0.15 to <0.25	235	–	–	235	0.17	0.0	90.00	5.0	682	289.67	–	
3	0.25 to <0.50	3,163	–	–	3,163	0.38	0.0	90.00	5.0	7,236	228.73	–	
4	0.50 to <0.75	8,291	–	–	8,291	0.67	0.0	90.00	5.0	19,093	230.27	–	
5	0.75 to <2.50	34,714	–	–	34,714	1.87	0.1	90.00	5.0	105,805	304.78	–	
6	2.50 to <10.00	8,505	–	–	8,505	7.06	0.0	90.00	5.0	41,733	490.64	–	
7	10.00 to <100.00	1,426	–	–	1,426	24.99	0.0	90.00	5.0	11,287	791.27	–	
8	100.00 (Default)	2,444	–	–	2,444	100.00	0.0	90.00	5.0	27,495	1,125.00	–	
9	Subtotal	112,293	–	–	112,293	3.69	0.4	90.00	5.0	349,756	311.46	–	–

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

CR6: IRB - CR exposures by portfolio and PD range		As of March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Purchased receivables (corporates) (the amount equivalent to default risks) (AIRB approach)													
1	0.00 to <0.15	107,592	10,826	100.00	116,838	0.05	0.9	37.77	1.4	13,865	11.86	23	
2	0.15 to <0.25	13,240	22,764	100.00	35,848	0.17	1.7	54.05	1.0	11,523	32.14	34	
3	0.25 to <0.50	7,624	9,679	100.00	17,237	0.40	0.7	50.74	1.0	8,782	50.94	36	
4	0.50 to <0.75	1,140	6,015	100.00	7,146	0.66	0.4	60.24	1.0	5,469	76.53	28	
5	0.75 to <2.50	6,424	31,942	100.00	38,316	1.71	3.4	60.02	1.0	39,223	102.36	409	
6	2.50 to <10.00	138	753	100.00	891	7.73	0.1	60.34	1.0	1,779	199.65	43	
7	10.00 to <100.00	–	481	100.00	481	24.99	0.0	65.00	1.0	1,452	301.56	78	
8	100.00 (Default)	913	168	100.00	1,066	100.00	0.1	41.11	1.6	97	9.13	438	
9	Subtotal	137,075	82,631	100.00	217,828	0.98	7.5	46.30	1.2	82,193	37.73	1,093	1,108
Purchased receivables (corporates) (the amount equivalent to dilution risks) (AIRB approach)													
1	0.00 to <0.15	6,563	–	–	6,563	0.08	0.0	35.00	1.0	811	12.36	1	
2	0.15 to <0.25	15,970	–	–	15,970	0.16	0.0	35.00	1.0	3,252	20.36	9	
3	0.25 to <0.50	470	–	–	470	0.44	0.0	35.00	1.0	177	37.80	0	
4	0.50 to <0.75	540	–	–	540	0.67	0.0	35.00	1.0	255	47.26	1	
5	0.75 to <2.50	5,852	–	–	5,852	1.10	0.0	35.00	4.5	6,984	119.33	22	
6	2.50 to <10.00	–	–	–	–	–	–	–	–	–	–	–	
7	10.00 to <100.00	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	3,847	–	–	3,847	100.00	0.0	38.39	4.0	351	9.13	1,476	
9	Subtotal	33,244	–	–	33,244	11.87	0.0	35.39	1.9	11,832	35.59	1,512	60
Purchased receivables (corporates) (the amount equivalent to default risks) (FIRB approach)													
1	0.00 to <0.15	2,094,606	181,589	100.00	2,247,995	0.06	5.0	43.77	1.2	359,626	15.99	645	
2	0.15 to <0.25	350,161	51,434	100.00	399,138	0.15	3.7	43.27	1.1	107,732	26.99	274	
3	0.25 to <0.50	89,547	73,523	100.00	162,004	0.32	7.0	42.48	1.0	64,047	39.53	227	
4	0.50 to <0.75	2,507	58,928	100.00	61,406	0.64	7.8	44.98	1.0	36,883	60.06	178	
5	0.75 to <2.50	166,978	66,090	100.00	225,571	1.67	11.8	41.63	2.6	230,109	102.01	1,560	
6	2.50 to <10.00	3,763	4,259	100.00	8,022	3.66	0.6	45.00	1.5	10,000	124.65	132	
7	10.00 to <100.00	0	1,259	100.00	1,259	95.99	0.0	45.00	1.0	156	12.44	544	
8	100.00 (Default)	7,378	372	100.00	7,639	100.00	0.0	45.00	1.0	–	0.00	3,480	
9	Subtotal	2,714,942	437,456	100.00	3,113,036	0.51	36.4	43.52	1.3	808,556	25.97	7,043	6,032
Purchased receivables (corporates) (the amount equivalent to dilution risks) (FIRB approach)													
1	0.00 to <0.15	1,733,109	2,426	100.00	1,735,536	0.05	0.1	44.44	1.4	305,620	17.60	459	
2	0.15 to <0.25	321,901	2,814	100.00	324,715	0.16	0.0	42.94	1.1	88,916	27.38	225	
3	0.25 to <0.50	46,927	795	100.00	47,722	0.33	0.0	42.93	1.2	19,953	41.81	69	
4	0.50 to <0.75	0	–	–	0	0.56	0.0	45.00	1.0	0	55.42	0	
5	0.75 to <2.50	19,313	–	–	19,313	1.60	0.0	41.39	1.0	15,307	79.26	128	
6	2.50 to <10.00	–	–	–	–	–	–	–	–	–	–	–	
7	10.00 to <100.00	117	–	–	117	24.99	0.0	45.00	1.0	273	232.60	13	
8	100.00 (Default)	5,114	–	–	5,114	100.00	0.0	45.00	1.0	–	0.00	2,301	
9	Subtotal	2,126,484	6,035	100.00	2,132,520	0.33	0.1	44.15	1.3	430,071	20.16	3,197	1,517
Purchased receivables (retail) (the amount equivalent to default risks)													
1	0.00 to <0.15	2,740	–	–	2,740	0.07	0.2	65.00	–	353	12.88	1	
2	0.15 to <0.25	1,157	–	–	1,157	0.17	0.1	65.00	–	272	23.54	1	
3	0.25 to <0.50	1,222	–	–	1,222	0.32	0.1	54.94	–	375	30.71	2	
4	0.50 to <0.75	368,040	1	100.00	368,041	0.66	8,258.5	41.81	–	129,575	35.20	1,030	
5	0.75 to <2.50	7	18	100.00	25	1.23	0.0	65.00	–	18	71.80	0	
6	2.50 to <10.00	–	–	–	–	–	–	–	–	–	–	–	
7	10.00 to <100.00	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	665	–	–	665	100.00	4,020.2	71.05	–	1,771	266.27	472	
9	Subtotal	373,832	19	100.00	373,852	0.83	12,279.4	42.15	–	132,365	35.40	1,508	1,754

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

CR6: IRB - CR exposures by portfolio and PD range		As of March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Purchased receivables (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	–	–	–	–	–	–	–		–	–	–	
2	0.15 to <0.25	695,135	1,511,406	10.71	2,206,541	0.18	20,127.4	68.22		150,523	6.82	2,791	
3	0.25 to <0.50	497,302	405,573	8.16	902,875	0.42	3,696.1	67.38		119,185	13.20	2,599	
4	0.50 to <0.75	531,617	157,990	20.24	689,608	0.65	411.4	71.01		134,311	19.47	3,182	
5	0.75 to <2.50	657,303	212,152	10.71	869,455	1.68	2,359.2	74.82		362,775	41.72	10,910	
6	2.50 to <10.00	1,214,328	541,002	17.80	1,755,331	5.38	4,194.9	73.05		1,582,816	90.17	69,414	
7	10.00 to <100.00	83,466	137,815	70.60	221,282	30.00	1,969.6	69.68		362,818	163.96	47,196	
8	100.00 (Default)	125,280	57,453	100.00	182,734	100.00	1,788.4	68.66		240,184	131.43	125,477	
9	Subtotal	3,804,435	3,023,394	11.97	6,827,829	5.42	34,547.3	70.53		2,952,616	43.24	261,573	269,774
Residential mortgage exposures													
1	0.00 to <0.15	–	–	–	18,527	0.05	2.5	40.87		5,065	27.33	3	
2	0.15 to <0.25	–	–	–	1,399	0.17	0.1	62.00		613	43.85	1	
3	0.25 to <0.50	7,898,164	3,168	100.00	7,901,341	0.29	418.8	21.45		896,311	11.34	4,931	
4	0.50 to <0.75	1,111,782	1,304	100.00	1,113,094	0.59	70.3	22.46		218,679	19.64	1,476	
5	0.75 to <2.50	240,596	275	100.00	222,523	1.05	21.9	36.72		105,778	47.53	857	
6	2.50 to <10.00	–	–	–	–	–	–	–		–	–	–	
7	10.00 to <100.00	14,409	274	100.00	13,088	19.72	1.4	23.28		15,746	120.30	594	
8	100.00 (Default)	41,613	39	100.00	41,653	100.00	3.7	21.33		8,656	20.78	8,887	
9	Subtotal	9,306,566	5,062	100.00	9,311,629	0.81	519.0	21.98		1,250,851	13.43	16,753	16,999
Other retail exposures													
1	0.00 to <0.15	–	–	–	–	–	–	–		–	–	–	
2	0.15 to <0.25	152,235	108	100.00	152,344	0.18	4.8	33.82		19,334	12.69	93	
3	0.25 to <0.50	248,119	427,514	100.00	675,633	0.43	277.4	48.77		220,115	32.57	1,454	
4	0.50 to <0.75	124,423	2,119	100.00	126,542	0.65	33.7	51.95		54,733	43.25	431	
5	0.75 to <2.50	638,441	366,958	92.04	1,005,400	1.23	1,310.4	51.04		552,465	54.94	6,245	
6	2.50 to <10.00	10,619	139	100.00	10,759	5.12	0.8	43.13		6,964	64.72	258	
7	10.00 to <100.00	14,679	8,632	100.00	23,312	21.68	31.0	54.24		27,549	118.17	2,749	
8	100.00 (Default)	35,291	671	100.00	35,963	100.00	104.5	62.44		93,025	258.66	22,455	
9	Subtotal	1,223,811	806,144	96.21	2,029,955	2.85	1,762.9	49.24		974,187	47.99	33,687	24,028
Total (all portfolios)		216,368,350	92,311,077	36.20	249,791,659	0.90	49,215.1	37.47	–	52,150,007	20.87	1,054,741	1,051,131

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

CR6: IRB - CR exposures by portfolio and PD range		As of March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre CCF (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	95,784,847	1,618,497	48.90	98,920,315	0.00	0.5	34.32	3.6	285,167	0.28	371	
2	0.15 to <0.25	410,156	59,699	40.89	543,911	0.15	0.0	35.03	2.6	182,482	33.55	290	
3	0.25 to <0.50	55,764	22,693	100.00	75,322	0.33	0.0	31.98	1.6	24,492	32.51	82	
4	0.50 to <0.75	376	3,536	62.87	2,600	0.69	0.0	35.00	4.7	2,303	88.58	6	
5	0.75 to <2.50	164,517	151,286	25.57	149,717	1.04	0.0	34.34	1.9	100,832	67.34	536	
6	2.50 to <10.00	55,493	154,551	94.59	114,590	3.83	0.0	34.18	3.4	129,710	113.19	1,500	
7	10.00 to <100.00	14,619	2,019	100.00	15,820	14.02	0.0	35.00	1.2	25,188	159.21	776	
8	100.00 (Default)	139,891	–	–	139,891	100.00	0.0	49.69	1.0	70,645	50.50	69,524	
9	Subtotal	96,625,666	2,012,284	51.07	99,962,169	0.15	0.6	34.34	3.6	820,823	0.82	73,088	6,199
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	–	–	–	–	–	–	–	–	–	–	–	
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 (FIRB approach)													
1	0.00 to <0.15	6,468,441	2,919,605	36.61	8,441,816	0.05	0.7	44.99	2.1	2,061,314	24.41	2,009	
2	0.15 to <0.25	659,661	334,226	40.51	782,417	0.15	0.1	44.99	1.4	282,901	36.15	555	
3	0.25 to <0.50	232,424	62,451	69.89	262,449	0.34	0.0	44.52	1.1	124,253	47.34	399	
4	0.50 to <0.75	201	100	10.00	211	0.69	0.0	0.38	1.2	2	1.23	0	
5	0.75 to <2.50	573,590	2,034,621	17.26	874,283	1.34	0.2	44.22	1.2	812,384	92.91	5,150	
6	2.50 to <10.00	99,478	53,866	80.81	51,886	3.85	0.0	44.06	0.8	65,896	127.00	881	
7	10.00 to <100.00	1,357	–	–	509	12.59	0.0	45.00	1.0	1,137	223.07	28	
8	100.00 (Default)	329	–	–	329	100.00	0.0	78.60	1.0	32	9.75	258	
9	Subtotal	8,035,485	5,404,871	30.39	10,413,904	0.19	1.2	44.91	2.0	3,347,923	32.14	9,283	15,736
Corporate exposures (AIRB approach)													
1	0.00 to <0.15	2,033,339	599,381	48.87	2,466,254	0.07	2.1	29.27	2.5	391,852	15.88	518	
2	0.15 to <0.25	2,382,101	451,442	37.50	2,499,005	0.18	3.4	26.31	2.6	611,892	24.48	1,211	
3	0.25 to <0.50	588,846	86,061	46.65	612,636	0.44	0.8	27.38	2.5	243,868	39.80	736	
4	0.50 to <0.75	167,236	18,203	43.99	170,362	0.68	0.4	27.40	2.0	75,242	44.16	322	
5	0.75 to <2.50	432,858	319,606	18.36	435,554	1.43	0.8	29.30	2.4	289,696	66.51	1,829	
6	2.50 to <10.00	244,812	35,242	44.78	248,732	6.46	0.2	27.87	2.2	244,988	98.49	4,550	
7	10.00 to <100.00	44,769	3,709	41.00	44,428	20.29	0.1	27.70	2.2	62,972	141.73	2,529	
8	100.00 (Default)	86,355	8,810	43.34	88,445	100.00	0.1	46.91	1.5	18,897	21.36	41,497	
9	Subtotal	5,980,320	1,522,457	38.77	6,565,421	1.98	8.1	28.10	2.5	1,939,410	29.53	53,195	253,891

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

CR6: IRB - CR exposures by portfolio and PD range		As of March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Corporate exposures (FIRB approach)													
1	0.00 to <0.15	40,037,113	42,634,838	31.11	58,509,367	0.06	7.0	42.33	2.4	13,506,613	23.08	15,926	
2	0.15 to <0.25	14,004,471	13,422,891	43.71	17,225,386	0.16	4.6	41.19	2.3	6,639,213	38.54	11,549	
3	0.25 to <0.50	5,222,741	4,659,435	44.95	5,271,087	0.34	1.2	40.92	2.6	3,015,880	57.21	7,379	
4	0.50 to <0.75	353,077	130,685	32.24	392,571	0.68	0.1	39.97	3.6	359,336	91.53	1,082	
5	0.75 to <2.50	5,653,128	10,568,923	19.01	6,537,228	1.36	4.7	37.31	3.1	6,107,986	93.43	31,873	
6	2.50 to <10.00	921,453	673,851	46.70	876,942	5.12	0.4	40.19	2.7	1,234,460	140.76	18,056	
7	10.00 to <100.00	566,447	410,686	44.77	669,458	16.59	0.1	40.06	1.8	1,307,757	195.34	44,488	
8	100.00 (Default)	400,858	44,119	35.66	411,898	100.00	0.1	39.95	2.3	–	0.00	164,577	
9	Subtotal	67,159,289	72,545,432	32.79	89,893,939	0.82	18.5	41.61	2.5	32,171,248	35.78	294,932	226,737
Mid-sized corporations and small-medium enterprises (SMEs) exposures (AIRB approach)													
1	0.00 to <0.15	563,847	24,796	28.94	584,658	0.07	1.3	22.11	3.0	69,983	11.96	100	
2	0.15 to <0.25	1,727,407	66,762	54.68	1,700,305	0.18	7.9	25.78	3.6	421,464	24.78	812	
3	0.25 to <0.50	599,125	25,045	62.58	579,085	0.42	3.4	28.25	3.6	228,022	39.37	683	
4	0.50 to <0.75	354,744	822,987	11.33	409,489	0.68	2.7	28.03	4.0	202,646	49.48	780	
5	0.75 to <2.50	1,187,861	193,755	25.43	1,012,268	1.61	15.1	24.26	3.7	525,163	51.87	3,920	
6	2.50 to <10.00	146,390	14,124	44.43	128,800	7.89	0.9	23.82	2.2	96,365	74.81	2,323	
7	10.00 to <100.00	91,883	2,062	13.28	46,254	24.69	2.0	42.17	1.9	86,693	187.42	4,827	
8	100.00 (Default)	164,405	9,478	13.98	124,638	100.00	2.5	45.23	1.6	14,323	11.49	56,381	
9	Subtotal	4,835,666	1,159,012	18.10	4,585,500	3.73	36.1	26.13	3.5	1,644,663	35.86	69,831	62,617
Mid-sized corporations and SMEs exposures (FIRB approach)													
1	0.00 to <0.15	190,823	11,374	51.02	192,062	0.07	0.0	43.15	2.7	55,535	28.91	62	
2	0.15 to <0.25	208,676	258,814	48.38	108,850	0.16	0.0	40.70	2.9	45,578	41.87	72	
3	0.25 to <0.50	162,097	96,109	42.27	56,682	0.40	0.0	41.31	1.8	30,830	54.39	94	
4	0.50 to <0.75	10,333	11,378	36.72	14,253	0.69	0.0	39.80	2.7	10,916	76.59	39	
5	0.75 to <2.50	59,868	101,814	27.68	33,342	1.58	0.1	42.21	2.4	33,881	101.61	222	
6	2.50 to <10.00	85,063	8,255	99.94	93,303	3.90	0.0	44.65	1.0	92,635	99.28	1,613	
7	10.00 to <100.00	621	–	–	286	24.93	0.0	36.00	1.2	488	170.58	25	
8	100.00 (Default)	1,411	36	100.00	1,296	100.00	0.0	34.58	1.2	–	0.00	448	
9	Subtotal	718,895	487,782	43.52	500,078	1.23	0.4	42.50	2.3	269,866	53.96	2,578	3,705
Specialized lending (SL)													
1	0.00 to <0.15	4,916,289	212,388	43.55	4,952,759	0.06	0.5	27.65	3.0	803,064	16.21	932	
2	0.15 to <0.25	2,077,499	708,824	46.64	2,340,873	0.16	0.3	27.33	3.3	661,566	28.26	1,076	
3	0.25 to <0.50	3,217,534	1,451,456	46.26	3,641,617	0.32	0.4	31.86	3.2	1,623,230	44.57	3,792	
4	0.50 to <0.75	14,286	–	–	14,286	0.69	0.0	29.58	2.7	7,770	54.38	29	
5	0.75 to <2.50	2,208,287	775,320	56.30	2,083,411	0.97	0.2	28.61	3.5	1,343,117	64.46	5,787	
6	2.50 to <10.00	376,774	41,166	48.65	326,044	3.83	0.0	34.27	3.3	372,454	114.23	4,280	
7	10.00 to <100.00	352,030	90,992	50.24	322,806	14.05	0.0	42.64	3.4	691,018	214.06	19,243	
8	100.00 (Default)	167,655	151,966	43.45	151,136	100.00	0.0	45.08	2.5	76,323	50.50	68,139	
9	Subtotal	13,330,356	3,432,114	48.45	13,832,934	1.79	1.7	29.55	3.2	5,578,546	40.32	103,282	94,951
Equity exposures													
1	0.00 to <0.15	646,979	–	–	646,979	0.07	0.0	90.00	5.0	964,993	149.15	–	
2	0.15 to <0.25	235,390	–	–	235,390	0.16	0.1	90.00	5.0	376,726	160.04	–	
3	0.25 to <0.50	5,109	–	–	5,109	0.44	0.0	90.00	5.0	10,301	201.62	–	
4	0.50 to <0.75	2,761	–	–	2,761	0.69	0.0	90.00	5.0	7,093	256.87	–	
5	0.75 to <2.50	44,195	–	–	44,195	1.21	0.1	90.00	5.0	138,793	314.04	–	
6	2.50 to <10.00	7,153	–	–	7,153	8.63	0.0	90.00	5.0	36,122	504.94	–	
7	10.00 to <100.00	455	–	–	455	24.77	0.0	90.00	5.0	3,656	802.39	–	
8	100.00 (Default)	184	–	–	184	100.00	0.0	90.00	5.0	2,079	1,124.99	–	
9	Subtotal	942,230	–	–	942,230	0.25	0.5	90.00	5.0	1,539,768	163.41	–	–

