

2025 Interim Basel III Disclosure Data

Sumitomo Mitsui Trust Group, Inc.

This section outlines and discloses matters to be stated in explanatory documents relating to the first half of the fiscal year, separately stipulated by the Commissioner of the Financial Services Agency (Notification No.7 of Financial Services Agency, 2014) with regard to the status of capital adequacy, as set forth in Article 19-2, Paragraph 1, Item 5-(d) of the Ordinance for Enforcement of the Banking Act (Ministry of Finance Ordinance No.10, 1982), as well as separately stipulated by the Commissioner of the Financial Services Agency (Notification No.7 of Financial Services Agency, 2015) with regard to the status of management soundness relating to liquidity, as set forth in Article 19-2, Paragraph 1, Item 5-(e) of the Ordinance for Enforcement of the Banking Act.

[Quantitative Disclosure Data: SuMi TRUST Group, Inc.]

Consolidated

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Sumitomo Mitsui Trust Group, Inc.

KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,803,217	¥ 2,734,827	¥ 2,665,616	¥ 2,720,975	¥ 2,721,837
2	Tier 1	3,188,028	3,119,061	3,000,097	3,055,761	3,006,825
3	Total capital	3,529,532	3,437,090	3,317,963	3,357,701	3,313,633
Risk-weighted assets (RWA) (amounts)						
4	Total RWA	¥ 23,479,154	¥ 22,642,898	¥ 23,132,774	¥ 23,438,374	¥ 22,867,349
4a	Total RWA (pre-floor)	23,479,154	22,642,898	23,132,774	23,438,374	22,867,349
	Total RWA (floor final execution basis)	23,833,419	23,015,375	23,463,913	23,501,210	22,867,349
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio	11.93%	12.07%	11.52%	11.60%	11.90%
5a	CET1 ratio (pre-floor)	11.93%	12.07%	11.52%	11.60%	11.90%
	CET1 ratio (floor final execution basis)	11.76%	11.88%	11.36%	11.57%	11.90%
6	Tier 1 ratio	13.57%	13.77%	12.96%	13.03%	13.14%
6a	Tier 1 ratio (pre-floor)	13.57%	13.77%	12.96%	13.03%	13.14%
	Tier 1 ratio (floor final execution basis)	13.37%	13.55%	12.78%	13.00%	13.14%
7	Total capital ratio	15.03%	15.17%	14.34%	14.32%	14.49%
7a	Total capital ratio (pre-floor)	15.03%	15.17%	14.34%	14.32%	14.49%
	Total capital ratio (floor final execution basis)	14.80%	14.93%	14.14%	14.28%	14.49%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement	0.06%	0.06%	0.06%	0.06%	0.05%
10	Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements	3.06%	3.06%	3.06%	3.06%	3.05%
12	CET1 available after meeting the bank's minimum capital requirements	7.03%	7.17%	6.34%	6.32%	6.49%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	¥ 59,217,755	¥ 55,283,929	¥ 56,735,776	¥ 57,018,036	¥ 55,332,351
14	Basel III leverage ratio	5.38%	5.64%	5.28%	5.35%	5.43%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2025	Fiscal Year 2025	Fiscal Year 2024	Fiscal Year 2024	Fiscal Year 2024
		2nd Quarter	1st Quarter	4th Quarter	3rd Quarter	2nd Quarter
Consolidated Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 26,865,378	¥ 24,423,395	¥ 23,534,797	¥ 23,974,612	¥ 23,940,580
16	Net cash outflows	14,486,497	13,774,803	13,348,936	13,365,517	14,792,029
17	Consolidated LCR	185.4%	177.3%	176.3%	179.3%	161.8%
Consolidated Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	¥ 39,695,314	¥ 39,465,701	¥ 38,197,737	¥ 38,703,011	¥ 39,388,653
19	Total required stable funding	33,131,514	32,132,383	32,663,420	33,881,708	33,344,172
20	Consolidated NSFR	119.8%	122.8%	116.9%	114.2%	118.1%

Capital Adequacy Ratio

Consolidated

We calculate the consolidated BIS capital adequacy ratio in line with provisions of Article 52-25 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank holding company and its subsidiaries' capital adequacy ratios are appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 20, hereinafter referred to as the "FSA Bank Holding Company Capital Adequacy Notification").

As of the end of September 2025, we adopted Basel requirements for internationally active banks and applied the Advanced Internal Ratings-Based Approach (AIRB) and Foundation Internal Ratings-Based Approach (FIRB) for the calculation of credit risk-weighted assets, and the standardised approach for the calculation of the capital requirement for market risk.

Scope of Consolidation

Consolidated

(1) There is no difference between companies belonging to the group of companies subject to the consolidated BIS capital adequacy ratio as prescribed by the FSA Bank Holding Company Capital Adequacy Notification, Article 3 (hereinafter referred to as "SuMi TRUST Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to SuMi TRUST Group is 58. The principal company is the following.

Name	Principal Business Operations
Sumitomo Mitsui Trust Bank, Limited	Trust and Banking Businesses

(3) There is no affiliated company that undertakes financial services subject to the FSA Bank Holding Company Capital Adequacy Notification, Article 9.

(4) There are no particular restrictions, etc., on the transfer of funds and capital within SuMi TRUST Group.

(5) Of the subsidiaries which are banking, financial and insurance entities that are outside the scope of regulatory consolidation, none failed to meet the regulatory required capital.

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

CC1: Composition of Capital

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2025	2024	Reference Numbers to Reconciliation with the Balance Sheet
Common Equity Tier 1 Capital: Instruments and Reserves				
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,727,322	¥ 2,605,083	
1a	of Which: Capital Stock and Capital Surplus	708,721	768,247	
2	of Which: Retained Earnings	2,080,648	1,895,581	
1c	of Which: Treasury Stock (Deduction)	5,662	6,489	
26	of Which: Earnings to be Distributed (Deduction)	56,384	52,255	
	of Which: Others	—	—	
1b	Total Amount of Award Rights and Subscription Rights to Common Shares	758	793	
3	Accumulated Other Comprehensive Income	477,175	520,418	(a)
5	Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	—	—	
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	3,205,256	3,126,295	
Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	149,157	138,732	
8	of Which: Goodwill (Including Those Equivalent)	23,732	32,742	
9	of Which: Other Intangible Assets	125,425	105,990	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	535	487	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	17,461	15,507	
12	Shortfall of Eligible Provisions to Expected Losses	—	—	
13	Securitisation Gain on Sale	399	653	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	11,547	8,440	
15	Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	222,823	240,626	
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	114	10	
17	Reciprocal Cross-Holdings in Common Equity	—	—	
18	Investments in the Common Stock 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 10% Threshold)	—	—	
19+20+21	Amount above the 10% Threshold on the Specified Items	—	—	
19	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
20	of Which: Mortgage Servicing Rights	—	—	
21	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
22	Amount Exceeding the 15% Threshold on the Specified Items	—	—	
23	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
24	of Which: Mortgage Servicing Rights	—	—	
25	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
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)	402,039	404,457	
Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,803,217	¥ 2,721,837	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2025	2024	Reference Numbers to Reconciliation with the Balance Sheet
Additional Tier 1 Capital: Instruments				
30	31a Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —	¥ —	
	31b Total Amount of Award Rights and Subscription 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	370,000	270,000	
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
	34 Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,811	14,988	
36	Additional Tier 1 Capital: Instruments (D)	384,811	284,988	
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 Additional Tier 1 Instruments 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 10% Threshold)	—	—	
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—	—	
43	Additional Tier 1 Capital: Regulatory Adjustments (E)	—	—	
Additional Tier 1 Capital (AT1)				
44	Additional Tier 1 Capital (F) = (D) – (E)	384,811	284,988	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	3,188,028	3,006,825	
Tier 2 Capital: Instruments and Provisions				
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	—	
	Total Amount of Award Rights and Subscription Rights to Tier 2 Instruments	—	—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	305,093	296,758	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
48	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,337	3,351	
50	Provisions Allowed in Group Tier 2	33,073	6,698	
50a	of Which: General Allowance for Credit Losses	4,419	4,747	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	28,654	1,951	
51	Tier 2 Capital: Instruments and Provisions (H) ¥	341,503	¥ 306,808	

CC1		Millions of Yen, %			
As of September 30					
Basel III Template No.	Items	a	b	c	
		2025	2024		Reference Numbers to Reconciliation with the Balance Sheet
Tier 2 Capital: Regulatory Adjustments					
52	Investments in Own Tier 2 Instruments	¥ —	¥ —		
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities	—	—		
54	Investments in the Tier 2 Instruments 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 10% Threshold)	—	—		
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—		
57	Tier 2 Capital: Regulatory Adjustments (I)	—	—		
Tier 2 Capital (T2)					
58	Tier 2 Capital (J) = (H) – (I)	341,503	306,808		
Total Capital (TC = T1 + T2)					
59	Total Capital (K) = (G) + (J)	3,529,532	3,313,633		
Total Risk Weighted Assets					
60	Total Risk Weighted Assets (L)	23,479,154	22,867,349		
Capital Ratios and Buffers (Consolidated)					
61	Common Equity Tier 1 Capital Ratio (C)/(L)	11.93%	11.90%		
62	Tier 1 Capital Ratio (G)/(L)	13.57%	13.14%		
63	Total Capital Ratio (K)/(L)	15.03%	14.49%		
64	Total of bank CET1 specific buffer requirements	3.06%	3.05%		
65	of Which: Capital conservation buffer requirement	2.50%	2.50%		
66	of Which: Countercyclical buffer requirement	0.06%	0.05%		
67	of Which: Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%		
68	CET1 available after meeting the bank's minimum capital requirements	7.03%	6.49%		
Regulatory Adjustments (before Risk Weighting)					
72	Investments in the Instruments 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 Share Capital (Amount below the Threshold for Deduction)	244,224	205,625		
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	224,536	222,863		
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—		
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	572	794		
Provisions Included in Tier 2 Capital: Instruments and Provisions					
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Application of Cap)	4,419	4,747		
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	13,827	13,082		
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Application of Cap)	28,654	1,951		
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	114,657	112,729		

Note: Our capital adequacy ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).

The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the consolidated BIS capital adequacy ratio itself or parts of the internal control over the procedure to calculate the ratio.

Main Features and Further Information of Regulatory Capital Instruments

Consolidated

Outline and Details of Agreements Concerning Capital Funding Instruments are available on our website (<https://www.smtg.jp/english/investors/report/basel>).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 2025

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
Cash and Due from Banks	¥	26,884,527		
Call Loans and Bills Bought		315,858		
Receivables under Resale Agreements		22,719		
Receivables under Securities Borrowing Transactions		99,494		
Monetary Claims Bought		852,952		
Trading Assets		2,457,611		
Money Held in Trust		42,896		7-a
Securities		14,766,200		3-b, 7-b
Loans and Bills Discounted		32,019,293		7-c
Foreign Exchanges		43,695		
Lease Receivables and Investment Assets		709,135		
Other Assets		3,172,241		7-d
Tangible Fixed Assets		218,253		
Intangible Fixed Assets		186,728		3-a
Assets for Retirement Benefits		325,380		4
Deferred Tax Assets		8,886		5-a
Customers' Liabilities for Acceptances and Guarantees		612,425		
Allowance for Loan Losses		(119,519)		
Allowance for Investment Losses		(3,938)		
Total Assets	¥	82,614,844		

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥	39,363,926		
Negotiable Certificates of Deposit		10,462,124		
Call Money and Bills Sold		211,909		
Payables under Repurchase Agreements		5,032,272		
Trading Liabilities		2,107,269		
Borrowed Money		8,383,870		9-a
Foreign Exchanges		1,080		
Short-term Bonds Payable		2,738,998		
Bonds Payable		3,665,851		9-b
Borrowed Money from Trust Account		3,716,568		
Other Liabilities		2,785,805		7-e
Provision for Bonuses		16,135		
Provision for Directors' Bonuses		180		
Provision for Stocks Payment		1,231		
Liabilities for Retirement Benefits		12,649		
Provision for Reward Points Program		22,954		
Provision for Reimbursement of Deposits		2,329		
Provision for Contingent Losses		1,409		
Deferred Tax Liabilities		179,182		5-b
Deferred Tax Liabilities for Land Revaluation		2,451		5-c
Acceptances and Guarantees		612,425		
Total Liabilities		79,320,627		
(Net Assets)				
Capital Stock		261,608		1-a
Capital Surplus		447,112		1-b
Retained Earnings		2,080,648		1-c
Treasury Stock		(5,662)		1-d
Total Shareholders' Equity		2,783,707		
Valuation Differences on Available-for-Sale Securities		395,365		
Deferred Gains (Losses) on Hedges		29,174		6
Revaluation Reserve for Land		(7,163)		
Foreign Currency Translation Adjustments		41,891		
Remeasurements of Defined Benefit Plans		17,907		
Total Accumulated Other Comprehensive Income		477,175	(a)	
Subscription Rights to Shares		758		2
Non-controlling Interests		32,575		8
Total Net Assets		3,294,216		
Total Liabilities and Net Assets	¥	82,614,844		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