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

CR6: IRB - CR exposures by portfolio and PD range		As of March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Purchased receivables (corporates) (the amount equivalent to default risks) (AIRB approach)													
1	0.00 to <0.15	108,289	12,536	100.00	119,359	0.05	0.9	38.07	1.4	15,191	12.72	26	
2	0.15 to <0.25	14,626	21,985	100.00	36,432	0.17	1.7	53.18	1.0	11,667	32.02	35	
3	0.25 to <0.50	4,952	9,147	100.00	14,036	0.40	0.6	52.85	1.0	7,577	53.98	32	
4	0.50 to <0.75	524	6,546	100.00	7,062	0.68	0.4	62.82	1.0	5,751	81.44	30	
5	0.75 to <2.50	3,354	33,101	100.00	36,424	1.81	3.5	62.29	1.0	39,382	108.11	419	
6	2.50 to <10.00	865	1,042	100.00	1,897	6.45	0.1	47.10	1.0	2,931	154.49	66	
7	10.00 to <100.00	327	516	100.00	840	24.50	0.0	49.60	1.0	1,985	236.31	103	
8	100.00 (Default)	925	207	100.00	1,114	100.00	0.1	41.38	1.9	108	9.75	461	
9	Subtotal	133,865	85,084	100.00	217,168	1.07	7.6	46.57	1.2	84,596	38.95	1,174	1,240
Purchased receivables (corporates) (the amount equivalent to dilution risks) (AIRB approach)													
1	0.00 to <0.15	15,696	–	–	15,696	0.04	0.0	35.00	1.0	1,016	6.47	2	
2	0.15 to <0.25	12,311	–	–	12,311	0.20	0.0	35.00	1.0	2,871	23.32	8	
3	0.25 to <0.50	8,578	–	–	8,578	0.46	0.0	35.00	1.0	3,324	38.75	13	
4	0.50 to <0.75	954	–	–	954	0.69	0.0	35.00	1.0	457	47.96	2	
5	0.75 to <2.50	6,411	–	–	6,411	1.13	0.0	35.00	4.6	7,742	120.76	25	
6	2.50 to <10.00	–	–	–	–	–	–	–	–	–	–	–	
7	10.00 to <100.00	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	3,870	–	–	3,870	100.00	0.0	44.49	3.0	377	9.75	1,721	
9	Subtotal	47,823	–	–	47,823	8.40	0.0	35.76	1.6	15,791	33.02	1,774	91
Purchased receivables (corporates) (the amount equivalent to default risks) (FIRB approach)													
1	0.00 to <0.15	1,906,522	166,613	100.00	2,046,282	0.06	5.1	43.40	1.0	334,257	16.33	601	
2	0.15 to <0.25	513,654	47,348	100.00	556,124	0.16	3.7	41.72	1.0	139,711	25.12	393	
3	0.25 to <0.50	69,941	71,820	100.00	140,787	0.35	7.2	42.78	1.0	57,313	40.70	214	
4	0.50 to <0.75	783	32,915	100.00	33,683	0.58	3.8	44.96	1.0	19,165	56.89	88	
5	0.75 to <2.50	216,962	86,176	100.00	300,815	1.58	15.2	41.80	3.0	315,007	104.71	1,970	
6	2.50 to <10.00	9,272	3,817	100.00	12,977	3.70	0.6	41.48	1.0	14,202	109.43	200	
7	10.00 to <100.00	–	811	100.00	811	92.25	0.0	45.00	1.0	163	20.16	336	
8	100.00 (Default)	6,118	108	100.00	6,139	100.00	0.0	4.99	1.3	–	0.00	306	
9	Subtotal	2,723,255	409,610	100.00	3,097,622	0.48	36.0	42.85	1.2	879,822	28.40	4,112	6,618
Purchased receivables (corporates) (the amount equivalent to dilution risks) (FIRB approach)													
1	0.00 to <0.15	1,195,276	–	–	1,195,276	0.05	0.1	44.25	1.2	176,903	14.80	314	
2	0.15 to <0.25	421,321	–	–	421,321	0.16	0.0	42.26	1.0	107,858	25.60	295	
3	0.25 to <0.50	29,376	–	–	29,376	0.38	0.0	42.00	1.0	12,274	41.78	47	
4	0.50 to <0.75	0	–	–	0	0.58	0.0	45.00	1.0	0	56.45	0	
5	0.75 to <2.50	4,294	–	–	4,294	0.92	0.0	44.80	1.0	3,025	70.46	17	
6	2.50 to <10.00	33,015	–	–	33,015	8.63	0.0	42.82	1.0	51,907	157.21	1,220	
7	10.00 to <100.00	1,602	–	–	1,602	24.93	0.0	45.00	1.0	3,726	232.52	179	
8	100.00 (Default)	508	–	–	508	100.00	0.0	45.00	1.0	–	0.00	228	
9	Subtotal	1,685,397	–	–	1,685,397	0.31	0.1	43.69	1.1	355,697	21.10	2,303	3,608
Purchased receivables (retail) (the amount equivalent to default risks)													
1	0.00 to <0.15	3,201	–	–	3,201	0.07	0.3	65.00	–	407	12.72	1	
2	0.15 to <0.25	1,249	–	–	1,249	0.18	0.1	65.00	–	306	24.49	1	
3	0.25 to <0.50	1,193	–	–	1,193	0.32	0.1	52.66	–	351	29.45	2	
4	0.50 to <0.75	168	–	–	168	0.57	0.0	63.86	–	84	49.88	0	
5	0.75 to <2.50	84	19	100.00	104	0.92	0.0	65.00	–	65	62.88	0	
6	2.50 to <10.00	–	–	–	–	–	–	–	–	–	–	–	
7	10.00 to <100.00	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	–	–	–	–	–	–	–	–	–	–	–	
9	Subtotal	5,898	19	100.00	5,918	0.17	0.6	62.47	–	1,215	20.53	6	10

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

CR6: IRB - CR exposures by portfolio and PD range		As of March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre CCF and pre CRM	Average CCF (%)	EAD post CCF and post CRM	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity	Credit RWA amounts	RWA density (%)	EL	Eligible provisions
Purchased receivables (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	98,565	1,079,680	11.82	1,178,246	0.10	14,995.5	65.66		46,565	3.95	773	
2	0.15 to <0.25	535,914	516,119	12.72	1,052,033	0.23	3,739.9	69.19		87,041	8.27	1,674	
3	0.25 to <0.50	88,144	172,773	4.60	260,918	0.29	2,911.9	61.63		23,207	8.89	466	
4	0.50 to <0.75	815,893	309,618	16.82	1,125,512	0.58	1,201.9	70.21		198,459	17.63	4,601	
5	0.75 to <2.50	489,683	182,548	9.88	672,231	1.61	2,305.9	75.00		274,978	40.90	8,180	
6	2.50 to <10.00	1,059,544	388,133	14.92	1,447,677	4.51	3,426.8	72.77		1,161,430	80.22	47,549	
7	10.00 to <100.00	285,724	131,412	32.83	417,137	18.64	2,226.8	73.12		611,083	146.49	56,566	
8	100.00 (Default)	116,225	52,264	100.00	168,490	100.00	1,038.3	68.35		223,618	132.71	115,175	
9	Subtotal	3,489,696	2,832,549	11.91	6,322,246	5.27	31,847.3	70.08		2,626,384	41.54	234,987	238,447
Residential mortgage exposures													
1	0.00 to <0.15	–	–	–	22,358	0.05	2.9	40.90		6,165	27.57	4	
2	0.15 to <0.25	–	–	–	1,667	0.15	0.1	53.99		648	38.87	1	
3	0.25 to <0.50	8,011,477	3,369	100.00	8,014,847	0.30	431.4	22.33		969,897	12.10	5,384	
4	0.50 to <0.75	1,126,245	1,256	100.00	1,127,522	0.60	70.6	23.52		235,994	20.93	1,606	
5	0.75 to <2.50	291,514	477	100.00	269,787	1.04	26.8	35.77		125,729	46.60	1,024	
6	2.50 to <10.00	–	–	–	–	–	–	–		–	–	–	
7	10.00 to <100.00	17,135	397	100.00	15,690	20.27	1.6	24.37		19,978	127.32	760	
8	100.00 (Default)	48,634	54	100.00	48,688	100.00	4.2	21.23		8,843	18.16	10,339	
9	Subtotal	9,495,006	5,555	100.00	9,500,562	0.90	537.9	22.90		1,367,257	14.39	19,122	19,338
Other retail exposures													
1	0.00 to <0.15	7	71	100.00	79	0.10	0.9	65.66		12	16.28	0	
2	0.15 to <0.25	156,234	71	100.00	156,305	0.18	4.1	33.88		19,900	12.73	96	
3	0.25 to <0.50	257,727	400,438	100.00	658,165	0.44	276.8	48.26		216,400	32.87	1,451	
4	0.50 to <0.75	120,038	3,056	100.00	123,094	0.65	31.9	50.96		52,249	42.44	411	
5	0.75 to <2.50	604,605	329,050	90.59	933,656	1.25	1,142.6	51.01		516,834	55.35	5,916	
6	2.50 to <10.00	12,136	199	100.00	12,336	5.10	0.9	41.66		7,708	62.48	284	
7	10.00 to <100.00	13,432	7,723	100.00	21,155	22.86	25.4	54.73		25,748	121.70	2,653	
8	100.00 (Default)	38,398	692	100.00	39,091	100.00	105.6	58.30		100,220	256.37	22,793	
9	Subtotal	1,202,582	741,303	95.59	1,943,885	3.10	1,588.6	48.83		939,075	48.30	33,606	24,031
Total (all portfolios)		216,411,437	90,638,080	36.52	249,516,805	0.79	34,086.0	37.81	–	53,582,090	21.47	903,280	957,226

6. 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 March 31, 2026		As of March 31, 2025	
		a	b	c	d
Item No.	Portfolio	Pre-credit derivatives credit RWA	Actual credit RWA	Pre-credit derivatives credit RWA	Actual credit RWA
1	Sovereign exposures - FIRB	—	—	—	—
2	Sovereign exposures - AIRB	777,469	777,469	696,194	696,194
3	Bank exposures - FIRB	2,294,703	2,294,703	3,119,234	3,119,234
4	Bank exposures - AIRB	—	—	—	—
5	Corporate exposures (excluding SL) - FIRB	32,999,441	32,998,799	32,485,596	32,485,151
6	Corporate exposures (excluding SL) - AIRB	3,557,718	3,557,718	3,703,200	3,703,200
7	SL - FIRB	992,412	992,412	940,273	940,273
8	SL- AIRB	5,403,748	5,403,748	5,598,570	5,598,570
9	Retail - QRRE	2,952,616	2,952,616	2,626,384	2,626,384
10	Retail - Residential mortgage exposures	1,250,851	1,250,851	1,367,257	1,367,257
11	Retail - Other retail exposures	974,187	974,187	939,075	939,075
12	Purchased receivables - FIRB	1,238,627	1,238,627	1,235,519	1,235,519
13	Purchased receivables - AIRB	226,391	226,391	101,603	101,603
14	Total	52,668,167	52,667,524	52,812,910	52,812,465

7. RWA flow statements of credit risk exposures under IRB approach (CR8)

(One hundred billions of yen)

CR8: RWA flow statements of credit risk exposures under IRB approach			
Item No.			RWA amounts
1	RWA as of March 31, 2025		557
2	Breakdown of variations in the credit risk-weighted assets	Asset size	(22)
3		Asset quality	(7)
4		Model updates	—
5		Methodology and policy	(11)
6		Acquisitions and disposals	—
7		Foreign exchange movements	24
8		Other	—
9	RWA as of March 31, 2026		539

(One hundred billions of yen)

CR8: RWA flow statements of credit risk exposures under IRB approach			
Item No.			RWA amounts
1	RWA as of March 31, 2024		596
2	Breakdown of variations in the credit risk-weighted assets	Asset size	11
3		Asset quality	(12)
4		Model updates	—
5		Methodology and policy	(32)
6		Acquisitions and disposals	—
7		Foreign exchange movements	(5)
8		Other	—
9	RWA as of March 31, 2025		557

8. Backtesting of Probability of Default (PD) per Portfolio (CR9)

(%, the number of data)

CR9: IRB - Backtesting of PD per portfolio													
a	b	c					d	e	f		g	h	i
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Number of defaulted obligors in the year	Of which: number of new defaulted obligors in the year	Average historical annual default rate (5 years)
		S&P	Moody's	Fitch	R&I	JCR			As of March 31, 2025	As of March 31, 2024			
Corporates	0.00 to < 0.10	AAA~A-	Aaa~A3	AAA~A-	AAA~BBB-	AAA~BBB-	0.02%	0.06%	6,828	6,828	0	0	0.01%
	0.10 to < 0.50	BBB+~BB	Baa1~Ba2	BBB+~BB	BB+~BB-	BB+~BB-	0.21%	0.24%	15,155	15,155	18	0	0.11%
	0.50 to < 1.00	BB-~B+	Ba3~B1	BB-~B+	BB+~BB-	BB+~BB-	0.79%	0.73%	2,860	2,860	10	0	0.22%
	1.00 to < 2.50	B	B2	B	BB+~B-	BB+~B-	1.67%	1.91%	11,859	11,856	85	3	0.59%
	2.50 to < 100.00	B-~	B3~	B-~	CCC+~	CCC+~	9.65%	16.90%	3,036	3,030	557	6	17.46%
Qualifying revolving retail	0.00 to < 0.10						–	–	–	–	–	–	0.08%
	0.10 to < 0.50						0.17%	0.14%	13,067,432	13,060,175	24,759	7,257	0.19%
	0.50 to < 1.00						0.59%	0.60%	1,202,392	1,202,201	3,725	191	0.69%
	1.00 to < 2.50						1.63%	1.70%	665,188	661,743	13,133	2,571	1.63%
	2.50 to < 100.00						6.46%	7.02%	1,954,408	1,927,263	130,658	6,588	5.71%
Residential mortgage	0.00 to < 0.10						–	–	–	–	–	–	–
	0.10 to < 0.50						0.30%	0.30%	614,321	621,258	346	1	0.09%
	0.50 to < 1.00						0.62%	0.63%	101,392	104,564	216	0	0.29%
	1.00 to < 2.50						1.12%	1.12%	26,051	28,228	51	1	0.31%
	2.50 to < 100.00						20.76%	20.92%	1,749	1,892	125	0	9.22%
Other retail	0.00 to < 0.10						–	–	–	–	–	–	–
	0.10 to < 0.50						0.28%	0.30%	11,421	12,604	14	–	0.07%
	0.50 to < 1.00						0.63%	0.70%	1,285,656	1,282,142	6,769	28	0.38%
	1.00 to < 2.50						1.44%	1.61%	529,662	529,716	4,138	80	0.55%
	2.50 to < 100.00						15.20%	23.56%	36,833	36,791	8,471	163	8.55%

Notes: 1. IRB model presented in this table covers all models used within the scope of regulatory consolidation.
2. Applicable portfolios of each IRB model take into account the portfolio classification under Basel Capital Accord. "Corporates" include "Sovereign," "Banks," "Specialized lending," "Equity (PD/LGD approach)" and "Purchased receivables (corporates)," and "Residential mortgage" and "Other retail" include "Purchased receivables (retail)." Therefore, the same classifications are used in this table.
3. A maximum of ten categories of obligor rating in the internal rating system are consolidated into five categories as PD categories.
4. For the external ratings associated with, external ratings equivalent to the PD of non-Japanese companies mainly are listed in the columns of S&P, Moody's, and Fitch, and external ratings equivalent to the PD of Japanese companies mainly are listed in the columns of R&I and JCR.
5. The number of obligors of "Qualifying revolving retail," "Residential mortgage" and "Other retail" states the number of receivables.
6. The proportion of credit risk-weighted assets subject to the IRB approach is that "Corporates" accounts for 89.51 percent, "Qualifying revolving retail" accounts for 6.25 percent, "Residential mortgage" accounts for 2.50 percent, and "Other retail" accounts for 0.31 percent.