1. Shareholders' equity**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	447,112		1-b
Retained Earnings	2,080,648		1-c
Treasury Stock	(5,662)		1-d
Total Shareholders' Equity	¥ 2,783,707		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,783,707	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	708,721		1a
of Which: Retained Earnings	2,080,648		2
of Which: Treasury Stock (Deduction)	5,662		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Subscription Rights to Shares, etc.**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 758		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	758		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Total Amount of Award Rights and Subscription Rights to Common Shares	¥ 758		1b
Total Amount of Award Rights and Subscription Rights to Additional Tier 1 Instruments	—		31b
Total Amount of Award Rights and Subscription Rights to Tier 2 Instruments	—		46

3. Intangible assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 186,728		3-a
Securities	14,766,200		3-b
of Which: Goodwill Arising on the Application of the Equity Method	18,986		
Associated Deferred Tax Liabilities	56,557		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 23,732		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	125,425	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

4. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 325,380		4
Associated Deferred Tax Liabilities	102,557		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 222,823		15

5. Deferred tax assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 8,886		5-a
Deferred Tax Liabilities	179,182		5-b
Deferred Tax Liabilities for Land Revaluation	2,451		5-c
Associated Intangible Fixed Assets	56,557		
Associated Assets for Retirement Benefits	102,557		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 535	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 Deferred Tax Liabilities)	572	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	572		75

6. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ 29,174		6

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ 17,461	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

7. Investments in the Capital and Other TLAC Liabilities of Financial Entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 42,896		7-a
Securities	14,766,200		7-b
Loans and Bills Discounted	32,019,293	Including Subordinated Debts	7-c
Other Assets	3,172,241	Including derivatives	7-d
Other Liabilities	¥ 2,785,805	Including derivatives	7-e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ 114		
Common Equity Tier 1 Capital	114		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-holdings in the Capital and other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and 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 Share Capital	244,224		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	244,224		72
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	224,536		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	224,536		73

8. Non-controlling Interests**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 32,575		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,811	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,337	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48

9. Other Capital Instruments**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 8,383,870		9–a
Bonds Payable	3,665,851		9–b

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	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	¥ 370,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	305,093		46

As of September 30, 2024

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
Cash and Due from Banks	¥	25,372,039		
Call Loans and Bills Bought		36,000		
Receivables under Resale Agreements		288,417		
Receivables under Securities Borrowing Transactions		523,985		
Monetary Claims Bought		924,135		
Trading Assets		1,667,643		
Money Held in Trust		32,196		7-a
Securities		10,319,908		3-b, 7-b
Loans and Bills Discounted		32,024,369		7-c
Foreign Exchanges		45,217		
Lease Receivables and Investment Assets		719,976		
Other Assets		3,791,314		7-d
Tangible Fixed Assets		222,150		
Intangible Fixed Assets		163,659		3-a
Assets for Retirement Benefits		346,847		4
Deferred Tax Assets		7,255		5-a
Customers' Liabilities for Acceptances and Guarantees		582,211		
Allowance for Loan Losses		(118,295)		
Total Assets	¥	76,949,032		

CC2	Items	a	b	c
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥	38,411,985		
Negotiable Certificates of Deposit		10,147,098		
Call Money and Bills Sold		146,844		
Payables under Repurchase Agreements		2,643,152		
Trading Liabilities		1,449,443		
Borrowed Money		8,053,960		9-a
Foreign Exchanges		1,981		
Short-term Bonds Payable		2,220,839		
Bonds Payable		3,038,187		9-b
Borrowed Money from Trust Account		3,684,982		
Other Liabilities		3,111,886		7-e
Provision for Bonuses		15,470		
Provision for Directors' Bonuses		120		
Provision for Stocks Payment		1,361		
Liabilities for Retirement Benefits		14,161		
Provision for Reward Points Program		22,754		
Provision for Reimbursement of Deposits		2,530		
Provision for Contingent Losses		1,547		
Deferred Tax Liabilities		187,760		5-b
Deferred Tax Liabilities for Land Revaluation		2,381		5-c
Acceptances and Guarantees		582,211		
Total Liabilities		73,740,662		
(Net Assets)				
Capital Stock		261,608		1-a
Capital Surplus		506,638		1-b
Retained Earnings		1,895,581		1-c
Treasury Stock		(6,489)		1-d
Total Shareholders' Equity		2,657,339		
Valuation Differences on Available-for-Sale Securities		440,537		
Deferred Gains (Losses) on Hedges		(1,598)		6
Revaluation Reserve for Land		(7,093)		
Foreign Currency Translation Adjustments		48,228		
Remeasurements of Defined Benefit Plans		40,343		
Total Accumulated Other Comprehensive Income		520,418	(a)	
Subscription Rights to Shares		793		2
Non-controlling Interests		29,819		8
Total Net Assets		3,208,370		
Total Liabilities and Net Assets	¥	76,949,032		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

1. Shareholders' equity**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	506,638		1-b
Retained Earnings	1,895,581		1-c
Treasury Stock	(6,489)		1-d
Total Shareholders' Equity	¥ 2,657,339		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,657,339	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	768,247		1a
of Which: Retained Earnings	1,895,581		2
of Which: Treasury Stock (Deduction)	6,489		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Subscription Rights to Shares, etc.**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 793		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	793		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Total Amount of Award Rights and Subscription Rights to Common Shares	¥ 793		1b
Total Amount of Award Rights and Subscription Rights to Additional Tier 1 Instruments	—		31b
Total Amount of Award Rights and Subscription Rights to Tier 2 Instruments	—		46

3. Intangible assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 163,659		3-a
Securities	10,319,908		3-b
of Which: Goodwill Arising on the Application of the Equity Method	21,293		
Associated Deferred Tax Liabilities	46,220		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 32,742		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	105,990	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

4. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 346,847		4
Associated Deferred Tax Liabilities	106,220		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 240,626		15

5. Deferred tax assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 7,255		5-a
Deferred Tax Liabilities	187,760		5-b
Deferred Tax Liabilities for Land Revaluation	2,381		5-c
Associated Intangible Fixed Assets	46,220		
Associated Assets for Retirement Benefits	106,220		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 487	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 Deferred Tax Liabilities)	794	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	794		75

6. Deferred gains or losses on hedges**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (1,598)		6

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ 15,507	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

7. Investments in the Capital and Other TLAC Liabilities of Financial Entities**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 32,196		7-a
Securities	10,319,908		7-b
Loans and Bills Discounted	32,024,369	Including Subordinated Debts	7-c
Other Assets	3,791,314	Including derivatives	7-d
Other Liabilities	¥ 3,111,886	Including derivatives	7-e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ 10		
Common Equity Tier 1 Capital	10		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-holdings in the Capital and other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and 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 Share Capital	205,625		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	205,625		72
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	222,863		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	222,863		73

8. Non-controlling Interests**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 29,819		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,988	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,351	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48

9. Other Capital Instruments**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 8,053,960		9–a
Bonds Payable	3,038,187		9–b

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	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	¥ 270,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	296,758		46

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

As of September 30	Millions of Yen	
	2025	2024
Total exposures relating to funds	¥ 1,104,721	¥ 1,266,930
Look-through Approach	606,868	830,130
Mandate-based Approach	497,827	436,765
Probability Approach (subject to 250% risk weight)	—	—
Probability Approach (subject to 400% risk weight)	—	—
Fall-Back Approach (subject to 1,250% risk weight)	26	33

Note: Exposures subject to the calculation of credit risk-weighted assets under the provisions of Article 54-5 and 145 of the FSA Capital Adequacy Notification are shown.

Disclosure Data Designated as Per the Appended Forms

Consolidated

OV1: Overview of risk-weighted assets

OV1	Basel III Template No.	Millions of Yen			
		a	b	c	d
		Risk-weighted assets		Minimum capital requirements	
		September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
1	Credit risk (excluding counterparty credit risk)	¥ 14,572,646	¥ 14,783,312	¥ 1,165,811	¥ 1,182,664
2	Of which: Standardised Approach (SA)	1,734,583	579,217	138,766	46,337
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	8,880,838	10,154,111	710,467	812,328
4	Of which: Supervisory slotting approach	514,352	765,370	41,148	61,229
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	2,528,281	2,341,209	202,262	187,296
	Of which: Significant investments in commercial entities	—	—	—	—
	Of which: Lease residual value	245,881	355,193	19,670	28,415
	Other assets	668,708	588,209	53,496	47,056
6	Counterparty credit risk (CCR)	424,555	408,372	33,964	32,669
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	368,704	354,512	29,496	28,360
8	Of which: Expected Positive Exposure (EPE)	—	—	—	—
	Of which: Central Counterparty (CCP)	29,456	21,985	2,356	1,758
9	Others	26,394	31,874	2,111	2,549
10	Credit Valuation Adjustment (CVA)	397,846	466,471	31,827	37,317
	Of which: SA-CVA	—	—	—	—
	Of which: Full BA-CVA	397,846	466,471	31,827	37,317
	Of which: Reduced BA-CVA	—	—	—	—
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	750,925	456,215	60,074	36,497
12	Equity investment in funds (Look-Through Approach (LTA))	1,781,871	1,620,968	142,549	129,677
13	Equity investment in funds (Mandate-Based Approach (MBA))	1,737,378	1,570,452	138,990	125,636
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
14	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	332	424	26	33
15	Settlement risk	—	—	—	—
16	Securitisation exposures in banking book	414,864	458,053	33,189	36,644
17	Of which: Internal Ratings-Based Approach (SEC-IRBA)	391,905	432,277	31,352	34,582
	Of which: External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach (IAA)	22,953	25,762	1,836	2,060
19	Of which: Standardised Approach (SEC-SA)	—	—	—	—
	Of which: subject to 1,250% risk weight	5	13	0	1
20	Market risk	1,146,053	1,032,409	91,684	82,592
21	Of which: Standardised Approach (SA)	1,146,053	1,032,409	91,684	82,592
22	Of which: Internal Model Approach (IMA)	—	—	—	—
	Of which: Simplified Standardised Approach	—	—	—	—
23	Capital charge for switch between trading book and banking book	—	—	—	—
24	Operational risk	1,689,907	1,511,525	135,192	120,922
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	562,772	559,144	45,021	44,731
26	Floor adjustment	—	—	—	—
27	Total	¥ 23,479,154	¥ 22,867,349	¥ 1,878,332	¥ 1,829,387

CR1: Credit quality of assets

CR1 Item No.		Millions of Yen							
		September 30, 2025							
		a		b		c	d		
		Gross carrying values of		Allowances	Net values (a+b-c)				
Defaulted exposures	Non-defaulted exposures								
On-balance sheet assets									
1	Loans and Bills Discounted	¥	86,650	¥	30,758,304	¥	107,853	¥	30,737,100
2	Debt Securities		0		11,569,966		—		11,569,966
3	Other on-balance sheet assets (debt-based assets)		13,700		29,694,749		10,831		29,697,618
4	Total on-balance sheet assets (1+2+3)	¥	100,350	¥	72,023,020	¥	118,685	¥	72,004,685
Off-balance sheet assets									
5	Acceptances and Guarantees, etc.	¥	135	¥	705,475	¥	834	¥	704,777
6	Commitments, etc.		1,002		4,778,132		1,356		4,777,777
7	Total off-balance sheet assets (5+6)	¥	1,138	¥	5,483,608	¥	2,190	¥	5,482,555
Total									
8	Total (4+7)	¥	101,489	¥	77,506,628	¥	120,876	¥	77,487,240

Note: The aggregate calculation in this statement does not include counterparty credit risk, the credit risk related to securitisation transactions, or the credit risk related to funds.

CR1 Item No.		Millions of Yen							
		September 30, 2024							
		a	b	c	d				
		Gross carrying values of		Allowances	Net values (a+b-c)				
Defaulted exposures	Non-defaulted exposures								
On-balance sheet assets									
1	Loans and Bills Discounted	¥	123,093	¥	30,950,323	¥	90,656	¥	30,982,761
2	Debt Securities		0		6,911,430		—		6,911,430
3	Other on-balance sheet assets (debt-based assets)		14,081		27,939,468		4,161		27,949,387
4	Total on-balance sheet assets (1+2+3)	¥	137,175	¥	65,801,221	¥	94,818	¥	65,843,579
Off-balance sheet assets									
5	Acceptances and Guarantees, etc.	¥	256	¥	643,088	¥	1,197	¥	642,146
6	Commitments, etc.		1,960		4,601,691		1,542		4,602,109
7	Total off-balance sheet assets (5+6)	¥	2,217	¥	5,244,779	¥	2,740	¥	5,244,256
Total									
8	Total (4+7)	¥	139,392	¥	71,046,001	¥	97,558	¥	71,087,835

Note: The aggregate calculation in this statement does not include counterparty credit risk, the credit risk related to securitisation transactions, or the credit risk related to funds.

CR2: Changes in stock of defaulted loans and debt securities

CR2		Millions of Yen
Item No.		September 30, 2025
		Amounts
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 119,832
2	Of which: Newly defaulted	15,588
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status 4,315
4	for each factor during the first half	Of which: Written-offs 3,829
5	Of which: Other factors	(26,924)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	¥ 100,350

Notes: 1. The end of the previous fiscal year indicates March 31, 2025, and the end of the first half indicates September 30, 2025.