9. 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 March 31, 2026										
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	28,745	—	50%	12,962	15,782	—	—	28,745	14,372	—
	Equal to or more than 2.5 years	93,913	—	70%	66,362	27,550	—	—	93,913	65,739	375
Good	Less than 2.5 years	14,729	—	70%	14,729	—	—	—	14,729	10,310	58
	Equal to or more than 2.5 years	236,496	8,778	90%	240,091	—	—	—	240,091	216,081	1,920
Satisfactory		7,689	386	115%	7,844	—	—	—	7,844	9,021	219
Weak		45,998	8,000	250%	49,198	—	—	—	49,198	122,997	3,935
Default		13,871	5,090	—	15,982	—	—	—	15,982	—	7,991
Total		441,444	22,255	—	407,171	43,333	—	—	450,504	438,523	14,502
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	63,563	43,504	70%					80,964	56,675	323
	Equal to or more than 2.5 years	2,304	73,510	95%					31,708	30,123	126
Good	Less than 2.5 years	131,603	19,939	95%					139,579	132,600	558
	Equal to or more than 2.5 years	130,958	48,866	120%					150,646	180,775	602
Satisfactory		14,978	13,582	140%					20,411	28,576	571
Weak		—	—	250%					—	—	—
Default		—	—	—					—	—	—
Total		343,408	199,403	—					423,311	428,751	2,183

(Millions of yen, except percentages)

CR10: IRB - SL (slotting criteria approach) and equity exposures (market-based approach, etc.)		As of March 31, 2025									
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	8,380	42,960	50%	46,240	1,214	—	—	47,455	23,727	—
	Equal to or more than 2.5 years	66,340	—	70%	40,312	26,028	—	—	66,340	46,438	265
Good	Less than 2.5 years	43,154	3,375	70%	44,504	—	—	—	44,504	31,153	178
	Equal to or more than 2.5 years	203,893	31,311	90%	216,548	—	—	—	216,548	194,893	1,732
Satisfactory		3,800	7,562	115%	6,892	—	—	—	6,892	7,926	192
Weak		3,308	—	250%	3,308	—	—	—	3,308	8,270	264
Default		4,301	—	—	4,301	—	—	—	4,301	—	2,150
Total		333,181	85,209	—	362,108	27,242	—	—	389,351	312,409	4,784
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	36,923	45,042	70%					54,940	38,458	219
	Equal to or more than 2.5 years	4,941	33,802	95%					18,462	17,539	73
Good	Less than 2.5 years	69,224	39,604	95%					85,065	80,812	340
	Equal to or more than 2.5 years	113,107	26,065	120%					124,000	148,800	496
Satisfactory		121,971	2,434	140%					122,944	172,122	3,442
Weak		—	—	250%					—	—	—
Default		—	—	—					—	—	—
Total		346,168	146,949	—					405,414	457,734	4,572

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

Exposures under Article 145 of the Notification include investments to funds. In the case of such exposures, in principle, each underlying asset of the fund is assigned an obligor grade to calculate the asset's credit risk-weighted asset amount and the amounts are totaled to derive the credit risk-weighted asset amount of the fund. When it is difficult to calculate the credit risk-weighted asset amount of individual underlying assets, the weighted average of the risk weight of individual underlying assets is calculated, where risk weight of 250%/ 400% is applied if the result of such calculation proved to be 250%/400% or less, while 1,250% is applied otherwise.

(Millions of yen)

Calculation method	As of March 31, 2026	As of March 31, 2025
Look-through approach	1,679,046	1,970,690
Mandate-based approach	—	—
Simple approach (subject to 250% risk weight)	115,233	102,462
Simple approach (subject to 400% risk weight)	202,152	187,968
Fall-back approach	52,878	18,251

Standardised Approach

1. Scope

The following consolidated subsidiaries have adopted the standardised approach for exposures as of March 31, 2026 (i.e. consolidated subsidiaries not listed in the "Internal Ratings-Based (IRB) Approach: 1. Scope" on page 66).

(1) Consolidated Subsidiaries Planning to Adopt Phased Rollout of the AIRB Approach

SMBC Consumer Finance Co., Ltd.

(2) Consolidated Subsidiaries Planning to Adopt Phased Rollout of the FIRB Approach

SMBC Nikko Securities Inc.

(3) Other Consolidated Subsidiaries

These are consolidated subsidiaries judged not to be significant in terms of credit risk management based on the type of business, scale, and other factors. These subsidiaries will adopt the standardised approach on a permanent basis.

2. Credit Risk-Weighted Asset Calculation Methodology

Consolidated subsidiaries that have adopted the standardized approach use the following qualifying rating agencies for determination of risk weights: Rating and Investment Information, Inc., Japan Credit Rating Agency, Ltd., Moody's Investors Service, Inc., S&P Global Ratings, and Fitch Ratings Ltd. Certain consolidated subsidiaries use country risk scores published by the Export Credit Agency (ECA) for determination of risk weights of sovereign exposure.

3. CR Exposure and Credit Risk Mitigation (CRM) Effects (CR4)

(Millions of yen, except percentages)

CR4: SA – CR exposure and CRM effects		As of March 31, 2026					
		a	b	c	d	e	f
Item No.		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1a	Government of Japan and Bank of Japan (BOJ)	5,446,195	—	5,446,195	—	0	0.00%
1b	Foreign central governments and foreign central banks	3,525,835	—	3,525,835	—	43,494	1.23%
1c	Bank for International Settlements, etc.	8,325	—	8,325	—	0	0.00%
2a	Local governments of Japan	170,031	—	170,031	—	0	0.00%
2b	Foreign non-central government public sector entities (PSEs)	83,901	—	83,901	—	16,780	20.00%
2c	Japan Finance Organization for Municipalities (JFM)	19,839	—	19,839	—	2,397	12.08%
2d	Government- affiliated agencies of Japan	63,730	—	63,730	—	5,072	7.95%
2e	The three local public corporations	—	—	—	—	—	—
3	Multilateral development banks (MDBs)	6,482	—	6,482	—	0	0.00%
4	Banks, securities firms and insuranse companies	1,122,463	—	1,122,463	—	319,765	28.48%
	Of which: securities firms and insurance companies	34,309	—	34,309	—	15,210	44.33%
5	Covered bonds	—	—	—	—	—	—
6	Corporates including specialized lending	1,415,676	1,179,813	1,392,861	203,541	1,544,065	96.72%
	Of which: specialized lending	—	—	—	—	—	—
7a	Subordinated debt and other capital	—	—	—	—	—	—
7b	Equity	3,924,239	—	3,924,239	—	6,278,783	160.00%
8	SMEs and individuals	2,740,538	1,548,150	2,740,538	877,658	2,715,660	75.05%
	Of which transactors	—	—	—	—	—	—
9	Real estate	283,967	—	283,967	—	95,461	33.61%
	Of which: general RRE	237,828	—	237,828	—	77,976	32.78%
	Of which: IPRRE	46,139	—	46,139	—	17,485	37.89%
	Of which: general CRE	—	—	—	—	—	—
	Of which: Other real estate related	—	—	—	—	—	—
	Of which: ADC	—	—	—	—	—	—
10a	Delinquency excluding general RRE	185,321	324	185,321	324	250,987	135.19%
10b	Delinquency for general RRE	13	—	13	—	13	100.00%
11a	Cash	16,051	—	16,051	—	0	0.00%
11b	Bills in the course of collection	13,201	—	13,201	—	2,640	19.99%
	Guaranteed by credit guarantee associations, etc.	—	—	—	—	—	—
	Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
12	Total	19,025,814	2,728,289	19,002,999	1,081,524	11,275,124	56.13%

(Millions of yen, except percentages)

CR4: SA – CR exposure and CRM effects		As of March 31, 2025					
Item No.		a	b	c	d	e	f
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1a	Government of Japan and Bank of Japan (BOJ)	5,370,065	—	5,370,065	—	0	0.00%
1b	Foreign central governments and foreign central banks	2,763,791	—	2,763,791	—	40,371	1.46%
1c	Bank for International Settlements, etc.	3,784	—	3,784	—	0	0.00%
2a	Local governments of Japan	173,440	—	173,440	—	0	0.00%
2b	Foreign non-central government public sector entities (PSEs)	50,272	—	50,272	—	10,054	20.00%
2c	Japan Finance Organization for Municipalities (JFM)	28,700	—	28,700	—	2,870	10.00%
2d	Government- affiliated agencies of Japan	76,546	—	76,546	—	6,354	8.30%
2e	The three local public corporations	—	—	—	—	—	—
3	Multilateral development banks (MDBs)	7,284	—	7,284	—	0	0.00%
4	Banks, securities firms and insuranse companies	1,141,757	—	1,141,757	—	352,295	30.85%
	Of which: securities firms and insurance companies	25,072	—	25,072	—	29,366	117.12%
5	Covered bonds	—	—	—	—	—	—
6	Corporates including specialized lending	1,259,017	1,022,832	1,243,848	207,743	1,427,232	98.32%
	Of which: specialized lending	—	—	—	—	—	—
7a	Subordinated debt and other capital	—	—	—	—	—	—
7b	Equity	2,873,926	—	2,873,926	—	3,736,104	130.00%
8	SMEs and individuals	2,622,750	1,496,735	2,622,750	828,840	2,641,662	76.53%
	Of which transactors	—	—	—	—	—	—
9	Real estate	253,777	—	253,777	—	86,634	34.13%
	Of which: general RRE	237,218	—	237,218	—	79,430	33.48%
	Of which: IPRRE	16,558	—	16,558	—	7,203	43.50%
	Of which: general CRE	—	—	—	—	—	—
	Of which: Other real estate related	—	—	—	—	—	—
	Of which: ADC	—	—	—	—	—	—
10a	Delinquency excluding general RRE	162,441	117	162,319	117	232,991	143.43%
10b	Delinquency for general RRE	13	—	13	—	13	100.00%
11a	Cash	22,717	—	22,717	—	0	0.00%
11b	Bills in the course of collection	93,687	—	93,687	—	18,737	20.00%
	Guaranteed by credit guarantee associations, etc.	—	—	—	—	—	—
	Guaranteed by Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
12	Total	16,903,975	2,519,685	16,888,685	1,036,701	8,555,323	47.72%

4. CR Exposures by Asset Classes and Risk Weights (CR5a)

(Millions of yen)

CR5a: SA – CR exposures by asset classes and risk weights

As of March 31, 2026 — Total credit exposures amount (post CCF and post-CRM)

Item No.	Asset classes \ Risk weight	0%	20%	50%	100%	150%	Others	Total
1a	Government of Japan and BOJ	5,446,195	–	–	–	–	–	5,446,195
1b	Foreign central governments and foreign central banks	3,438,845	–	86,989	–	–	–	3,525,835
1c	Bank for International Settlements, etc.	8,325	–	–	–	–	–	8,325

Item No.	Asset classes	0%	10%	20%	50%	100%	150%	Others	Total
2a	Local governments of Japan	170,031	–	–	–	–	–	–	170,031
2b	Foreign non-central government PSEs	–	–	83,901	–	–	–	–	83,901
2c	JFM	–	15,700	4,139	–	–	–	–	19,839
2d	Government- affiliated agencies of Japan	13,003	50,727	–	–	–	–	–	63,730
2e	The three local public corporations	–	–	–	–	–	–	–	–

Item No.	Asset classes	0%	20%	30%	50%	100%	150%	Others	Total
3	MDBs	6,482	–	–	–	–	–	–	6,482

Item No.	Asset classes	20%	30%	40%	50%	75%	100%	150%	Others	Total
4	Banks, securities firms and insuranse companies	828,308	218,396	17,134	6,203	–	1	52,418	–	1,122,463
	Of which: securities firms and insurance companies	8,108	21,427	–	–	–	–	4,773	–	34,309

Item No.	Asset classes	10%	15%	20%	25%	35%	50%	100%	Others	Total
5	Covered bonds	–	–	–	–	–	–	–	–	–

Item No.	Asset classes	20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates including specialized lending	28,133	46,746	20,645	–	146,341	1,344,047	–	5,954	4,535	1,596,403
	Of which: specialized lending	–	–	–	–	–	–	–	–	–	–

Item No.	Asset classes	100%	150%	160%	220%	Others	Total
7a	Subordinated debt and other capital	–	–	–	–	–	–
7b	Equity	–	–	3,924,239	–	–	3,924,239

Item No.	Asset classes	45%	75%	100%	Others	Total
8	SMEs and individuals	5,909	3,597,667	14,358	260	3,618,197

Item No.	Asset classes	20%	25%	30%	40%	50%	70%	75%	Others	Total
9a	Real estate Of which: general RRE	39,431	23,601	102,650	40,459	25,338	4,366	1,979	–	237,828
		20%	31.25%	37.5%	50%	62.5%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–	–	–	–	–

Item No.	Asset classes	30%	35%	45%	60%	75%	105%	150%	Others	Total
9b	Real estate Of which: IPRRE	16,407	14,075	14,092	538	347	677	–	–	46,139
		30%	43.75%	56.25%	75%	93.75%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–	–	–	–	–

(Millions of yen)

CR5a: SA – CR exposures by asset classes and risk weights		As of March 31, 2026					
		Total credit exposures amount (post CCF and post-CRM)					
Item No.	Risk weight / Asset classes	70%	90%	110%	150%	Others	Total
9c	Real estate Of which: general CRE	–	–	–	–	–	–
		70%	112.5%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–	–

Item No.		60%	Others	Total
9d	Real estate Of which: Other real estate related	–	–	–
		60%	Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–

Item No.		100%	150%	Others	Total
9e	Real estate Of which: ADC	–	–	–	–

Item No.		50%	100%	150%	Others	Total
10a	Delinquency excluding general RRE	16,204	22,554	146,887	–	185,645
10b	Delinquency for general RRE	–	13	–	–	13

Item No.		0%	10%	20%	Others	Total
11a	Cash	16,051	–	–	–	16,051
11b	Bills in the course of collection	–	–	13,201	–	13,201
	Guaranteed by credit guarantee associations, etc.	–	–	–	–	–
	Guaranteed by REVIC of Japan, etc.	–	–	–	–	–

(Millions of yen)

CR5a: SA – CR exposures by asset classes and risk weights		As of March 31, 2025						
		Total credit exposures amount (post CCF and post-CRM)						
Item No.	Asset classes / Risk weight	0%	20%	50%	100%	150%	Others	Total
1a	Government of Japan and BOJ	5,370,065	–	–	–	–	–	5,370,065
1b	Foreign central governments and foreign central banks	2,683,048	–	80,743	–	–	–	2,763,791
1c	Bank for International Settlements, etc.	3,784	–	–	–	–	–	3,784

		0%	10%	20%	50%	100%	150%	Others	Total
2a	Local governments of Japan	173,440	–	–	–	–	–	–	173,440
2b	Foreign non-central government PSEs	–	–	50,272	–	–	–	–	50,272
2c	JFM	–	28,700	–	–	–	–	–	28,700
2d	Government- affiliated agencies of Japan	12,997	63,548	–	–	–	–	–	76,546
2e	The three local public corporations	–	–	–	–	–	–	–	–

		0%	20%	30%	50%	100%	150%	Others	Total
3	MDBs	7,284	–	–	–	–	–	–	7,284

		20%	30%	40%	50%	75%	100%	150%	Others	Total
4	Banks, securities firms and insuranse companies	778,971	276,165	8,730	6,674	–	–	71,214	–	1,141,757
	Of which: securities firms and insurance companies	1,678	5,049	–	–	–	–	18,344	–	25,072

		10%	15%	20%	25%	35%	50%	100%	Others	Total
5	Covered bonds	–	–	–	–	–	–	–	–	–

		20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates including specialized lending	17,332	7,099	12	–	135,699	1,288,212	–	–	3,236	1,451,591
	Of which: specialized lending	–	–	–	–	–	–	–	–	–	–

		100%	150%	130%	160%	Others	Total
7a	Subordinated debt and other capital	–	–	–	–	–	–
7b	Equity	–	–	2,873,926	–	–	2,873,926

		45%	75%	100%	Others	Total
8	SMEs and individuals	3,797	3,233,639	213,015	1,138	3,451,591

		20%	25%	30%	40%	50%	70%	75%	Others	Total
9a	Real estate Of which: general RRE	35,924	23,493	95,365	45,867	31,305	3,678	1,584	–	237,218
		20%	31.25%	37.5%	50%	62.5%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–	–	–	–	–

		30%	35%	45%	60%	75%	105%	150%	Others	Total
9b	Real estate Of which: IPRRE	4,375	2,582	7,855	476	549	717	–	–	16,558
		30%	43.75%	56.25%	75%	93.75%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–	–	–	–	–

(Millions of yen)

CR5a: SA – CR exposures by asset classes and risk weights		As of March 31, 2025					
		Total credit exposures amount (post CCF and post-CRM)					
Item No.	Risk weight / Asset classes	70%	90%	110%	150%	Others	Total
9c	Real estate Of which: general CRE	–	–	–	–	–	–
		70%	112.5%			Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–	–	–	–

Item No.	Asset classes	60%	Others	Total
9d	Real estate Of which: Other real estate related	–	–	–
		60%	Others	Total
	Of which: mortgage is second priority and meets eligibility criteria	–	–	–

Item No.	Asset classes	100%	150%	Others	Total
9e	Real estate Of which: ADC	–	–	–	–