2. The main factors for the item 5, "Of which: Other factors" are the stock decrease caused by the collection of defaulted exposures, and the exclusion of Sumitomo Mitsui Trust Loan & Finance Co., Ltd., from the scope of consolidation effective April 1, 2025.

CR2		Millions of Yen
Item No.		September 30, 2024
		Amounts
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 134,825
2	Of which: Newly defaulted	50,087
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status 13,211
4	for each factor during the first half	Of which: Written-offs 4,536
5	Of which: Other factors	(29,989)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	¥ 137,175

Notes: 1. The end of the previous fiscal year indicates March 31, 2024, and the end of the first half indicates September 30, 2024.

2. The main factor for the item 5, "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

CR3: Credit risk mitigation techniques (CRM) – overview

CR3		Millions of Yen				
		September 30, 2025				
		a	b	c	d	e
Item No.		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 27,537,552	¥ 3,199,548	¥ 919,469	¥ 177,239	¥ —
2	Debt Securities	11,569,966	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	29,697,618	—	—	—	—
4	Total (1+2+3)	¥ 68,805,136	¥ 3,199,548	¥ 919,469	¥ 177,239	¥ —
5	Of which defaulted	17,282	10,729	9,903	777	—

CR3		Millions of Yen				
		September 30, 2024				
		a	b	c	d	e
Item No.		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 28,166,970	¥ 2,815,790	¥ 800,747	¥ 147,521	¥ —
2	Debt Securities	6,911,430	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	27,949,387	0	0	—	—
4	Total (1+2+3)	¥ 63,027,788	¥ 2,815,790	¥ 800,747	¥ 147,521	¥ —
5	Of which defaulted	39,031	16,214	14,921	121	—

CR4: Standardised approach – Credit risk exposure and Credit risk mitigation (CRM) effects

CR4		Millions of Yen, %					
		September 30, 2025					
Item No.	Asset classes	Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		
1a	Government of Japan and Bank of Japan (BOJ)	¥ —	¥ —	¥ —	¥ —	¥ —	—%
1b	Foreign central governments and Foreign central banks	586,185	—	586,185	—	16,572	2.83
1c	Bank for International Settlements, etc.	—	—	—	—	—	—
2a	Local governments of Japan	—	—	—	—	—	—
2b	Foreign non-central government public sector entities (PSE)	21,569	—	21,569	—	10,801	50.08
2c	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
2d	Government-affiliated agencies of Japan	1	—	1	—	0	10.00
2e	The three local public corporations	—	—	—	—	—	—
3	Multilateral development banks (MDBs)	—	—	—	—	—	—
4	Financial institutions, type I financial institutions and insurance companies	232,098	—	232,098	—	90,587	39.03
	Of which: Type I financial institutions and insurance companies	13,678	—	13,678	—	4,297	31.42
5	Covered bonds	—	—	—	—	—	—
6	Corporates, etc. (including Specialised lending)	409,555	20,814	409,555	14,646	417,241	98.36
	Of which: Specialised lending	26,313	—	26,313	—	26,313	100.00
7a	Subordinated debt and equities, etc.	—	—	—	—	—	—
7b	Equities, etc.	921,737	—	921,737	—	1,198,258	130.00
8	Corporate small and medium-sized entities (SMEs) and individuals	—	—	—	—	—	—
	Of which: Transactors	—	—	—	—	—	—
9	Real estate	—	—	—	—	—	—
	Of which: Regulatory residential real estate (residential property), etc.	—	—	—	—	—	—
	Of which: Regulatory residential real estate (non-residential property)	—	—	—	—	—	—
	Of which: Regulatory commercial real estate	—	—	—	—	—	—
	Of which: Other regulatory commercial real estate	—	—	—	—	—	—
	Of which: Land acquisition, development and construction (ADC)	—	—	—	—	—	—
10a	Past due loans for three months or more, etc. (excluding residential mortgage loans)	681	682	681	68	1,121	149.67
10b	Past due loans for three months or more (residential mortgage loans)	—	—	—	—	—	—
11a	Cash	2	—	2	—	0	0.00
11b	Uncollected notes	—	—	—	—	—	—
	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
12	Total	¥2,171,831	¥ 21,496	¥2,171,831	¥ 14,714	¥1,734,583	79.33%

Item No.	Asset classes	Millions of Yen, %					
		September 30, 2024					
		a		b		c	
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount		RWA density
1a	Government of Japan and Bank of Japan (BOJ)	¥ 60	¥ —	¥ 60	¥ —	¥ 0	0.00%
1b	Foreign central governments and Foreign central banks	526,789	—	526,789	—	13,318	2.52
1c	Bank for International Settlements, etc.	—	—	—	—	—	—
2a	Local governments of Japan	—	—	—	—	—	—
2b	Foreign non-central government public sector entities (PSE)	20,005	—	20,005	—	10,060	50.28
2c	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
2d	Government-affiliated agencies of Japan	1	—	1	—	0	10.00
2e	The three local public corporations	—	—	—	—	—	—
3	Multilateral development banks (MDBs)	—	—	—	—	—	—
4	Financial institutions, type I financial institutions and insurance companies	281,580	—	281,580	—	110,026	39.07
	Of which: Type I financial institutions and insurance companies	18,682	—	18,682	—	8,968	48.00
5	Covered bonds	—	—	—	—	—	—
6	Corporates, etc. (including Specialised lending)	401,791	69,506	401,791	26,834	425,030	99.16
	Of which: Specialised lending	27,461	—	27,461	—	28,793	104.84
7a	Subordinated debt and equities, etc.	—	—	—	—	—	—
7b	Equities, etc.	19,457	—	19,457	—	19,457	100.00
8	Corporate small and medium-sized entities (SMEs) and individuals	—	—	—	—	—	—
	Of which: Transactors	—	—	—	—	—	—
9	Real estate	—	—	—	—	—	—
	Of which: Regulatory residential real estate (residential property), etc.	—	—	—	—	—	—
	Of which: Regulatory residential real estate (non-residential property)	—	—	—	—	—	—
	Of which: Regulatory commercial real estate	—	—	—	—	—	—
	Of which: Other regulatory commercial real estate	—	—	—	—	—	—
	Of which: Land acquisition, development and construction (ADC)	—	—	—	—	—	—
10a	Past due loans for three months or more, etc. (excluding residential mortgage loans)	816	679	816	67	1,324	149.85
10b	Past due loans for three months or more (residential mortgage loans)	—	—	—	—	—	—
11a	Cash	12	—	12	—	0	0.00
11b	Uncollected notes	—	—	—	—	—	—
	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
12	Total	¥1,250,514	¥ 70,185	¥1,250,514	¥ 26,902	¥ 579,217	45.34%

CR5a: Standardised Approach — exposures by asset classes and risk weights

CR5a			Millions of Yen									
			September 30, 2025									
			Credit risk exposure amount (post-CCF and post-CRM)									
Item No.	Asset classes	Risk weight	0%	20%	50%	100%	150%	Others	Total			
1a	Government of Japan and Bank of Japan (BOJ)	¥	—	¥	—	¥	—	¥	—	¥	—	
1b	Foreign central governments and Foreign central banks		509,536	75,095	—	1,553	—	—	586,185			
1c	Bank for International Settlements, etc.		—	—	—	—	—	—	—			
			0%	10%	20%	50%	100%	150%	Others	Total		
2a	Local governments of Japan		—	—	—	—	—	—	—	—		
2b	Foreign non-central government public sector entities (PSE)		—	—	11	21,518	40	—	—	21,569		
2c	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—		
2d	Government-affiliated agencies of Japan		—	1	—	—	—	—	—	1		
2e	The three local public corporations		—	—	—	—	—	—	—	—		
			0%	20%	30%	50%	100%	150%	Others	Total		
3	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—		
			20%	30%	40%	50%	75%	100%	150%	Others	Total	
4	Financial institutions, type I financial institutions and insurance companies		5,645	144,001	33,896	39,112	—	2,043	7,400	—	232,098	
	Of which: Type I financial institutions and insurance companies		—	13,516	—	—	—	—	161	—	13,678	
			10%	15%	20%	25%	35%	50%	100%	Others	Total	
5	Covered bonds		—	—	—	—	—	—	—	—	—	
			20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates, etc. (including Specialised lending)		75	3,162	18,773	—	4,168	398,021	—	0	—	424,201
	Of which: Specialised lending		—	—	—	—	—	26,313	—	—	—	26,313
			125%	—	130%	—	160%	—	Others	—	Total	
7a	Subordinated debt and equities, etc.		—	—	—	—	—	—	—	—	—	
7b	Equities, etc.		—	—	921,737	—	—	—	—	—	921,737	
			45%	—	75%	—	100%	—	Others	—	Total	
8	Corporate small and medium-sized entities (SMEs) and individuals		—	—	—	—	—	—	—	—	—	
			20%	25%	30%	40%	50%	70%	75%	Others	Total	
9a	Real estate of which: Regulatory residential real estate (residential property), etc.		—	—	—	—	—	—	—	—	—	
			20%	31.25%	37.5%	50%	62.5%	—	Others	—	Total	
	Of which: below second lien and met all requirements		—	—	—	—	—	—	—	—	—	

CR5a		Millions of Yen										
		September 30, 2025										
Item No.	Asset classes	Risk weight	Credit risk exposure amount (post-CCF and post-CRM)									
			30%	35%	45%	60%	75%	105%	150%	Others	Total	
9b	Real estate of which: Regulatory residential real estate (non-residential property)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
			30%	43.75%	56.25%	75%	93.75%	Others	Total			
	Of which: below second lien and met all requirements		—	—	—	—	—	—	—	—	—	—
			70%	90%	110%	150%	Others	Total				
9c	Real estate of which: Regulatory commercial real estate		—	—	—	—	—	—	—	—	—	—
			70%	112.5%	Others	Total						
	Of which: below second lien and met all requirements		—	—	—	—	—	—	—	—	—	—
9d	Real estate of which: Other regulatory commercial real estate		60%	Others	Total							
			60%	Others	Total							
	Of which: below second lien and met all requirements		—	—	—	—	—	—	—	—	—	—
			100%	150%	Others	Total						
9e	Real estate of which: Land acquisition, development and construction (ADC)		—	—	—	—	—	—	—	—	—	—
			50%	100%	150%	Others	Total					
10a	Past due loans for three months or more, etc. (excluding residential mortgage loans)		2	0	746	—	—	—	—	—	749	
10b	Past due loans for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—
11a	Cash		0%	10%	20%	Others	Total					
			2	—	—	—	—	—	—	—	2	
	Uncollected notes		—	—	—	—	—	—	—	—	—	—
	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—
11b	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—
			—	—	—	—	—	—	—	—	—	—

CR5a		Millions of Yen											
		September 30, 2024											
		Credit risk exposure amount (post-CCF and post-CRM)											
Item No.	Asset classes	Risk weight	0%	20%	50%	100%	150%	Others	Total				
1a	Government of Japan and Bank of Japan (BOJ)	¥	60	¥	—	¥	—	¥	—	¥	—	¥	60
1b	Foreign central governments and Foreign central banks		460,196		66,592		—		—		—		526,789
1c	Bank for International Settlements, etc.		—		—		—		—		—		—
			0%	10%	20%	50%	100%	150%	Others	Total			
2a	Local governments of Japan		—		—		—		—		—		—
2b	Foreign non-central government public sector entities (PSE)		—		—	19,891	114		—		—		20,005
2c	Japan Finance Organization for Municipalities (JFM)		—		—		—		—		—		—
2d	Government-affiliated agencies of Japan		—	1		—		—		—			1
2e	The three local public corporations		—		—		—		—		—		—
			0%	20%	30%	50%	100%	150%	Others	Total			
3	Multilateral development banks (MDBs)		—		—		—		—		—		—
			20%	30%	40%	50%	75%	100%	150%	Others	Total		
4	Financial institutions, type I financial institutions and insurance companies		16,322	163,924	7,021	85,677		2,031	6,603	0	281,580		
	Of which: Type I financial institutions and insurance companies		—	15,879		—		—	2,803		—		18,682
			10%	15%	20%	25%	35%	50%	100%	Others	Total		
5	Covered bonds		—		—		—		—		—		—
			20%	50%	75%	80%	85%	100%	130%	150%	Others	Total	
6	Corporates, etc. (including Specialised lending)		42	2,995	11,178		4,006	405,966	4,437		—		428,626
	Of which: Specialised lending		—		—		—	23,024	4,437		—		27,461
			100%	150%	250%	400%			Others	Total			
7a	Subordinated debt and equities, etc.		—		—		—		—		—		—
7b	Equities, etc.		19,457		—		—		—		—		19,457
			45%	75%	100%			Others	Total				
8	Corporate small and medium-sized entities (SMEs) and individuals			—		—		—		—			—
			20%	25%	30%	40%	50%	70%	75%	Others	Total		
9a	Real estate of which: Regulatory residential real estate (residential property), etc.		—		—		—		—		—		—
			20%	31.25%	37.5%	50%	62.5%		Others	Total			
	Of which: below second lien and met all requirements		—		—		—		—		—		—