Item No.	Asset classes	50%	100%	150%	Others	Total
10a	Delinquency excluding general RRE	6,987	7,354	148,095	–	162,437
10b	Delinquency for general RRE	–	13	–	–	13

Item No.	Asset classes	0%	10%	20%	Others	Total
11a	Cash	22,717	–	–	–	22,717
11b	Bills in the course of collection	–	–	93,687	–	93,687
	Guaranteed by credit guarantee associations, etc.	–	–	–	–	–
	Guaranteed by REVIC of Japan, etc.	–	–	–	–	–

5. exposures and CCF by risk weight (CR5b)

(Millions of yen, except percentages)

CR5b: Standardized approach – exposures and CCF by risk weight		As of March 31, 2026			
		a	b	c	d
Item No.	Risk weight	On-balance sheet exposure	Off-balance sheet exposures	Weighted average CCF	Exposure (post-CCF and post-CRM)
1	Less than 40%	10,542,144	—	—	10,542,144
2	40%-70%	263,983	1	100.00%	263,985
3	75%	2,748,470	1,493,265	58.40%	3,620,640
	80%	—	—	—	—
4	85%	142,819	35,222	10.00%	146,341
5	90%-100%	1,198,281	1,199,476	17.68%	1,380,974
6	105%-130%	677	—	—	677
7	150%	205,198	322	100.00%	205,521
8	160%	3,924,239	—	—	3,924,239
9	220%	—	—	—	—
10	1,250%	—	—	—	—
11	Total exposures	19,025,814	2,728,289	39.88%	20,084,524

(Millions of yen, except percentages)

CR5b: Standardized approach – exposures and CCF by risk weight		As of March 31, 2025			
		a	b	c	d
Item No.	Risk weight	On-balance sheet exposure	Off-balance sheet exposures	Weighted average CCF	Exposure (post-CCF and post-CRM)
1	Less than 40%	9,746,995	—	—	9,746,995
2	40%-70%	203,214	2	100.00%	203,216
3	75%	2,414,549	1,420,691	57.80%	3,235,786
	80%	—	—	—	—
4	85%	131,711	39,879	10.00%	135,699
5	90%-100%	1,312,405	1,058,997	22.78%	1,508,595
6	105%-130%	717	—	—	717
7	150%	220,455	114	100.00%	220,448
8	130%	2,873,926	—	—	2,873,926
9	160%	—	—	—	—
10	1,250%	—	—	—	—
11	Total exposures	16,903,975	2,519,685	42.33%	17,925,386

6. Comparison of modelled and standardized RWA at risk level (CMS1)

(Millions of yen)

CMS1: Comparison of modelled and standardized RWA at risk level		As of March 31, 2026			
		a	b	c	d
		RWA			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total Actual RWA	RWA calculated using full standardised approach and prior to the application of the output floor (ie RWA used in capital floor computation)
1	Credit risk (excluding counterparty credit risk)	52,150,007	12,142,398	64,292,405	119,543,577
2	Counterparty credit risk (CCR)	2,679,578	1,039,424	3,719,002	7,203,583
3	Credit valuation adjustment (CVA)		3,086,522	3,086,522	3,086,522
4	Securitisation exposures in the banking book	2,255,248	873,079	3,128,328	4,217,320
5	Market risk	—	4,583,341	4,583,341	4,583,341
6	Operational risk		7,384,012	7,384,012	7,384,012
7	Residual RWA		14,884,589	14,884,589	12,045,503
8	Total	57,084,834	43,993,367	101,078,201	158,063,860

(Millions of yen)

CMS1: Comparison of modelled and standardized RWA at risk level		As of March 31, 2025			
		a	b	c	d
		RWA			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total Actual RWA	RWA calculated using full standardised approach and prior to the application of the output floor (ie RWA used in capital floor computation)
1	Credit risk (excluding counterparty credit risk)	53,582,090	9,325,467	62,907,557	118,635,777
2	Counterparty credit risk (CCR)	1,911,104	892,071	2,803,175	5,877,333
3	Credit valuation adjustment (CVA)		2,393,806	2,393,806	2,393,806
4	Securitisation exposures in the banking book	1,374,545	286,437	1,660,983	2,469,626
5	Market risk	—	3,083,723	3,083,723	3,083,723
6	Operational risk		6,166,393	6,166,393	6,166,393
7	Residual RWA		14,101,488	14,101,488	11,282,729
8	Total	56,867,740	36,249,388	93,117,128	149,909,391

7. Comparison of modelled and standardized RWA for credit risk at asset class level (CMS2)

(Millions of yen)

CMS2: Comparison of modelled and standardized RWA for credit risk at asset class level		As of March 31, 2026			
		a	b	c	d
		RWA			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using the standardized approach	Total Actual RWA	RWA calculated using full standardised approach and prior to the application of the output floor (ie RWA used in capital floor computation)
1	Sovereign	912,905	67,745	980,651	2,050,968
	Of which: Local governments of Japan	27,328	—	27,328	38,833
	Of which: Foreign non-central government public sector entities (PSEs)	202,269	16,780	219,049	835,125
	Of which: Multilateral development banks (MDBs)	101,379	—	101,379	168,985
	Of which: Japan Finance Organization for Municipalities (JFM)	—	2,397	2,397	2,397
	Of which: Government-affiliated agencies of Japan	1,334	5,072	6,407	80,042
	Of which: The three local public corporations	1,849	—	1,849	3,373
2	Banks	2,498,092	322,405	2,820,498	3,750,466
3	Equity	349,756	6,278,783	6,628,540	6,458,457
4	Purchased receivables	1,465,019	—	1,465,019	3,196,326
5	Corporate excluding specialized lending and mid-sized corporations and SMEs	34,516,069	1,555,724	36,071,793	72,360,532
	Of which: FIRB is applied	32,656,326		32,656,326	—
	Of which: AIRB is applied	1,859,743		1,859,743	—
6	Mid-sized corporations and SMEs	1,839,581	12,980	1,852,561	3,816,838
	Of which: FIRB is applied	279,209		279,209	—
	Of which: AIRB is applied	1,560,371		1,560,371	—
7	Residential mortgage	1,250,851	77,989	1,328,840	3,713,308
8	Qualifying revolving retail	2,952,616	—	2,952,616	3,573,396
9	Other retail	974,187	2,959,494	3,933,682	4,399,632
10	Specialized lending	5,390,927	867,274	6,258,201	16,223,649
	Of which: Commercial real estate and high-volatility commercial real estate	1,433,403	428,751	1,862,154	6,489,326
11	Total	52,150,007	12,142,398	64,292,405	119,543,577

Note: The criteria for classifying the exposures to which the standardized approach is applied to the IRBA portfolio is as described below:
- Exposures to individuals other than those that come under Item 7 "Residential mortgage exposures" are classified under Item 9 "Other retail exposures."
- Exposures other than the above are classified in accordance with the definition of the IRBA portfolio.

(Millions of yen)

CMS2: Comparison of modelled and standardized RWA for credit risk at asset class level		As of March 31, 2025			
		a	b	c	d
		RWA			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using the standardized approach	Total Actual RWA	RWA calculated using full standardised approach and prior to the application of the output floor (ie RWA used in capital floor computation)
1	Sovereign	820,823	59,651	880,474	1,756,786
	Of which: Local governments of Japan	33,979	—	33,979	46,160
	Of which: Foreign non-central government public sector entities (PSEs)	197,587	10,054	207,642	950,836
	Of which: Multilateral development banks (MDBs)	—	—	—	—
	Of which: Japan Finance Organization for Municipalities (JFM)	—	2,870	2,870	2,870
	Of which: Government-affiliated agencies of Japan	1,339	6,354	7,694	92,803
	Of which: The three local public corporations	1,957	—	1,957	4,021
2	Banks	3,347,923	371,033	3,718,956	4,550,236
3	Equity	1,539,768	3,736,104	5,275,873	4,961,006
4	Purchased receivables	1,337,123	—	1,337,123	3,013,945
5	Corporate excluding specialized lending and mid-sized corporations and SMEs	34,110,659	1,437,036	35,547,695	73,625,197
	Of which: FIRB is applied	32,171,248		32,171,248	
	Of which: AIRB is applied	1,939,410		1,939,410	
6	Mid-sized corporations and SMEs	1,914,529	8,580	1,923,109	4,144,479
	Of which: FIRB is applied	269,866		269,866	
	Of which: AIRB is applied	1,644,663		1,644,663	
7	Residential mortgage	1,367,257	79,444	1,446,702	3,840,570
8	Qualifying revolving retail	2,626,384	—	2,626,384	3,311,543
9	Other retail	939,075	2,863,473	3,802,548	4,239,055
10	Specialized lending	5,578,546	770,143	6,348,689	15,192,956
	Of which: Commercial real estate and high-volatility commercial real estate	1,430,478	457,734	1,888,212	5,976,974
11	Total	53,582,090	9,325,467	62,907,557	118,635,777

Note: The criteria for classifying the exposures to which the standardized approach is applied to the IRBA portfolio is as described below:
- **Exposures to individuals other than those that come under Item 7 "Residential mortgage exposures" are classified under Item 9 "Other retail exposures."**
- **Exposures other than the above are classified in accordance with the definition of the IRBA portfolio.**

Credit Risk Mitigation (CRM) Techniques

1. Overview of Risk Characteristics, Risk Management Policy, Risk Management Procedures and Risk Management System

In calculating credit risk-weighted asset amounts, we take into account credit risk mitigation (CRM) techniques. Specifically, amounts are adjusted for eligible financial or real estate collateral, guarantees, and credit derivatives. The methods and scope of these adjustments and methods of management are as follows.

(1) Scope and Management

A. Collateral (Eligible Financial or Real Estate Collateral)

SMBC designates deposits and securities as eligible financial collateral, and land and buildings as eligible real estate collateral.

Real estate collateral is evaluated by taking into account its fair value, appraisal value, and current condition, as well as our lien position. Real estate collateral must maintain sufficient collateral value in the event security rights must be exercised due to delinquency. However, during the period from acquiring the rights to exercising the rights, the property may deteriorate or suffer damage from earthquakes or other natural disasters, or there may be changes in the lien position due to, for example, attachment or establishment of liens by a third party. Therefore, the regular monitoring of collateral is implemented according to the type of property and the type of security interest.

B. Guarantees and Credit Derivatives

Guarantors are sovereigns, municipal corporations, credit guarantee corporations and other public entities, financial institutions, and C&I companies. Counterparties to credit derivative transactions are mostly domestic and overseas banks and securities companies.

Credit risk-weighted asset amounts are calculated taking into account credit risk mitigation of guarantees and credit derivatives acquired from entities with sufficient ability to provide protection such as sovereigns, municipal corporations and other public sector entities of comparable credit quality, and financial institutions and C&I companies with sufficient credit ratings.

(2) Concentration of Credit Risk and Market Risk under Credit Risk Mitigation Techniques

There is a framework in place for controlling concentration of risk in obligors with large exposures which includes large exposure limit lines, risk concentration monitoring, and reporting to the Credit Risk Committee (please refer to pages 14 to 19). Further, exposures to these obligors are monitored on a group basis, taking into account risk concentration in their parent companies in cases that exposures to the obligors are guaranteed by the parent companies for risk mitigation.

In addition, when marketable financial products (for example, credit derivatives) are used as credit risk mitigants, market risk generated by these products is controlled by setting upper limits.

As credit risk mitigation techniques, eligible real estate collateral and guarantees have shown a certain effect.

2. Credit Risk Mitigation Techniques (CR3)

(Millions of yen)

CR3: CRM techniques		As of March 31, 2026				
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	83,255,223	27,190,351	12,266,400	10,656,660	—
2	Securities (of which: Debt securities)	29,350,846	220,045	62,760	75,453	—
3	Other on-balance sheet assets (of which: debt-based assets)	85,832,217	602,737	3,506	469,373	—
4	Total (1+2+3)	198,438,287	28,013,134	12,332,667	11,201,487	—
5	Of which: defaulted	1,462,231	199,490	65,893	52,792	—

(Millions of yen)

CR3: CRM techniques		As of March 31, 2025				
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	78,593,860	29,942,400	12,321,911	13,464,904	—
2	Securities (of which: Debt securities)	30,195,503	231,528	76,700	44,644	—
3	Other on-balance sheet assets (of which: debt-based assets)	85,531,209	639,830	5,011	622,879	—
4	Total (1+2+3)	194,320,573	30,813,758	12,403,623	14,132,428	—
5	Of which: defaulted	1,103,001	138,592	61,624	30,610	—

Counterparty Credit Risk

1. Overview of Risk Characteristics

Counterparty credit risk is actualized when counterparties become default in a condition where derivative transactions, etc. have a positive value, and risks fluctuate according to the credit quality of counterparties and related market indicators.

2. Risk Management Policy and Procedures

(1) Risk Management Policy

For counterparty credit risks, credit limits are set according to the frameworks of credit management in each SMBC Group company. For transactions with CCP, credit risks are managed after validating the financial base and the default management process, etc.

(2) Policy on Collateral Security and Impact of Deterioration of Our Credit Quality

Collateralized derivative is a CRM technique in which collateral is delivered or received regularly in accordance with replacement cost. The Group conducts collateralized derivative transactions as necessary, thereby reducing credit risk. In the event our credit quality deteriorates, however, the counterparty may demand additional collateral, but its impact is deemed to be insignificant.

(3) Netting

Netting is another CRM technique, and "close-out netting" is the main type of netting. In close-out netting, when a default event, such as bankruptcy, occurs to the counterparty, all claims against, and obligations to, the counterparty, regardless of maturity and currency, are netted out to create a single claim or obligation. Close-out netting is applied to foreign exchange and swap transactions covered under a master agreement with a net-out clause or other means of securing legal effectiveness, and the effect of CRM is taken into account only for such claims and obligations.

3. Amount of Counter Party Credit Risk (CCR) Exposure by Approach (CCR1)

(Millions of yen)

CCR1: Amount of CCR exposure by approach		As of March 31, 2026					
		a	b	c	d	e	f
Item No.		Replacement cost	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	2,017,146	4,174,090		1.4	8,667,732	2,548,996
	CEM	—	—			—	—
2	Expected exposure method (IMM)			—	—	—	—
3	Simple approach for CRM					—	—
4	Comprehensive approach for CRM					3,451,728	1,082,302
5	Exposure fluctuation estimation model					—	—
6	Total						3,631,298

(Millions of yen)

CCR1: Amount of CCR exposure by approach		As of March 31, 2025					
		a	b	c	d	e	f
Item No.		Replacement cost	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR	1,515,213	3,327,935		1.4	6,780,408	1,949,003
	CEM	—	—			—	—
2	Expected exposure method (IMM)			—	—	—	—
3	Simple approach for CRM					—	—
4	Comprehensive approach for CRM					2,392,733	768,270
5	Exposure fluctuation estimation model					—	—
6	Total						2,717,274

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

(Millions of yen)

CCR3: CCR exposures by regulatory portfolio and risk weights		As of March 31, 2026													
Item No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n
		Credit equivalent amounts (post-CRM)													
	Risk weight / Regulatory porfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total
1	Government of Japan and BOJ	259,528	–	–	–	–	–	–	–	–	–	–	–	–	259,528
2	Foreign central governments and foreign central banks	–	–	–	–	–	–	–	–	–	–	–	–	–	–
3	Bank for International Settlements, etc.	–	–	–	–	–	–	–	–	–	–	–	–	–	–
4	Local governments of Japan	504	–	–	–	–	–	–	–	–	–	–	–	–	504
5	Foreign non-central government PSEs	–	–	–	–	–	–	–	–	–	465	–	–	–	465
6	MDBs	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7	JFM	–	–	–	–	–	–	–	–	–	–	–	–	–	–
8	Government- affiliated agencies of Japan	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	The three local public corporations	–	–	–	–	–	–	–	–	–	–	–	–	–	–
10	Banks, securities firms and insuranse companies	–	–	275,117	298,350	71,982	2,616	–	–	–	–	–	–	–	648,066
11	Corporates	–	–	21,300	–	–	155,149	2,380	–	–	475,501	–	–	–	654,332
12	SMEs and retail	–	–	–	–	–	–	99,207	–	–	–	–	–	–	99,207
13	Other than the above	–	–	–	–	–	–	–	–	–	143,096	–	–	–	143,096
14	Total	260,033	–	296,418	298,350	71,982	157,766	101,588	–	–	619,063	–	–	–	1,805,203

(Millions of yen)

CCR3: CCR exposures by regulatory portfolio and risk weights		As of March 31, 2025													
Item No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n
		Credit equivalent amounts (post-CRM)													
	Risk weight / Regulatory porfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total
1	Government of Japan and BOJ	450,360	–	–	–	–	–	–	–	–	–	–	–	–	450,360
2	Foreign central governments and foreign central banks	–	–	–	–	–	–	–	–	–	–	–	–	–	–
3	Bank for International Settlements, etc.	–	–	–	–	–	–	–	–	–	–	–	–	–	–
4	Local governments of Japan	34	–	–	–	–	–	–	–	–	–	–	–	–	34
5	Foreign non-central government PSEs	–	–	–	–	–	–	–	–	–	754	–	–	–	754
6	MDBs	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7	JFM	–	–	–	–	–	–	–	–	–	–	–	–	–	–
8	Government- affiliated agencies of Japan	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	The three local public corporations	–	–	–	–	–	–	–	–	–	–	–	–	–	–
10	Banks, securities firms and insurance companies	–	–	193,246	142,807	30,386	1,138	–	–	–	–	–	31	–	367,610
11	Corporates	–	–	13,216	–	–	40,199	2,423	–	–	547,772	–	–	–	603,611
12	SMEs and retail	–	–	–	–	–	–	84,513	–	–	–	–	–	–	84,513
13	Other than the above	–	–	–	–	–	–	–	–	–	75,433	–	–	–	75,433
14	Total	450,395	–	206,463	142,807	30,386	41,337	86,936	–	–	623,961	–	31	–	1,582,319