CR5a			Millions of Yen															
			September 30, 2024															
			Credit risk exposure amount (post-CCF and post-CRM)															
Item No.	Risk weight		30%	35%	45%	60%	75%	105%	150%	Others	Total							
9b	Real estate of which: Regulatory residential real estate (non-residential property)		¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
			30%	43.75%	56.25%	75%	93.75%	Others	Total									
	Of which: below second lien and met all requirements			—	—	—	—	—	—	—	—							
			70%	90%	110%	150%	Others	Total										
9c	Real estate of which: Regulatory commercial real estate			—	—	—	—	—	—	—	—	—	—	—	—	—	—	
			70%	112.5%	Others	Total												
	Of which: below second lien and met all requirements			—	—	—	—	—	—	—	—							
			60%	Others	Total													
9d	Real estate of which: Other regulatory commercial real estate			—	—	—	—	—	—	—	—	—	—	—	—	—	—	
			60%	Others	Total													
	Of which: below second lien and met all requirements			—	—	—	—	—	—	—	—							
			100%	150%	Others	Total												
9e	Real estate of which: Land acquisition, development and construction (ADC)			—	—	—	—	—	—	—	—	—	—	—	—	—	—	
			50%	100%	150%	Others	Total											
	Past due loans for three months or more, etc. (excluding residential mortgage loans)			1	—	882	—	884										
10b	Past due loans for three months or more (residential mortgage loans)			—	—	—	—	—	—	—	—							
			0%	10%	20%	Others	Total											
11a	Cash			12	—	—	—	—	—	—	12							
11b	Uncollected notes			—	—	—	—	—	—	—	—							
	Guaranteed by credit guarantee corporations, etc.			—	—	—	—	—	—	—	—							
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.			—	—	—	—	—	—	—	—							

CR5b: Standardised Approach — exposures by risk weights

CR5b		Millions of Yen, %			
		September 30, 2025			
Item No.	Risk weight	a	b	c	d
		On-balance sheet exposures	Off-balance sheet exposures	Average CCF	Credit risk exposures post-CCF and post-CRM
1	Less than 40%	¥ 734,363	¥ 53	10.00%	¥ 734,369
2	40%~70%	97,691	—	—	97,691
3	75%	7,021	11,752	100.00	18,773
	80%	—	—	—	—
4	85%	4,164	42	10.00	4,168
5	90%~100%	398,773	8,966	32.17	401,658
6	105%~130%	921,737	—	—	921,737
7	150%	8,078	682	10.00	8,147
8	250%	—	—	—	—
9	400%	—	—	—	—
10	1250%	—	—	—	—
11	Total	¥ 2,171,831	¥ 21,496	68.45%	¥ 2,186,546

CR5b		Millions of Yen, %			
		September 30, 2024			
Item No.	Risk weight	a	b	c	d
		On-balance sheet exposures	Off-balance sheet exposures	Average CCF	Credit risk exposures post-CCF and post-CRM
1	Less than 40%	¥ 707,150	¥ 7	10.00%	¥ 707,151
2	40%~70%	115,581	53	10.00	115,587
3	75%	11,176	16	10.00	11,178
	80%	—	—	—	—
4	85%	4,005	11	10.00	4,006
5	90%~100%	400,744	69,416	38.64	427,569
6	105%~130%	4,437	—	—	4,437
7	150%	7,418	679	10.00	7,486
8	250%	—	—	—	—
9	400%	—	—	—	—
10	1250%	—	—	—	—
11	Total	¥ 1,250,514	¥ 70,185	38.33%	¥ 1,277,417

CR6:IRB – Credit risk exposures by portfolio and PD range

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 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	
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))														
1	0.00 to < 0.15	¥ 6,932,099	¥ 200,033	10.00%	¥ 6,954,497	0.00%	0.0	32.79%	2.7	¥ 21,573	0.31%	¥ 13		
2	0.15 to < 0.25	1,401	2,154	23.44	9	0.18	0.0	32.79	1.4	2	23.73	0		
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	Sub-total	¥ 6,933,501	¥ 202,187	10.14%	¥ 6,954,507	0.00%	0.0	32.79%	2.7	¥ 21,575	0.31%	¥ 13	¥ 4	
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))														
1	0.00 to < 0.15	¥ 29,514,543	¥ 647	100.00%	¥ 29,519,285	0.00%	0.0	44.99%	4.6	¥ 107,007	0.36%	¥ 90		
2	0.15 to < 0.25	2,671	—	—	2,671	0.23	0.0	45.00	3.8	1,643	61.54	2		
3	0.25 to < 0.50	6,277	0	40.00	6,277	0.29	0.0	45.00	1.8	3,354	53.43	8		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	932	51	100.00	983	0.95	0.0	43.69	1.2	889	90.40	4		
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 29,524,424	¥ 698	99.99%	¥ 29,529,217	0.00%	0.0	44.99%	4.6	¥ 112,896	0.38%	¥ 106	¥ 22	
Financial Institution exposures (FIRB)														
1	0.00 to < 0.15	¥ 1,271,416	¥ 457,677	19.70%	¥ 1,405,155	0.05%	0.1	46.06%	2.8	¥ 388,257	27.63%	¥ 368		
2	0.15 to < 0.25	32,198	63,800	25.98	48,778	0.19	0.0	45.00	1.5	17,479	35.83	41		
3	0.25 to < 0.50	10,125	14,550	52.06	17,700	0.30	0.0	45.00	1.0	7,042	39.78	24		
4	0.50 to < 0.75	2,086	—	—	2,086	0.57	0.0	45.00	1.0	1,171	56.14	5		
5	0.75 to < 2.50	8,078	4,583	16.43	8,488	1.21	0.0	45.00	1.4	7,470	88.00	46		
6	2.50 to < 10.00	—	10,000	10.00	1,000	7.04	0.0	45.00	1.0	1,515	151.55	31		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0		
9	Sub-total	¥ 1,323,905	¥ 550,611	21.08%	¥ 1,483,209	0.07%	0.1	46.00%	2.7	¥ 422,937	28.51%	¥ 517	¥ 6	
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)														
1	0.00 to < 0.15	¥ 1,037,954	¥ 143,097	40.00%	¥ 1,102,355	0.07%	0.0	28.61%	3.2	¥ 204,456	18.54%	¥ 231		
2	0.15 to < 0.25	164,318	8,412	58.65	167,002	0.18	0.0	27.66	2.6	44,814	26.83	85		
3	0.25 to < 0.50	337,608	38,064	39.91	352,136	0.35	0.3	26.25	2.5	119,119	33.82	326		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	216,428	47,935	40.91	235,440	1.43	0.2	27.15	2.7	148,326	62.99	912		
6	2.50 to < 10.00	32,721	2,203	55.96	34,162	6.42	0.0	24.89	2.0	29,051	85.03	538		
7	10.00 to < 100.00	709	—	—	424	14.36	0.0	26.08	1.0	496	117.13	15		
8	100.00 (Default)	2,151	—	—	7,714	100.00	0.0	32.79	1.0	3,595	46.60	2,242		
9	Sub-total	¥ 1,791,892	¥ 239,713	40.97%	¥ 1,899,236	0.82%	0.8	27.86%	2.9	¥ 549,860	28.95%	¥ 4,354	¥ 7,223	