5. 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 March 31, 2026						
		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	316,465	0.06	0.2	35.00	0.5	23,594	7.45
2	0.15 to <0.25	6,564	0.15	0.0	35.00	1.0	1,286	19.59
3	0.25 to <0.50	1,654	0.43	0.0	35.00	1.0	613	37.09
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	2,757	1.61	0.0	35.00	1.0	1,844	66.90
6	2.50 to <10.00	3,031	3.98	0.0	35.00	1.0	2,865	94.51
7	10.00 to <100.00	0	13.04	0.0	35.00	1.0	1	151.80
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	330,475	0.11	0.2	35.00	0.6	30,206	9.14
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	—	—	—	—	—	—	—
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 (FIRB approach)								
1	0.00 to <0.15	2,389,816	0.05	6.1	45.00	0.9	371,653	15.55
2	0.15 to <0.25	72,095	0.15	0.2	45.00	0.6	19,302	26.77
3	0.25 to <0.50	13,016	0.39	0.0	45.00	0.3	6,440	49.47
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	33,813	0.84	0.6	45.00	0.9	26,794	79.24
6	2.50 to <10.00	8,689	7.42	0.0	45.00	1.0	15,784	181.65
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	186	100.00	0.0	45.00	1.0	—	0.00
9	Subtotal	2,517,618	0.10	7.1	45.00	0.9	439,975	17.47

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

CCR4: IRB - CCR exposures by portfolio and PD scale		As of March 31, 2026						
		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	35,465	0.07	3.3	35.38	1.0	4,370	12.32
2	0.15 to <0.25	41,344	0.17	4.6	35.00	1.0	8,833	21.36
3	0.25 to <0.50	18,573	0.35	0.5	35.00	1.0	6,201	33.38
4	0.50 to <0.75	1,120	0.67	0.3	35.00	1.0	529	47.26
5	0.75 to <2.50	2,603	1.21	0.9	35.00	1.0	1,589	61.05
6	2.50 to <10.00	842	7.66	0.2	35.00	1.0	1,022	121.36
7	10.00 to <100.00	158	13.12	0.0	35.00	4.9	296	186.68
8	100.00 (Default)	399	100.00	0.0	44.40	1.0	36	9.13
9	Subtotal	100,507	0.68	10.1	35.17	1.0	22,879	22.76
Corporate exposures (FIRB approach)								
1	0.00 to <0.15	4,527,067	0.06	51.2	41.21	1.0	662,606	14.63
2	0.15 to <0.25	1,102,532	0.15	17.4	41.65	0.8	275,575	24.99
3	0.25 to <0.50	200,928	0.38	1.3	41.50	0.9	89,141	44.36
4	0.50 to <0.75	1,572	0.67	0.1	40.07	1.0	854	54.35
5	0.75 to <2.50	940,299	1.87	17.2	40.79	0.8	886,602	94.28
6	2.50 to <10.00	29,992	4.79	0.2	40.27	0.9	35,124	117.10
7	10.00 to <100.00	53,033	13.47	0.0	40.09	1.0	97,141	183.16
8	100.00 (Default)	39,899	100.00	0.0	42.43	1.0	—	0.00
9	Subtotal	6,895,326	1.03	87.7	41.23	1.0	2,047,045	29.68
Mid-sized corporations and SMEs exposures (AIRB approach)								
1	0.00 to <0.15	10,525	0.07	0.5	35.00	1.0	1,081	10.27
2	0.15 to <0.25	13,420	0.17	3.6	35.00	1.0	2,618	19.51
3	0.25 to <0.50	4,754	0.44	0.6	35.00	1.0	1,597	33.60
4	0.50 to <0.75	2,222	0.66	0.5	35.00	1.0	976	43.93
5	0.75 to <2.50	1,691	1.30	1.8	35.00	1.0	919	54.37
6	2.50 to <10.00	417	8.66	0.1	35.00	1.0	446	106.76
7	10.00 to <100.00	42	18.96	0.0	35.00	3.0	67	158.00
8	100.00 (Default)	5	100.00	0.0	45.97	1.0	0	9.13
9	Subtotal	33,079	0.42	7.3	35.00	1.0	7,707	23.30
Mid-sized corporations and SMEs exposures (FIRB approach)								
1	0.00 to <0.15	35	0.08	0.0	45.00	1.0	4	13.40
2	0.15 to <0.25	19	0.22	0.0	45.00	1.0	7	36.67
3	0.25 to <0.50	—	—	0.0	—	—	—	—
4	0.50 to <0.75	17	0.67	0.0	45.00	1.0	11	66.55
5	0.75 to <2.50	8,293	0.80	0.0	45.00	0.0	5,327	64.23
6	2.50 to <10.00	9,884	3.98	0.0	40.00	1.0	10,646	107.70
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	18,250	2.52	0.0	42.29	0.5	15,997	87.65

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

CCR4: IRB - CCR exposures by portfolio and PD scale		As of March 31, 2026						
		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	109,650	0.07	0.3	31.21	1.4	14,375	13.10
2	0.15 to <0.25	118,081	0.15	0.2	34.20	1.1	23,422	19.83
3	0.25 to <0.50	120,152	0.33	0.5	34.57	1.0	38,244	31.82
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	60,453	0.93	0.2	28.10	1.9	27,568	45.60
6	2.50 to <10.00	5,769	3.98	0.0	35.00	1.0	5,436	94.23
7	10.00 to <100.00	4,170	13.11	0.0	35.00	1.0	6,338	151.98
8	100.00 (Default)	722	100.00	0.0	60.43	1.0	380	52.63
9	Subtotal	419,000	0.65	1.4	32.71	1.3	115,766	27.62
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)		10,314,258	0.75	114.1	41.52	0.9	2,679,578	25.97

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

CCR4: IRB - CCR exposures by portfolio and PD scale		As of March 31, 2025						
		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	223,403	0.03	0.1	35.00	1.2	8,255	3.69
2	0.15 to <0.25	5,173	0.16	0.0	35.00	1.0	1,349	26.08
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	3,406	1.37	0.0	35.00	1.0	2,158	63.37
6	2.50 to <10.00	439	3.83	0.0	35.00	1.0	421	95.75
7	10.00 to <100.00	1	12.59	0.0	35.00	1.0	2	149.81
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	232,424	0.06	0.2	35.00	1.2	12,187	5.24
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	—	—	—	—	—	—	—
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 (FIRB approach)								
1	0.00 to <0.15	1,537,970	0.05	6.6	45.00	1.0	261,521	17.00
2	0.15 to <0.25	38,711	0.15	0.3	45.00	0.9	12,483	32.24
3	0.25 to <0.50	2,588	0.38	0.0	45.00	1.0	1,287	49.75
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	23,177	0.86	0.1	45.00	0.7	17,692	76.33
6	2.50 to <10.00	3,766	8.39	0.0	45.00	1.0	7,221	191.72
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	1,606,213	0.09	7.0	45.00	1.0	300,206	18.69

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

CCR4: IRB - CCR exposures by portfolio and PD scale		As of March 31, 2025						
		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	33,174	0.07	3.3	35.16	0.9	4,053	12.21
2	0.15 to <0.25	56,393	0.17	4.9	35.00	1.0	12,101	21.45
3	0.25 to <0.50	18,335	0.40	0.9	35.00	1.0	6,509	35.50
4	0.50 to <0.75	1,885	0.69	0.4	35.00	1.0	904	47.96
5	0.75 to <2.50	5,479	1.42	0.9	35.00	1.0	3,592	65.55
6	2.50 to <10.00	752	8.39	0.2	35.00	1.0	954	126.79
7	10.00 to <100.00	31	24.93	0.0	35.00	1.0	56	180.85
8	100.00 (Default)	17	100.00	0.0	44.49	1.0	1	9.75
9	Subtotal	116,069	0.32	10.8	35.04	0.9	28,173	24.27
Corporate exposures (FIRB approach)								
1	0.00 to <0.15	3,569,111	0.06	46.1	41.03	1.0	523,942	14.67
2	0.15 to <0.25	758,372	0.15	16.8	41.12	0.9	190,288	25.09
3	0.25 to <0.50	179,318	0.35	1.8	42.09	1.0	81,767	45.59
4	0.50 to <0.75	1,307	0.69	0.1	41.97	1.0	845	64.68
5	0.75 to <2.50	553,857	1.88	13.2	40.18	1.0	543,423	98.11
6	2.50 to <10.00	34,802	6.29	0.2	40.06	1.0	44,413	127.61
7	10.00 to <100.00	27,171	19.25	0.0	42.91	1.0	60,718	223.46
8	100.00 (Default)	92,348	100.00	0.0	40.00	1.0	—	0.00
9	Subtotal	5,216,290	2.19	78.6	40.97	1.0	1,445,399	27.70
Mid-sized corporations and SMEs exposures (AIRB approach)								
1	0.00 to <0.15	17,475	0.07	0.5	35.00	1.0	1,951	11.16
2	0.15 to <0.25	21,706	0.18	4.3	35.00	1.0	4,268	19.66
3	0.25 to <0.50	4,408	0.46	0.7	35.00	1.0	1,531	34.73
4	0.50 to <0.75	1,956	0.68	0.6	35.00	1.0	813	41.59
5	0.75 to <2.50	4,422	1.37	2.2	35.00	1.0	2,413	54.57
6	2.50 to <10.00	2,244	6.65	0.1	35.00	1.0	2,107	93.87
7	10.00 to <100.00	76	24.64	0.0	35.00	2.0	124	162.53
8	100.00 (Default)	19	100.00	0.0	44.49	1.0	1	9.75
9	Subtotal	52,310	0.64	8.6	35.00	1.0	13,211	25.25
Mid-sized corporations and SMEs exposures (FIRB approach)								
1	0.00 to <0.15	1,582	0.12	0.0	45.00	1.0	413	26.15
2	0.15 to <0.25	16	0.15	0.0	45.00	1.0	4	26.69
3	0.25 to <0.50	60	0.46	0.0	45.00	1.0	33	54.81
4	0.50 to <0.75	40	0.69	0.0	45.00	1.0	27	66.87
5	0.75 to <2.50	50	2.02	0.0	45.00	1.0	54	107.77
6	2.50 to <10.00	9	8.63	0.0	45.00	1.0	12	125.75
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	1,760	0.25	0.0	45.00	1.0	545	30.96

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

CCR4: IRB - CCR exposures by portfolio and PD scale		As of March 31, 2025						
		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	98,825	0.09	0.3	30.20	1.6	16,886	17.08
2	0.15 to <0.25	98,299	0.16	0.2	34.23	1.1	19,710	20.05
3	0.25 to <0.50	94,506	0.34	0.3	32.74	1.3	28,781	30.45
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	63,365	0.90	0.2	31.91	1.8	34,055	53.74
6	2.50 to <10.00	6,728	3.83	0.0	35.00	1.0	6,254	92.95
7	10.00 to <100.00	3,685	12.59	0.0	35.00	1.0	5,522	149.81
8	100.00 (Default)	340	100.00	0.0	49.70	1.0	171	50.50
9	Subtotal	365,752	0.60	1.3	32.39	1.4	111,381	30.45
Equity exposures								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Subtotal	—	—	—	—	—	—	—
Other retail exposures								
1	0.00 to <0.15	—	—	—	—		—	—
2	0.15 to <0.25	—	—	—	—		—	—
3	0.25 to <0.50	—	—	—	—		—	—
4	0.50 to <0.75	—	—	—	—		—	—
5	0.75 to <2.50	—	—	—	—		—	—
6	2.50 to <10.00	—	—	—	—		—	—
7	10.00 to <100.00	—	—	—	—		—	—
8	100.00 (Default)	—	—	—	—		—	—
9	Subtotal	—	—	—	—		—	—
Total (sum of portfolios)		7,590,822	1.56	106.8	41.10	1.0	1,911,104	25.17

6. Asset encumbrance (ENC1)

(Millions of yen)

ENC1: Assets encumbrance		As of March 31, 2026			
Item No.		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which: Securitization exposures
1	Cash and due from banks	38,417	73,658,513	73,696,930	—
2	Trading assets	4,095,207	12,606,705	16,701,913	—
3	Securities	17,218,233	22,755,887	39,974,120	1,261,614
4	Loans and bills discounted	10,397,340	107,231,874	117,629,215	8,013,320
5	Other assets	2,681,609	15,559,113	18,240,722	1,305
6	Other	—	62,268,244	62,268,244	2,288,144
	Total	34,430,808	294,080,337	328,511,145	11,564,384

(Millions of yen)

ENC1: Assets encumbrance		As of March 31, 2025			
Item No.		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which: Securitization exposures
1	Cash and due from banks	20,742	75,569,840	75,590,583	—
2	Trading assets	3,089,873	8,886,502	11,976,375	—
3	Securities	21,653,252	19,107,715	40,760,968	1,170,199
4	Loans and bills discounted	11,281,302	99,854,936	111,136,239	3,358,431
5	Other assets	2,163,018	11,559,941	13,722,960	1,894,254
6	Other	—	53,094,889	53,094,889	—
	Total	38,208,190	268,073,825	306,282,015	6,422,885

7. Composition of Collateral for CCR Exposure (CCR5)

(Millions of yen)

CCR5: Composition of collateral for CCR exposure		As of March 31, 2026					
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)	—	800,563	—	539,379	5,836,623	7,160,542
2	Cash (other currencies)	—	604,563	—	493,346	12,221,250	18,689,468
3	Domestic sovereign debt	—	191,951	—	135,593	4,088,060	5,014,203
4	Other sovereign debt	—	168,845	—	56,996	17,315,285	9,254,705
5	Government agency debt	—	88	—	—	596,903	19,458
6	Corporate bonds	—	1,354	—	—	2,477,572	3,142,654
7	Equity securities	—	—	—	—	2,967,520	1,133,202
8	Other collateral	—	—	—	—	62,301	—
9	Total	—	1,767,366	—	1,225,316	45,565,519	44,414,235

(Millions of yen)

CCR5: Composition of collateral for CCR exposure		As of March 31, 2025					
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)	—	504,331	—	276,475	8,832,489	9,082,788
2	Cash (other currencies)	—	397,084	—	538,353	6,386,813	13,197,462
3	Domestic sovereign debt	—	54,544	—	104,403	6,525,852	8,143,815
4	Other sovereign debt	—	112,633	—	48,832	14,462,447	5,586,372
5	Government agency debt	—	7,042	—	—	505,557	—
6	Corporate bonds	—	1,936	—	—	492,526	965,528
7	Equity securities	—	—	—	—	2,508,561	1,358,204
8	Other collateral	—	—	—	—	—	—
9	Total	—	1,077,573	—	968,063	39,714,247	38,334,171

8. Credit Derivative Transaction Exposures (CCR6)

(Millions of yen)

CCR6: Credit derivative transaction exposures		As of March 31, 2026		As of March 31, 2025	
Item No.		a	b	a	b
		Protection bought	Protection sold	Protection bought	Protection sold
Notionals					
1	Single-name credit default swaps	437,666	666,777	388,009	626,804
2	Index credit default swaps	1,896,292	905,547	1,310,646	841,592
3	Total return swaps	—	—	—	—
4	Credit options	63,960	86,346	74,765	—
5	Other credit derivatives	—	—	—	—
6	Total notionals	2,397,918	1,658,671	1,773,420	1,468,397
Fair values					
7	Positive fair value (asset)	3,864	21,118	1,750	19,349
8	Negative fair value (liability)	31,849	3,179	29,819	3,732

9. RWA flow statements of CCR exposures under the Expected exposure method (IMM) (CCR7)

Not applicable.

10. Exposures to Central Counterparties (CCR8)

(Millions of yen)

CCR8: Exposures to central counterparties (CCP)		As of March 31, 2026		As of March 31, 2025	
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)		87,704		85,901
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	2,461,326	49,226	2,250,727	45,014
3	(i) OTC derivatives	2,049,815	40,996	1,806,600	36,132
4	(ii) Exchange-traded derivatives	177,671	3,553	224,417	4,488
5	(iii) SFTs	233,839	4,676	219,709	4,394
6	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
7	Segregated initial margin	—		—	
8	Non-segregated initial margin	408,582	8,171	251,860	5,037
9	Pre-funded default fund contributions	258,390	30,305	288,172	35,849
10	Unfunded default fund contributions	—	—	—	—
11	Exposures to non-QCCPs (total)		—		—
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	—	—	—	—
13	(i) OTC derivatives	—	—	—	—
14	(ii) Exchange-traded derivatives	—	—	—	—
15	(iii) SFTs	—	—	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—	—	—
17	Segregated initial margin	—		—	
18	Non-segregated initial margin	—	—	—	—
19	Pre-funded default fund contributions	—	—	—	—
20	Unfunded default fund contributions	—	—	—	—

Securitisation Transactions

1. Overview of Risk Characteristics

Securitisation exposures have, in addition to credit risk and market risk, the following intrinsic risks, which are properly managed based on the nature of each risk.

(1) Dilution Risk

Means the risk of a decrease in purchased receivables due to cancellation or termination of the original contract for the purchased receivables, or netting of debts between the original obligor and the original obligee.

(2) Servicer Risk

A. Commingling Risk

Means the risk of uncollectible funds, which should be collected from the underlying assets, due to the bankruptcy of the servicer before the delivery of the funds collected from the obligor of the receivables.

B. Performance Risk

Means the risk of difficulty in maintenance and collection due to the servicer's failure to properly and accurately perform its clerical duties and procedures.

(3) Liquidity Risk

Means the risk that cash flows related to the underlying assets may be insufficient for paying the principal and interest of the securitisation exposure due to a timing mismatch between the securitisation conduit's receipt of the cash flows related to the underlying assets and payment of the securitisation exposure of the principal and interest, etc.

(4) Fraud Risk

Means the risk of a decrease in or complete loss of the receivables subject to collection due to a fraud, prejudicial or other malicious act by a customer or a third-party obligor.

2. Overview of Risk Management Policy and Procedures

Definition of securitisation exposure has been clarified in order to properly identify, measure, evaluate and report risks, and a risk management department, independent of business units, has been established to centrally manage risks from recognizing securitisation exposures to measuring, evaluating and reporting risks.

Securitisation transactions are subject to the following policies.

- Undertake those which allow separate assessment of underlying short-term assets by making credit decisions on individual underlying assets.
- Undertake those which cover short-term receivables, etc., by creating a framework mainly to estimate the default rate of the underlying assets based on the historical loan-loss ratio and ensure that they have sufficient subordination.
- Undertake others such as those requiring special management by implementing additional management, such as an analysis of the market environment. Particularly, with respect to securitisation transactions backed by retail loans whose creditworthiness is relatively inferior, such as subprime loans in the U.S., the Group deals only with transactions that are sufficiently structured by taking into account not only the above policies, but others such as the underlying asset selection criteria of the originator and the average life.

The Group shall basically not conduct resecuritisation transactions.

Its policy is to conduct securitisation transactions by verifying effectiveness in mitigating credit risk through the use of the asset transfer type or synthetic type securitisation transactions covering domestic and foreign exposures and using them as underlying exposures if securitisation transactions are used as an approach for credit risk mitigation.

The Group takes one of the following positions for securitisation transactions.

- Originator (a direct or indirect originator of underlying assets or a sponsor of an ABCP conduit or a similar program that acquires exposures from third-party entities)
- Investor
- Others (for example, provider of swap for preventing a mismatch between the dividend on trust beneficiary rights and cash flows generated by underlying assets on which the rights are issued)

3. Name of Securitisation Conduit and Whether or Not It Possesses Securitisation Exposure Related to Securitisation Transactions, as well as Names of Subsidiaries and Affiliated Companies of us Which Hold Securitisation Exposures Related to Securitisation Transactions Conducted by us and we Engage in the Management of the Company or Provides Advice

In order to undertake securitisation transactions related to third-party assets, the Group mainly uses a special purpose company (SPC) as a securitisation conduit.

- Manhattan Asset Funding Company LLC
- Chelsea Capital Corporation
- Forest Corporation
- Spur Funding Corporation
- Taeguk Funding Designated Activity Company
- Feathertop Funding Limited

Excluding consolidated subsidiaries, subsidiaries or affiliated companies holding securitisation exposures related to the security transactions conducted by the Holding Company Group are as follows:

- PayPay Bank Corporation
- Sumitomo Mitsui Finance and Leasing Company, Limited

4. Name of Securitisation Conduit that Provides Non-Contractual Credit Enhancement, etc. and Impacts on Capital by Such Non-Contractual Credit Enhancement, etc. for Each Securitisation Conduit

Not applicable.

5. Accounting Policy on Securitisation Transactions

The recognition of the generation and extinguishment of financial assets and financial liabilities associated with securitisation transactions and the valuation and accounting treatment thereof are mainly governed by the "Accounting Standard for Financial Instruments" (ASBJ Statement No. 10).

6. Names of Qualifying External Ratings Agencies

In order to calculate the amount of credit risk weighted asset for securitisation exposure with the external ratings-based approach or the standardised approach, or to calculate the amount of market risk associated with specific risk, the risk weights are determined by mapping the ratings of qualifying rating agencies to the risk weights stipulated in the Notification. The qualifying rating agencies are Rating and Investment Information, Inc. (R&I), Japan Credit Rating Agency, Ltd. (JCR), Moody's Investors Service, Inc. (Moody's), S&P Global Ratings (S&P), and Fitch Ratings Ltd. (Fitch).

When more than one rating is available for an exposure, the second smallest risk weight is used, in accordance with the Notification.

7. Securitisation Exposures in the Banking Book (SEC1)

(Millions of yen)

SEC1: Securitisation exposures in the banking book		As of March 31, 2026								
		a	b	c	d	e	f	g	h	i
Item No.	Type of underlying asset	Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal
1	Retail (total) - of which	456,883	–	456,883	1,437,036	–	1,437,036	2,245,568	–	2,245,568
2	Residential mortgage	423,424	–	423,424	17,092	–	17,092	427,509	–	427,509
3	Credit card	–	–	–	40,000	–	40,000	350,092	–	350,092
4	Other retail exposures	33,459	–	33,459	1,379,943	–	1,379,943	1,467,966	–	1,467,966
5	Re-securitisation	–	–	–	–	–	–	–	–	–
6	Wholesale (total) - of which	613,838	1,292,283	1,906,121	1,284,738	–	1,284,738	3,466,492	5,956,931	9,423,424
7	Loans to corporates	613,785	1,292,283	1,906,068	28,982	–	28,982	2,528,769	5,956,931	8,485,700
8	Commercial mortgage	–	–	–	–	–	–	489,748	–	489,748
9	Lease and receivables	–	–	–	1,110,177	–	1,110,177	325,214	–	325,214
10	Other wholesale	53	–	53	145,578	–	145,578	122,760	–	122,760
11	Re-securitisation	–	–	–	–	–	–	–	–	–

(Millions of yen)

SEC1: Securitisation exposures in the banking book		As of March 31, 2025								
		a	b	c	d	e	f	g	h	i
Item No.	Type of underlying asset	Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal
1	Retail (total) - of which	381,139	—	381,139	1,299,749	—	1,299,749	2,382,574	—	2,382,574
2	Residential mortgage	381,139	—	381,139	22,740	—	22,740	489,797	—	489,797
3	Credit card	—	—	—	20,000	—	20,000	344,148	—	344,148
4	Other retail exposures	—	—	—	1,257,008	—	1,257,008	1,548,628	—	1,548,628
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) - of which	420,283	3	420,286	1,101,503	—	1,101,503	2,482,105	—	2,482,105
7	Loans to corporates	420,151	3	420,154	—	—	—	1,934,734	—	1,934,734
8	Commercial mortgage	—	—	—	—	—	—	44,548	—	44,548
9	Lease and receivables	—	—	—	978,125	—	978,125	390,344	—	390,344
10	Other wholesale	132	—	132	123,377	—	123,377	112,478	—	112,478
11	Re-securitisation	—	—	—	—	—	—	—	—	—

8. Securitisation Exposures in the Trading Book (SEC2)

(Millions of yen)

SEC2: Securitisation exposures in the trading book		As of March 31, 2026								
		a	b	c	d	e	f	g	h	i
Item No.	Type of underlying asset	Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal
1	Retail (total) - of which	—	—	—	—	—	—	49,440	—	49,440
2	Residential mortgage	—	—	—	—	—	—	15,173	—	15,173
3	Credit card	—	—	—	—	—	—	5,674	—	5,674
4	Other retail exposures	—	—	—	—	—	—	28,592	—	28,592
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) - of which	—	—	—	—	—	—	58,640	—	58,640
7	Loans to corporates	—	—	—	—	—	—	58,443	—	58,443
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale	—	—	—	—	—	—	196	—	196
11	Re-securitisation	—	—	—	—	—	—	—	—	—

(Millions of yen)

SEC2: Securitisation exposures in the trading book		As of March 31, 2025								
		a	b	c	d	e	f	g	h	i
Item No.	Type of underlying asset	Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal	Traditional	Synthetic	Subtotal
1	Retail (total) - of which	—	—	—	—	—	—	62,533	—	62,533
2	Residential mortgage	—	—	—	—	—	—	26,073	—	26,073
3	Credit card	—	—	—	—	—	—	7,511	—	7,511
4	Other retail exposures	—	—	—	—	—	—	28,949	—	28,949
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) - of which	—	—	—	—	—	—	34,370	—	34,370
7	Loans to corporates	—	—	—	—	—	—	34,370	—	34,370
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

9. Securitisation Exposures in the Banking Book and Associated Regulatory Capital Requirements (Bank Acting as Originator or as Sponsor) (SEC3)

(Millions of yen)

Item No.	SEC3: Securitisation exposures in the banking book and associated capital regulatory requirements (bank acting as originator or sponsor) (1/2)	As of March 31, 2026							
		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	4,269,770	2,977,489	2,977,489	1,426,170	1,551,318	—	—	—
2	>20% to 50% RW	340,110	340,110	340,110	108,530	231,580	—	—	—
3	>50% to 100% RW	421,824	421,824	421,824	359,218	62,605	—	—	—
4	>100% to <1250% RW	52,452	52,452	52,452	—	52,452	—	—	—
5	1250% RW	621	619	619	—	619	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA	4,869,062	3,576,779	3,576,779	1,678,255	1,898,524	—	—	—
7	SEC-ERBA or IAA	183,395	183,395	183,395	183,395	—	—	—	—
8	SEC-SA	32,322	32,322	32,322	32,269	53	—	—	—
9	1250% RW	—	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA	1,021,576	829,275	829,275	398,413	430,862	—	—	—
11	SEC-ERBA or IAA	41,147	41,147	41,147	41,147	—	—	—	—
12	SEC-SA	24,693	24,693	24,693	24,028	665	—	—	—
13	1250% RW	—	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA	81,726	66,342	66,342	31,873	34,469	—	—	—
15	SEC-ERBA or IAA	3,291	3,291	3,291	3,291	—	—	—	—
16	SEC-SA	1,975	1,975	1,975	1,922	53	—	—	—
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 March 31, 2026						
		i	j	k	l	m	n	o
Item No.		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)								
1	≤20% RW	1,292,281	1,292,281	—	1,292,281	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	2	2	—	2	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA	1,292,283	1,292,283	—	1,292,283	—	—	—
7	SEC-ERBA or IAA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA	192,300	192,300	—	192,300	—	—	—
11	SEC-ERBA or IAA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)								
14	SEC-IRBA	15,384	15,384	—	15,384	—	—	—
15	SEC-ERBA or IAA	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—
17	1250% RW	—	—	—	—	—	—	—

(Millions of yen)

Item No.	SEC3: Securitisation exposures in the banking book and associated capital regulatory requirements (bank acting as originator or sponsor) (1/2)	As of March 31, 2025							
		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	2,566,067	2,566,067	2,566,067	1,315,276	1,250,790	—	—	—
2	>20% to 50% RW	247,434	247,434	247,434	101,933	145,501	—	—	—
3	>50% to 100% RW	325,021	325,021	325,021	263,678	61,342	—	—	—
4	>100% to <1250% RW	63,498	63,498	63,498	—	63,498	—	—	—
5	1250% RW	656	653	653	—	653	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA	2,934,496	2,934,493	2,934,493	1,502,557	1,431,936	—	—	—
7	SEC-ERBA or IAA	232,770	232,770	232,770	143,052	89,718	—	—	—
8	SEC-SA	35,411	35,411	35,411	35,278	132	—	—	—
9	1250% RW	—	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA	736,468	736,428	736,428	392,478	343,950	—	—	—
11	SEC-ERBA or IAA	56,683	56,683	56,683	31,179	25,503	—	—	—
12	SEC-SA	24,893	24,893	24,893	23,235	1,658	—	—	—
13	1250% RW	—	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA	58,917	58,914	58,914	31,398	27,516	—	—	—
15	SEC-ERBA or IAA	4,534	4,534	4,534	2,494	2,040	—	—	—
16	SEC-SA	1,991	1,991	1,991	1,858	132	—	—	—
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 March 31, 2025						
		i	j	k	l	m	n	o
Item No.		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)								
1	≤20% RW	—	—	—	—	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	3	3	—	3	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA	3	3	—	3	—	—	—
7	SEC-ERBA or IAA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA	39	39	—	39	—	—	—
11	SEC-ERBA or IAA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)								
14	SEC-IRBA	3	3	—	3	—	—	—
15	SEC-ERBA or IAA	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—
17	1250% RW	—	—	—	—	—	—	—

10. 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 March 31, 2026							
		a	b	c	d	e	f	g	h
Item No.		Total	Traditional securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)									
1	≤20% RW	10,795,862	5,186,593	5,186,593	2,031,943	3,154,650	—	—	—
2	>20% to 50% RW	526,904	242,668	242,668	44,432	198,235	—	—	—
3	>50% to 100% RW	242,508	179,081	179,081	83,892	95,189	—	—	—
4	>100% to <1250% RW	103,712	103,712	103,712	85,300	18,412	—	—	—
5	1250% RW	4	4	4	—	4	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA	7,305,237	4,670,480	4,670,480	1,730,870	2,939,610	—	—	—
7	SEC-ERBA or IAA	853,992	853,992	853,992	514,697	339,295	—	—	—
8	SEC-SA	3,509,758	187,583	187,583	—	187,583	—	—	—
9	1250% RW	4	4	4	—	4	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA	1,233,672	849,513	849,513	345,637	503,875	—	—	—
11	SEC-ERBA or IAA	189,457	189,457	189,457	90,232	99,225	—	—	—
12	SEC-SA	617,724	39,794	39,794	—	39,794	—	—	—
13	1250% RW	55	55	55	—	55	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA	98,693	67,961	67,961	27,651	40,310	—	—	—
15	SEC-ERBA or IAA	15,156	15,156	15,156	7,218	7,938	—	—	—
16	SEC-SA	49,417	3,183	3,183	—	3,183	—	—	—
17	1250% RW	4	4	4	—	4	—	—	—

(Millions of yen)

SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (2/2)		As of March 31, 2026						
		i	j	k	l	m	n	o
Item No.		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)								
1	≤20% RW	5,609,268	5,609,268	—	5,609,268	—	—	—
2	>20% to 50% RW	284,235	284,235	—	284,235	—	—	—
3	>50% to 100% RW	63,426	63,426	—	63,426	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	—	—	—	—	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA	2,634,756	2,634,756	—	2,634,756	—	—	—
7	SEC-ERBA or IAA	—	—	—	—	—	—	—
8	SEC-SA	3,322,175	3,322,175	—	3,322,175	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA	384,158	384,158	—	384,158	—	—	—
11	SEC-ERBA or IAA	—	—	—	—	—	—	—
12	SEC-SA	577,930	577,930	—	577,930	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)								
14	SEC-IRBA	30,732	30,732	—	30,732	—	—	—
15	SEC-ERBA or IAA	—	—	—	—	—	—	—
16	SEC-SA	46,234	46,234	—	46,234	—	—	—
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 March 31, 2025							
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	4,534,296	4,534,296	4,534,296	2,245,658	2,288,638	—	—	—
2	>20% to 50% RW	270,674	270,674	270,674	130,863	139,810	—	—	—
3	>50% to 100% RW	8,572	8,572	8,572	6,051	2,520	—	—	—
4	>100% to <1250% RW	50,317	50,317	50,317	—	50,317	—	—	—
5	1250% RW	818	818	818	—	818	—	—	—
Exposure values (by regulatory approach)									
6	SEC-IRBA	4,076,896	4,076,896	4,076,896	1,859,671	2,217,224	—	—	—
7	SEC-ERBA or IAA	784,444	784,444	784,444	522,902	261,541	—	—	—
8	SEC-SA	2,520	2,520	2,520	—	2,520	—	—	—
9	1250% RW	818	818	818	—	818	—	—	—
Credit RWA amounts (by regulatory approach)									
10	SEC-IRBA	638,077	638,077	638,077	274,781	363,295	—	—	—
11	SEC-ERBA or IAA	192,393	192,393	192,393	89,501	102,891	—	—	—
12	SEC-SA	2,239	2,239	2,239	—	2,239	—	—	—
13	1250% RW	10,228	10,228	10,228	—	10,228	—	—	—
Capital charge after cap (by regulatory approach)									
14	SEC-IRBA	51,046	51,046	51,046	21,982	29,063	—	—	—
15	SEC-ERBA or IAA	15,391	15,391	15,391	7,160	8,231	—	—	—
16	SEC-SA	179	179	179	—	179	—	—	—
17	1250% RW	818	818	818	—	818	—	—	—

(Millions of yen)

SEC4: Securitisation exposures in the banking book and associated capital requirements (bank acting as investor) (2/2)		As of March 31, 2025						
		i	j	k	l	m	n	o
Item No.		Synthetic securitisation (subtotal)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)								
1	≤20% RW	—	—	—	—	—	—	—
2	>20% to 50% RW	—	—	—	—	—	—	—
3	>50% to 100% RW	—	—	—	—	—	—	—
4	>100% to <1250% RW	—	—	—	—	—	—	—
5	1250% RW	—	—	—	—	—	—	—
Exposure values (by regulatory approach)								
6	SEC-IRBA	—	—	—	—	—	—	—
7	SEC-ERBA or IAA	—	—	—	—	—	—	—
8	SEC-SA	—	—	—	—	—	—	—
9	1250% RW	—	—	—	—	—	—	—
Credit RWA amounts (by regulatory approach)								
10	SEC-IRBA	—	—	—	—	—	—	—
11	SEC-ERBA or IAA	—	—	—	—	—	—	—
12	SEC-SA	—	—	—	—	—	—	—
13	1250% RW	—	—	—	—	—	—	—
Capital charge after cap (by regulatory approach)								
14	SEC-IRBA	—	—	—	—	—	—	—
15	SEC-ERBA or IAA	—	—	—	—	—	—	—
16	SEC-SA	—	—	—	—	—	—	—
17	1250% RW	—	—	—	—	—	—	—

CVA Risk

1. Overview of CVA Risk Characteristics and Risk Management System

(1) Overview of risk characteristics

CVA risk is defined as "the risk of losses arising from changing CVA values" and involves credit risk in response to changes in counterparty credit spreads and risk of market-price fluctuation associated with fluctuation of market indices.

(2) Overview of the risk management framework

We use credit default swaps (CDS) and other hedging transactions to control CVA risk. In addition, we set certain thresholds for CVA gains/losses and risk. Moreover, the policy on engaging in hedging transactions and the statuses of gains/losses and risk are regularly reported to management.

2. CVA Risk Equivalent Amount Calculation Methodology and Overview of the Transactions Subject to Each Approach

We calculate CVA risk equivalent amount using the reduced BA-CVA and full BA-CVA approaches. The following consolidated subsidiaries use the full BA-CVA approach and other consolidated subsidiaries use the reduced BA-CVA approach.

Sumitomo Mitsui Banking Corporation (Note), SMBC Capital Markets, Inc., and SMBC Nikko Capital Markets Limited

Note: The reduced BA-CVA approach is used for certain transactions.

3. The reduced basic approach for CVA (CVA1)

(Millions of yen)

CVA1: The reduced basic approach for CVA		As of March 31, 2026		As of March 31, 2025	
Item No.		a	b	c	d
		Components	BA-CVA RWA (CVA risk divided 8%)	Components	BA-CVA RWA (CVA risk divided 8%)
1	Aggregation of systematic components of CVA risk	197,802		151,542	
2	Aggregation of idiosyncratic components of CVA risk	51,232		35,310	
3	Total		75,518		56,300

4. The full basic approach for CVA (CVA2)

(Millions of yen)

CVA2: The full basic approach for CVA		As of March 31, 2026	As of March 31, 2025
Item No.		a	b
		CVA risk equivalent	CVA risk equivalent
1	K Reduced	204,078	161,157
2	K Hedged	160,510	126,553
3	Total	171,402	135,204

Equity Exposures

1. Overview of Risk Management Policy and Procedures

Securities held in the banking book are properly managed under a risk management framework in accordance with their holding purpose and risk characteristics.

For securities held as "available-for-sale securities," the upper limits are also set in terms of price fluctuation risk and default risk.

In addition, regarding stocks of subsidiaries, assets and liabilities of subsidiaries are categorized into corresponding risk categories and risk-managed on a consolidated basis, in light of the upper limits set for each risk.

As for stocks of affiliates, risks related to gains and losses from investments are managed with the upper limits.

The limits are established within the maximum amount of overall risk capital, taking into account the financial and business situations of SMBC Group.

2. Valuation of Securities and Other Significant Accounting Policies

Stocks of non-consolidated subsidiaries and affiliates not accounted for by the equity method are carried at amortized cost using the moving-average method. Available-for-sale securities are carried at their market prices (cost of securities sold is calculated using primarily the moving-average method), and those with no available market prices are carried at cost using the moving-average method.

Net unrealized gains (losses) on available-for-sale securities and net of income taxes are reported as a component of "net assets."

Market Risk

1. Classification of various instruments into regulatory capital accounts

In accordance with the Capital adequacy ratio notification, instruments that are held with the intention of short-term resale and/or with the expectation of profiting from short-term price movements in markets and other indices, and instruments that are stipulated to be classified as trading book (however, certain instruments are classified as banking book after notifying the Commissioner of the Financial Services Agency) are classified as trading book.

2. Market Risk under standardised approach (MR1)

(Millions of yen)

MR1: Market risk under standardised approach			
		As of March 31, 2026	As of March 31, 2025
Item No.		Capital requirement in standardized approach	Capital requirement in standardized approach
1	General interest rate risk	99,234	56,305
2	Equity risk	35,505	33,996
3	Commodity risk	1,047	1,076
4	Foreign exchange risk	58,524	20,049
5	Credit spread risk – non-securitizations	67,378	45,486
6	Credit spread risk – securitizations (non-correlation trading portfolio)	5,393	2,496
7	Credit spread risk – securitization (correlation trading portfolio)	—	—
8	Default risk – non-securitizations	37,744	29,888
9	Default risk – securitizations (non-correlation trading portfolio)	33,447	29,898
10	Default risk – securitizations (correlation trading portfolio)	—	—
11	Residual risk add-on	16,443	19,116
	Other	—	—
12	Total	354,720	238,313

3. Breakdown of Market Risk under IMA (MR2)

Not applicable

4. Market Risk under simplified approach (MR3)

(Millions of yen)

MR3: Market Risk under simplified Approach		As of March 31, 2026				As of March 31, 2025			
		a	b	c	d	a	b	c	d
			Options				Options		
Item No.		Other than options	Simplified approach	Delta-plus method	Scenario approach	Other than options	Simplified approach	Delta-plus method	Scenario approach
1	Interest rate risk (general and specific)	3,900	—	—	—	3,405	—	—	—
2	Equity risk (general and specific)	1,681	—	—	—	144	—	—	—
3	Commodity risk	—	—	—	—	—	—	—	—
4	Foreign exchange risk	6,364	—	—	—	4,078	756	—	—
5	Specific risk related to securitization exposures	—				—			
6	Total	11,946	—	—	—	7,628	756	—	—

Interest Rate Risk in the Banking Book

1. Overview of Risk Management Policy and Procedures

Interest rate risk in the banking book is the risk to the present value of a bank's assets and liabilities and/or the future earnings (interest income) from the rate-sensitive instruments when interest rates change. SMBC Group recognizes interest rate risk as a significant risk and manages it in an integrated manner, together with other market risks (equity position risk, etc.) (For details, please refer to pages 19 to 20). Interest rate risk management is conducted using basis point value (BPV) as a measure of the risk, which denotes the change of present value given a basis point rise in the interest rate. Appropriate limits on BPV is set for each significant subsidiary including SMBC according to its capital and business plan, and BPV is monitored daily for risk management. BPV is managed not only by changing the balance and term structures of assets and liabilities, but also by using hedging instruments such as interest rate swaps and futures.

2. Calculation Method of Interest Rate Risk

Interest rate risk in the banking book is measured based on the future cash flows of the bank's assets and liabilities. Especially, the method of recognizing the maturity of demand deposits (current accounts and ordinary deposit accounts that can be withdrawn at any time) and the method of estimating the time of cancellation prior to maturity of time deposits and mortgage loans affect the risk significantly. Key assumptions for measuring interest rate risk of such instruments are as follows.

Method of recognizing the maturity of demand deposits

Certain demand deposits for which there is no clearly defined interest rate adjustment interval and which are expected to be left with the bank for an extended period are classified as core deposits with a maximum maturity of 10 years, depending on their characteristics. For the bank's demand deposits as a whole, the maturity is regarded to be 1.3 years on average for interest rate risk measurement.

Method of estimating the time of cancellation prior to maturity of time deposits and mortgage loans

Cash flows of mortgage loans tend to be different from the initial scheduled ones, as customers may exercise their prepayment options to redeem early in a bonus month or as time passes. Similarly, time deposits may be canceled prior to maturity. For such instruments, interest rate risk is managed by using statistical models to estimate cash flows for each instrument, considering the seasonality, elapsed years, interest rate levels at the effective time, etc. These models are validated and reviewed regularly.

3. Interest Rate Risk

Table IRRBB1 shows changes in economic value of equity (ΔEVE) and net interest income (ΔNII) in the banking book, simulated based on a set of prescribed interest rate shock scenarios.

As stipulated under the Pillar 2 of Basel Framework (Supervisory Review Process), in order to identify banks that may have taken excess interest rate risk, the Japan FSA applies a "materiality test" comparing the bank's ΔEVE with 15% of its Tier 1 capital, under a set of prescribed interest rate shock scenarios. The measurement result of SMBC Group's ΔEVE shows that the economic value of equity declines when interest rates rise and the maximum change amount is under the prescribed parallel shock up scenario. SMBC Groups' ΔEVE is 4.6% of our Tier 1 capital, not larger than 15%.

As for ΔNII, net interest income declines under the prescribed parallel shock down scenario and increases under the parallel shock up scenario. Due to the assumption of zero floor on the interest rate of customer's deposits in JPY, which limits reduction of the funding cost when interest rates move down, the change amount is larger under the parallel shock down scenario.

The measurement scope, the definition of each figure and the calculation assumption are as follows.

Scope

The consolidated subsidiary banks of SMBC

- ΔEVE is calculated by simple aggregation of the decrease in economic value for all currencies.
- ΔNII is calculated by simple aggregation of the change amount of interest income for each currency which covers 5% or more of the total amount of interest rate-sensitive assets and liabilities.

Definition of Each Figure and Calculation Assumption

- ΔEVE

  Decrease in economic value (EVE, Economic Value on Equity) against interest rate shock (excluding the credit spread).
- ΔNII

  Decrease in 1 year interest income (NII, Net Interest Income) under each the interest rate shock. It is calculated under the constant balance sheet, which means that the balance sheet does not change through a year. In each simulation, we do not allow negative interest rate for domestic yen deposits and loans in any scenario.

(Millions of yen)

IRRBB1: Interest rate risk

Item No.		a	b	c	d
		⊿EVE		⊿NII	
		As of March 31, 2026	As of March 31, 2025	As of March 31, 2026	As of March 31, 2025
1	Parallel up	680,595	378,348	(295,774)	(251,515)
2	Parallel down	9,059	107,358	370,879	378,580
3	Steepener	188,008	19,198		
4	Flattener	165,783	281,367		
5	Short rate up	406,165	342,405		
6	Short rate down	13,833	11,485		
7	Maximum	680,595	378,348	370,879	378,580
		e		f	
		As of March 31, 2026		As of March 31, 2025	
8	Tier 1 capital	14,655,855		13,258,816	

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

Operational Risk

1. Overview of Risk Management Policy and Procedures

For the overview of risk management policy and procedures, please refer to pages 22 to 23.

2. BI Calculation Method

The business indicator (BI) is calculated as the sum of the interest, leases and dividend component (ILDC), the services component (SC), and the financial component (FC).

3. ILM Calculation Method

The Internal Loss Multiplier (ILM) is calculated by 15 times average annual operational risk losses using all net losses in excess of 2 million yen over the previous 10 years, excluding certain losses which are no longer relevant to our risk profile. However, certain consolidated subsidiaries that do not meet the criteria set forth in the Financial Services Agency Notification use conservative estimates for ILM.

4. Business Units Excluded from Calculation of the BI for the Operational Risk Equivalent Amount

Not applicable

5. Losses Excluded from Calculation of the ILM for the Operational Risk Equivalent Amount

Losses that meet the criteria set forth in the Financial Services Agency Notification are excluded from the calculation of ILM.

6. Historical losses (OR1)

As of March 31, 2026

(Millions of yen, the number of items)

OR1: Historical losses

Item No.		a	b	c	d	e	f	g	h	i	j	k
		T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten-year average
Using ¥2,000,000 threshold												
1	Total amount of operational losses net of recoveries (no exclusions)	20,610	14,982	22,594	32,411	23,125	26,627	28,946	25,909	35,541	43,720	27,446
2	Total number of operational risk losses	2,759	3,699	5,193	5,821	6,150	6,602	7,050	6,929	9,803	12,233	6,623
3	Total amount of excluded operational risk losses	9,941	13,093	18,209	21,072	22,350	23,315	24,911	24,630	34,417	42,416	23,435
4	Total number of exclusions	2,524	3,438	4,921	5,651	6,083	6,484	6,828	6,870	9,738	12,166	6,470
5	Total amount of operational losses net of recoveries and net of excluded losses	10,668	1,888	4,385	11,339	775	3,311	4,034	1,279	1,124	1,304	4,011
Using ¥10,000,000 threshold												
6	Total amount of operational losses net of recoveries (no exclusions)	10,422	1,270	3,829	11,132	1,175	3,287	3,891	1,861	1,658	1,728	4,025
7	Total number of operational risk losses	83	43	78	67	66	51	80	79	83	71	70
8	Total amount of excluded operational risk losses	542	300	510	414	604	353	653	734	742	669	552
9	Total number of exclusions	44	26	41	35	48	30	54	61	63	56	45
10	Total amount of operational losses net of recoveries and net of excluded losses	9,880	970	3,319	10,717	571	2,933	3,237	1,126	916	1,059	3,473
Details of operational risk capital calculation												
11	Are losses used to calculate the ILM (yes/no)?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
12	If "no" in row 11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	—	—	—	—	—	—	—	—	—	—	—

Note: Conservative estimates are used for ILM as regards certain consolidated subsidiaries which do not meet the criteria set forth in the Financial Services Agency Notification.

As of March 31, 2025

(Millions of yen, the number of items)

OR1: Historical losses

Item No.		a	b	c	d	e	f	g	h	i	j	k
		T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten-year average
Using ¥2,000,000 threshold												
1	Total amount of operational losses net of recoveries (no exclusions)	23,133	22,600	32,420	23,125	26,627	28,946	25,909	37,669	43,720	41,036	30,519
2	Total number of operational risk losses	3,712	5,194	5,822	6,150	6,602	7,050	6,929	9,804	12,233	11,985	7,548
3	Total amount of excluded operational risk losses	13,093	18,209	21,072	22,350	23,315	24,911	24,630	34,417	42,416	39,705	26,412
4	Total number of exclusions	3,438	4,921	5,651	6,083	6,484	6,828	6,870	9,738	12,166	11,831	7,401
5	Total amount of operational losses net of recoveries and net of excluded losses	10,040	4,391	11,348	775	3,311	4,034	1,279	3,252	1,304	1,330	4,106
Using ¥10,000,000 threshold												
6	Total amount of operational losses net of recoveries (no exclusions)	9,400	3,829	11,132	1,175	3,287	3,891	1,861	3,785	1,728	1,352	4,144
7	Total number of operational risk losses	52	78	67	66	51	80	79	84	71	72	70
8	Total amount of excluded operational risk losses	300	510	414	604	353	653	734	742	669	528	551
9	Total number of exclusions	26	41	35	48	30	54	61	63	56	43	45
10	Total amount of operational losses net of recoveries and net of excluded losses	9,100	3,319	10,717	571	2,933	3,237	1,126	3,043	1,059	824	3,593
Details of operational risk capital calculation												
11	Are losses used to calculate the ILM (yes/no)?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
12	If “no” in row 11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	—	—	—	—	—	—	—	—	—	—	—

Note: Conservative estimates are used for ILM as regards certain consolidated subsidiaries which do not meet the criteria set forth in the Financial Services Agency Notification.

7. Business Indicator component and its subcomponents (OR2)

As of March 31, 2026

(Millions of yen, the number)

OR2: Business Indicator component and its subcomponents				
Item No.		a	b	c
		T	T-1	T-2
1	ILDC: Interest, lease and dividend component	2,324,552		
2	Interest and lease income	6,242,571	6,014,228	5,585,073
3	Interest and lease expense	4,508,965	4,611,847	4,372,492
4	Interest earning assets	208,048,880	190,321,073	179,500,262
5	Dividend income	985,405	935,429	704,255
6	SC: Services component	2,171,647		
7	Fee and commission income	2,121,832	1,884,585	1,724,762
8	Fee and commission expense	289,531	315,932	234,496
9	Other operating income	81,752	81,046	(82,280)
10	Other operating expense	246,994	365,550	171,218
11	FC: Financial component	685,898		
12	Net P&L on the trading book	553,421	412,169	572,580
13	Net P&L on the banking book	234,872	254,584	30,067
14	BI: Business indicator	5,182,098		
15	BIC: Business indicator component	839,777		
16	BI gross of excluded divested activities	5,182,098		
17	Reduction in BI due to excluded divested activities	—		

As of March 31, 2025

(Millions of yen, the number)

OR2: Business Indicator component and its subcomponents				
Item No.		a	b	c
		T	T-1	T-2
1	ILDC: Interest, lease and dividend component	2,010,117		
2	Interest and lease income	6,014,230	5,585,040	3,422,981
3	Interest and lease expense	4,611,847	4,372,359	2,084,308
4	Interest earning assets	190,314,599	179,493,800	163,158,295
5	Dividend income	935,429	704,133	437,052
6	SC: Services component	1,831,530		
7	Fee and commission income	1,884,668	1,724,532	1,450,362
8	Fee and commission expense	315,758	234,305	223,192
9	Other operating income	80,395	(235,761)	(237,280)
10	Other operating expense	365,550	27,498	41,978
11	FC: Financial component	587,794		
12	Net P&L on the trading book	412,170	572,409	447,600
13	Net P&L on the banking book	254,741	30,092	(46,368)
14	BI: Business indicator	4,429,442		
15	BIC: Business indicator component	704,299		
16	BI gross of excluded divested activities	4,429,442		
17	Reduction in BI due to excluded divested activities	—		

8. Minimum required operational risk capital (OR3)

(Millions of yen)

OR3: Minimum required operational risk capital		As of march 31, 2026	As of march 31, 2025
Item No.			
1	BIC: Business indicator component	815,768	679,223
2	ILM: Internal loss multiplier	0.72	0.72
3	Minimum required operational risk capital	590,720	493,311
4	Operational risk RWA	7,384,012	6,166,393

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 March 31, 2026	As of March 31, 2025		
(Assets)				
Cash and due from banks	73,696,930	75,590,583		
Call loans and bills bought	7,882,022	5,197,978		
Receivables under resale agreements	20,099,101	16,205,759		
Receivables under securities borrowing transactions	6,247,642	5,799,821		
Monetary claims bought	6,079,754	5,618,985		
Trading assets	16,701,913	11,976,375		7-a
Money held in trust	36,902	32,272		
Securities	39,974,120	40,760,968		3-b,7-b
Loans and bills discounted	117,629,215	111,136,239		7-c
Foreign exchanges	2,030,821	2,712,573		
Lease receivables and investment assets	231,429	231,199		
Other assets	18,240,722	13,722,960		7-d
Tangible fixed assets	1,074,673	1,006,556		
Intangible fixed assets	1,151,037	1,017,322		3-a
Net defined benefit asset	1,299,540	987,288		4
Deferred tax assets	109,614	71,261		5-a
Customers' liabilities for acceptances and guarantees	17,033,172	15,139,799		
Reserve for possible loan losses	(1,007,469)	(925,931)		
Total assets	328,511,145	306,282,015		
(Liabilities)				
Deposits	185,674,241	171,498,651		
Negotiable certificates of deposit	15,667,132	17,175,391		
Call money and bills sold	3,656,736	4,378,276		
Payables under repurchase agreements	23,764,473	25,797,136		
Payables under securities lending transactions	1,136,833	2,183,655		
Commercial paper	3,380,389	2,686,483		
Trading liabilities	13,089,960	9,726,615		7-e
Borrowed money	9,370,996	11,355,209		9-a
Foreign exchanges	1,436,381	1,771,839		
Short-term bonds	773,500	728,200		
Bonds	15,369,164	13,352,392		9-b
Due to trust account	956,169	1,041,660		
Other liabilities	20,103,338	13,700,199		7-f
Reserve for employee bonuses	146,303	130,464		
Reserve for executive bonuses	5,973	5,433		
Net defined benefit liability	34,317	33,890		
Reserve for executive retirement benefits	907	1,007		
Reserve for point service program	63,254	32,656		
Reserve for reimbursement of deposits	35,806	5,573		
Reserve for losses on interest repayment	226,742	242,127		
Reserves under the special laws	6,737	5,365		
Deferred tax liabilities	619,716	422,050		5-b
Deferred tax liabilities for land revaluation	25,750	26,424		5-c
Acceptances and guarantees	17,033,172	15,139,799		
Total liabilities	312,578,001	291,440,506		
(Net assets)				
Capital stock	2,346,888	2,345,960		1-a
Capital surplus	582,909	611,423		1-b
Retained earnings	8,871,065	8,290,170		1-c
Treasury stock	(48,851)	(38,512)		1-d
Total stockholders' equity	11,752,012	11,209,042		
Net unrealized gains or losses on other securities	2,185,092	1,930,834		
Net deferred gains or losses on hedges	(300,715)	(168,604)		6
Land revaluation excess	29,133	32,849		
Foreign currency translation adjustments	1,706,949	1,411,827		
Accumulated remeasurements of defined benefit plans	412,985	287,487		
Total accumulated other comprehensive income	4,033,445	3,494,393	(a)	
Stock acquisition rights	594	767		2,8-a
Non-controlling interests	147,092	137,306		8-b
Total net assets	15,933,144	14,841,509		
Total liabilities and net assets	328,511,145	306,282,015		

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, 2026	As of March 31, 2025	Remarks	Ref. No.
Capital stock	2,346,888	2,345,960		1-a
Capital surplus	582,909	611,423		1-b
Retained earnings	8,871,065	8,290,170		1-c
Treasury stock	(48,851)	(38,512)		1-d
Total stockholders' equity	11,752,012	11,209,042		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	11,752,012	11,209,042	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,929,797	2,957,383		1a
of which: retained earnings	8,871,065	8,290,170		2
of which: treasury stock (–)	48,851	38,512		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 March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Stock acquisition rights	594	767		2
of which: Stock acquisition rights issued by bank holding company	594	767		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Stock subscription rights and stock acquisition rights to common shares	594	767		1b
Stock subscription rights and stock acquisition rights to Additional Tier 1 instruments	—	—		31b
Stock subscription rights and 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 March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Intangible fixed assets	1,151,037	1,017,322		3-a
Securities	39,974,120	40,760,968		3-b
of which: goodwill attributable to equity-method investees	42,538	53,521		

Income taxes related to above	280,939	238,607	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Goodwill (including those equivalent)	284,926	283,591		8
Other intangibles other than goodwill and mortgage servicing rights	627,709	548,645	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 March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Net defined benefit asset	1,299,540	987,288		4

Income taxes related to above	409,300	302,254	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Net defined benefit asset	890,240	685,033		15

5. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Deferred tax assets	109,614	71,261		5-a
Deferred tax liabilities	619,716	422,050		5-b
Deferred tax liabilities for land revaluation	25,750	26,424		5-c

Tax effects on intangible fixed assets	280,939	238,607	
Tax effects on net defined benefit asset	409,300	302,254	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,385	1,531	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)	156,899	162,756	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)	156,899	162,756		75

6. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Net deferred gains or losses on hedges	(300,715)	(168,604)		6

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(352,208)	(227,601)	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 March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Trading assets	16,701,913	11,976,375	Including trading account securities and derivatives for trading assets	7-a
Securities	39,974,120	40,760,968		7-b
Loans and bills discounted	117,629,215	111,136,239	Including subordinated loans	7-c
Other assets	18,240,722	13,722,960	Including derivatives	7-d
Trading liabilities	13,089,960	9,726,615	Including trading account securities sold and derivatives for trading liabilities	7-e
Other liabilities	20,103,338	13,700,199	Including derivatives	7-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure		As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Investments in own capital instruments		17,807	21,552		
	Common Equity Tier 1 capital	17,716	21,355		16
	Additional Tier 1 capital	—	—		37
	Tier 2 capital	91	196		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)		2,793,570	2,705,505		
	Common Equity Tier 1 capital	886,390	1,047,640		18
	Additional Tier 1 capital	103,470	127,505		39
	Tier 2 capital and other TLAC liabilities	416,745	222,938		54
	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	1,386,964	1,307,421		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)		1,820,649	1,772,209		
	Amount exceeding the 10% threshold on specified items	439,344	441,490		19
	Amount exceeding the 15% threshold on specified items	—	—		23
	Additional Tier 1 capital	82,978	83,202		40
	Tier 2 capital and other TLAC liabilities	—	44,859		55
	Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	1,298,325	1,202,657		73

8. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Stock acquisition rights	594	767		8-a
Non-controlling interests	147,092	137,306		8-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Amount allowed in group CET1	1,662	1,715	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	21,688	15,732	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	34
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	3,908	3,256	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	48

9. Other capital instruments

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Borrowed money	9,370,996	11,355,209		9-a
Bonds	15,369,164	13,352,392		9-b
Total	24,740,160	24,707,601		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	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	2,276,658	1,868,708		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,526,343	1,034,733		46

Linkages between Regulatory Exposure Amounts and Carrying Values in Consolidated Financial Statements Differences between Regulatory Exposure Amounts and Carrying Values in Consolidated Financial Statements and Explanations of the Factors

1. Differences between Accounting and Regulatory Scopes of Consolidation and Mapping of Consolidated Financial Statement Categories with Regulatory Risk Categories (LI1)

(Millions of yen)

LI1: Differences between accounting and regulatory scopes of consolidation and mapping of consolidated financial statement categories with regulatory risk categories	As of March 31, 2026						
	a	b	c	d	e	f	g
			Carrying values of items:				
	Carrying values as reported in published Consolidated financial statement	Carrying values under scope of regulatory consolidation	CR (excluding amounts relevant to d and e)	CCR	Securitisation (excluding amounts relevant to f) (Note 2)	Market risk (Note 3)	Items not subject to capital requirements or subject to deduction from capital
Assets							
Cash and due from banks	73,696,930	73,696,930	73,696,930	—	—	—	—
Call loans and bills bought	7,882,022	7,882,022	7,882,022	—	—	—	—
Receivables under resale agreements	20,099,101	20,099,101	—	20,099,101	—	—	—
Receivables under securities borrowing transactions	6,247,642	6,247,642	—	6,247,642	—	—	—
Monetary claims bought	6,079,754	6,079,754	3,999,262	—	2,080,492	—	—
Trading assets (Note 1)	16,701,913	16,701,913	3,122	9,869,543	—	16,701,913	95,586
Money held in trust	36,902	36,902	36,902	—	—	—	—
Securities	39,974,120	39,974,120	37,271,897	—	1,261,614	—	1,440,608
Loans and bills discounted	117,629,215	117,629,215	109,614,384	—	8,013,320	—	1,510
Foreign exchanges	2,030,821	2,030,821	2,030,821	—	—	—	—
Lease receivables and investment assets	231,429	231,429	231,429	—	—	—	—
Other assets	18,240,722	18,240,722	6,463,047	8,513,159	1,305	—	3,263,210
Tangible fixed assets	1,074,673	1,074,673	1,074,673	—	—	—	—
Intangible fixed assets	1,151,037	1,151,037	280,939	—	—	—	870,097
Net defined benefit asset	1,299,540	1,299,540	409,300	—	—	—	890,240
Deferred tax assets	109,614	109,614	54,509	—	—	—	55,104
Customers' liabilities for acceptances and guarantees	17,033,172	17,033,172	16,825,520	—	207,652	—	—
Reserve for possible loan losses	(1,007,469)	(1,007,469)	(1,007,469)	—	—	—	—
Total assets	328,511,145	328,511,145	258,867,294	44,729,447	11,564,384	16,701,913	6,616,357
Liabilities							
Deposits	185,674,241	185,674,241	191,691	—	—	—	185,482,549
Negotiable certificates of deposit	15,667,132	15,667,132	—	—	—	—	15,667,132
Call money and bills sold	3,656,736	3,656,736	—	—	—	—	3,656,736
Payables under repurchase agreements	23,764,473	23,764,473	—	10,860,209	—	—	12,904,264
Payables under securities lending transactions	1,136,833	1,136,833	—	4,191,995	—	—	(3,055,161)
Commercial paper	3,380,389	3,380,389	—	—	—	—	3,380,389
Trading liabilities	13,089,960	13,089,960	—	8,959,369	—	13,089,960	2,513
Borrowed money	9,370,996	9,370,996	—	—	—	—	9,370,996
Foreign exchanges	1,436,381	1,436,381	—	—	—	—	1,436,381
Short-term bonds	773,500	773,500	—	—	—	—	773,500
Bonds	15,369,164	15,369,164	—	—	—	—	15,369,164
Due to trust account	956,169	956,169	—	—	—	—	956,169
Other liabilities	20,103,338	20,103,338	—	5,864,632	—	—	14,238,706
Reserve for employee bonuses	146,303	146,303	—	—	—	—	146,303
Reserve for executive bonuses	5,973	5,973	—	—	—	—	5,973
Net defined benefit liability	34,317	34,317	—	—	—	—	34,317
Reserve for executive retirement benefits	907	907	—	—	—	—	907
Reserve for point service program	63,254	63,254	—	—	—	—	63,254
Reserve for reimbursement of deposits	35,806	35,806	—	—	—	—	35,806
Reserve for losses on interest repayment	226,742	226,742	—	—	—	—	226,742
Reserve under the special laws	6,737	6,737	—	—	—	—	6,737
Deferred tax liabilities	619,716	619,716	—	—	—	—	619,716
Deferred tax liabilities for land revaluation	25,750	25,750	—	—	—	—	25,750
Acceptances and guarantees	17,033,172	17,033,172	—	—	—	—	17,033,172
Total liabilities	312,578,001	312,578,001	191,691	29,876,206	—	13,089,960	278,382,025

Notes: 1. Transactions in the trading book including derivative transactions extend over multiple risk categories, since they are subject to both market risks and counterparty credit risks.
2. Account titles including monetary claims boughts are subject to securitisation products if they have a characteristic of securitisation products, otherwise they are subject to CR, therefore, they extend over multiple risk categories.
3. Foreign exchange risk and commodities risk in the banking book are not included in column f "Market risk," since it is difficult to link them with account titles.

(Millions of yen)

LI1: Differences between accounting and regulatory scopes of consolidation and mapping of consolidated financial statement categories with regulatory risk categories	As of March 31, 2025						
	a	b	c	d	e	f	g
	Carrying values as reported in published Consolidated financial statement	Carrying values under scope of regulatory consolidation	Carrying values of items:				
			CR (excluding amounts relevant to d and e)	CCR	Securitisation (excluding amounts relevant to f) (Note 2)	Market risk (Note 3)	Items not subject to capital requirements or subject to deduction from capital
Assets							
Cash and due from banks	75,590,583	75,590,583	75,590,583	—	—	—	—
Call loans and bills bought	5,197,978	5,197,978	5,197,978	—	—	—	—
Receivables under resale agreements	16,205,759	16,205,759	—	16,205,759	—	—	—
Receivables under securities borrowing transactions	5,799,821	5,799,821	—	5,799,821	—	—	—
Monetary claims bought	5,618,985	5,618,985	3,727,090	—	1,891,895	—	—
Trading assets (Note 1)	11,976,375	11,976,375	1,093	5,835,704	—	11,976,375	59,253
Money held in trust	32,272	32,272	32,272	—	—	—	—
Securities	40,760,968	40,760,968	37,983,224	—	1,170,199	—	1,607,544
Loans and bills discounted	111,136,239	111,136,239	107,729,848	—	3,358,431	—	47,959
Foreign exchanges	2,712,573	2,712,573	2,712,573	—	—	—	—
Lease receivables and investment assets	231,199	231,199	231,199	—	—	—	—
Other assets	13,722,960	13,722,960	5,973,879	6,531,993	2,358	—	1,214,727
Tangible fixed assets	1,006,556	1,006,556	1,006,556	—	—	—	—
Intangible fixed assets	1,017,322	1,017,322	238,607	—	—	—	778,715
Net defined benefit asset	987,288	987,288	302,254	—	—	—	685,033
Deferred tax assets	71,261	71,261	34,876	—	—	—	36,385
Customers' liabilities for acceptances and guarantees	15,139,799	15,139,799	15,139,799	—	—	—	—
Reserve for possible loan losses	(925,931)	(925,931)	(925,931)	—	—	—	—
Total assets	306,282,015	306,282,015	254,975,906	34,373,279	6,422,885	11,976,375	4,429,619
Liabilities							
Deposits	171,498,651	171,498,651	107,785	—	—	—	171,390,865
Negotiable certificates of deposit	17,175,391	17,175,391	—	—	—	—	17,175,391
Call money and bills sold	4,378,276	4,378,276	—	—	—	—	4,378,276
Payables under repurchase agreements	25,797,136	25,797,136	—	10,638,305	—	—	15,158,831
Payables under securities lending transactions	2,183,655	2,183,655	—	5,266,147	—	—	(3,082,492)
Commercial paper	2,686,483	2,686,483	—	—	—	—	2,686,483
Trading liabilities	9,726,615	9,726,615	—	4,891,148	—	9,726,615	691
Borrowed money	11,355,209	11,355,209	—	—	—	—	11,355,209
Foreign exchanges	1,771,839	1,771,839	—	—	—	—	1,771,839
Short-term bonds	728,200	728,200	—	—	—	—	728,200
Bonds	13,352,392	13,352,392	—	—	—	—	13,352,392
Due to trust account	1,041,660	1,041,660	—	—	—	—	1,041,660
Other liabilities	13,700,199	13,700,199	—	4,800,935	—	—	8,899,264
Reserve for employee bonuses	130,464	130,464	—	—	—	—	130,464
Reserve for executive bonuses	5,433	5,433	—	—	—	—	5,433
Net defined benefit liability	33,890	33,890	—	—	—	—	33,890
Reserve for executive retirement benefits	1,007	1,007	—	—	—	—	1,007
Reserve for point service program	32,656	32,656	—	—	—	—	32,656
Reserve for reimbursement of deposits	5,573	5,573	—	—	—	—	5,573
Reserve for losses on interest repayment	242,127	242,127	—	—	—	—	242,127
Reserve under the special laws	5,365	5,365	—	—	—	—	5,365
Deferred tax liabilities	422,050	422,050	—	—	—	—	422,050
Deferred tax liabilities for land revaluation	26,424	26,424	—	—	—	—	26,424
Acceptances and guarantees	15,139,799	15,139,799	—	—	—	—	15,139,799
Total liabilities	291,440,506	291,440,506	107,785	25,596,536	—	9,726,615	260,901,408

Notes: 1. Transactions in the trading book including derivative transactions extend over multiple risk categories, since they are subject to both market risks and counterparty credit risks.
2. Account titles including monetary claims boughts are subject to securitisation products if they have a characteristic of securitisation products, otherwise they are subject to CR, therefore, they extend over multiple risk categories.
3. Foreign exchange risk and commodities risk in the banking book are not included in column f "Market risk," since it is difficult to link them with account titles.

2. Main Sources of Differences between Regulatory Exposure Amounts and Carrying Values in Consolidated Financial Statements (LI2)

(Millions of yen)

LI2: Main sources of differences between regulatory exposure amounts and carrying values in consolidated financial statements amounts		As of March 31, 2026				
		a	b	c	d	e
			Items subject to:			
Item No.		Total	CR (excluding amounts relevant to c and d)	CCR	Securitisation (excluding amounts relevant to e)	Market risk
1	Asset carrying value amount under scope of regulatory consolidation	321,894,787	258,867,294	44,729,447	11,564,384	16,701,913
2	Liabilities carrying value amount under scope of regulatory consolidation	34,195,975	191,691	29,876,206	—	13,089,960
3	Total net amount under regulatory scope of consolidation	287,698,812	258,675,603	14,853,240	11,564,384	3,611,952
4	Off-balance sheet amounts	38,144,800	18,050,056 (Note 1)	14,908,056	5,186,687	—
5	Differences due to consideration of provisions and write-offs	1,173,895	1,173,895 (Note 2)	—	—	—
6	Differences due to derivative transactions	8,760,959	—	7,751,889 (Note 3)	2,701	—
7	Differences due to SFTs	(22,157,597)	—	(22,157,597)	—	—
8	Other differences	(889,713)	(781,885)	(107,827)	—	—
9	Regulatory exposure amounts	312,731,156	277,117,669	15,247,760	16,753,773	3,611,952

Notes: 1. This mainly comprises exposures due to commitment lines.
2. This mainly comprises assets subject to the IRB approach added with specific reserve and partial direct write-offs.
3. This mainly comprises the aggregation of the addition of derivative liabilities and regulatory add-on amounts, and the deduction of regulatory netting effect.

(Millions of yen)

LI2: Main sources of differences between regulatory exposure amounts and carrying values in consolidated financial statements amounts		As of March 31, 2025				
		a	b	c	d	e
			Items subject to:			
Item No.		Total	CR (excluding amounts relevant to c and d)	CCR	Securitisation (excluding amounts relevant to e)	Market risk
1	Asset carrying value amount under scope of regulatory consolidation	301,852,396	254,975,906	34,373,279	6,422,885	11,976,375
2	Liabilities carrying value amount under scope of regulatory consolidation	30,539,097	107,785	25,596,536	—	9,726,615
3	Total net amount under regulatory scope of consolidation	271,313,298	254,868,121	8,776,742	6,422,885	2,249,760
4	Off-balance sheet amounts	32,457,621	18,998,013 (Note 1)	11,819,627	1,639,980	—
5	Differences due to consideration of provisions and write-offs	1,095,593	1,095,593 (Note 2)	—	—	—
6	Differences due to derivative transactions	7,218,944	—	6,210,917 (Note 3)	3,815	—
7	Differences due to SFTs	(14,842,035)	—	(14,842,035)	—	—
8	Other differences	605,464	606,137	(1,350)	—	—
9	Regulatory exposure amounts	297,848,885	275,567,865	11,963,902	8,067,358	2,249,760

Notes: 1. This mainly comprises exposures due to commitment lines.
2. This mainly comprises assets subject to the IRB approach added with specific reserve and partial direct write-offs.
3. This mainly comprises the aggregation of the addition of derivative liabilities and regulatory add-on amounts, and the deduction of regulatory netting effect.