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 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 amounts	RWA	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)														
1	0.00 to < 0.15	¥ 8,340,587	¥ 3,128,356	41.22%	¥ 9,650,203	0.07%	0.8	41.82%	2.5	¥ 2,472,831	25.62%	¥ 3,060		
2	0.15 to < 0.25	2,000,390	610,549	57.11	2,317,931	0.18	0.4	42.15	2.0	944,708	40.75	1,852		
3	0.25 to < 0.50	1,997,038	480,616	46.65	2,206,239	0.33	1.2	39.44	2.5	1,173,621	53.19	2,891		
4	0.50 to < 0.75	133,340	30,528	38.45	145,079	0.57	0.0	41.59	3.4	125,338	86.39	346		
5	0.75 to < 2.50	894,204	136,331	42.43	890,754	1.35	1.0	38.38	3.0	851,759	95.62	4,596		
6	2.50 to < 10.00	219,968	65,774	44.87	248,290	5.86	0.2	40.87	3.0	387,047	155.88	5,965		
7	10.00 to < 100.00	66,543	4,595	40.00	56,032	19.48	0.0	40.54	2.6	114,951	205.15	4,476		
8	100.00 (Default)	48,005	225	40.00	55,471	100.00	0.0	37.05	1.0	0	0.00	20,553		
9	Sub-total	¥ 13,700,077	¥ 4,456,977	44.05%	¥ 15,570,002	0.72%	4.0	41.30%	2.5	¥ 6,070,259	38.98%	¥ 43,742	¥ 78,240	
SME exposures (AIRB)														
1	0.00 to < 0.15	¥ 34,778	¥ 3,000	40.00%	¥ 35,978	0.11%	0.0	23.62%	3.8	¥ 6,780	18.84%	¥ 10		
2	0.15 to < 0.25	95,060	145	40.00	92,476	0.18	0.0	32.41	2.4	25,853	27.95	55		
3	0.25 to < 0.50	72,292	1,650	40.00	70,062	0.35	0.0	30.14	2.4	23,679	33.79	74		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	109,067	2,322	51.70	109,942	1.59	0.1	23.18	2.8	54,605	49.66	394		
6	2.50 to < 10.00	7,459	634	43.32	7,652	6.92	0.0	25.71	1.4	6,107	79.81	136		
7	10.00 to < 100.00	4,000	—	—	3,702	14.36	0.0	32.79	1.0	4,405	118.98	174		
8	100.00 (Default)	669	—	—	819	100.00	0.0	29.89	1.0	343	41.98	217		
9	Sub-total	¥ 323,327	¥ 7,752	43.77%	¥ 320,634	1.27%	0.2	27.60%	2.6	¥ 121,775	37.97%	¥ 1,062	¥ 922	
SME exposures (FIRB)														
1	0.00 to < 0.15	¥ 6,329	¥ —	—%	¥ 6,329	0.11%	0.0	50.74%	4.5	¥ 3,512	55.49%	¥ 3		
2	0.15 to < 0.25	59	—	—	59	0.18	0.0	40.00	1.0	13	23.24	0		
3	0.25 to < 0.50	217,298	4,654	37.42	217,723	0.40	0.7	23.54	3.9	76,945	35.34	206		
4	0.50 to < 0.75	2,727	—	—	2,727	0.57	0.0	27.44	4.6	1,310	48.03	4		
5	0.75 to < 2.50	365,863	17,938	49.97	371,842	1.51	1.7	27.90	4.5	233,327	62.74	1,572		
6	2.50 to < 10.00	4,770	312	40.00	4,894	6.28	0.0	30.03	3.5	4,190	85.62	88		
7	10.00 to < 100.00	178	—	—	178	14.36	0.0	40.00	2.1	279	156.39	10		
8	100.00 (Default)	836	—	—	836	100.00	0.0	27.38	1.0	0	0.00	229		
9	Sub-total	¥ 598,064	¥ 22,904	47.28%	¥ 604,593	1.27%	2.5	26.59%	4.2	¥ 319,579	52.85%	¥ 2,115	¥ 1,312	
Specialised lending (AIRB)														
1	0.00 to < 0.15	¥ 1,400,738	¥ 191,506	40.11%	¥ 1,477,553	0.08%	0.4	31.08%	4.1	¥ 398,856	26.99%	¥ 390		
2	0.15 to < 0.25	527,297	108,031	40.00	570,510	0.24	0.1	28.08	4.2	237,823	41.68	383		
3	0.25 to < 0.50	805,508	123,945	44.22	860,320	0.32	0.2	26.92	3.8	367,862	42.75	748		
4	0.50 to < 0.75	251,683	60,653	40.41	276,195	0.58	0.0	28.08	2.8	136,707	49.49	450		
5	0.75 to < 2.50	411,912	41,395	41.24	428,983	1.24	0.1	28.50	3.3	294,570	68.66	1,525		
6	2.50 to < 10.00	157,541	82,486	40.00	190,536	4.24	0.0	32.52	3.0	206,012	108.12	2,592		
7	10.00 to < 100.00	112,848	14,440	41.23	118,803	17.97	0.0	31.99	2.9	189,249	159.29	7,165		
8	100.00 (Default)	4,905	95	40.00	5,893	100.00	0.0	30.41	1.0	3,987	67.65	1,473		
9	Sub-total	¥ 3,672,436	¥ 622,554	41.02%	¥ 3,928,798	1.21%	1.0	29.34%	3.8	¥ 1,835,069	46.70%	¥ 14,730	¥ 15,983	

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 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 amounts	RWA density	EL	Eligible provisions	
Specialised lending (FIRB)														
1	0.00 to < 0.15	¥ 5,510	¥ —	—%	¥ 5,510	0.09%	0.3	40.23%	1.0	¥ 872	15.83%	¥ 2		
2	0.15 to < 0.25	1,637	—	—	1,637	0.24	0.1	40.00	1.0	525	32.10	1		
3	0.25 to < 0.50	2,663	—	—	2,663	0.31	0.1	40.08	1.0	949	35.66	3		
4	0.50 to < 0.75	1,365	—	—	1,365	0.57	0.0	40.00	1.0	689	50.48	3		
5	0.75 to < 2.50	1,149	—	—	1,149	1.23	0.0	40.27	1.0	824	71.73	5		
6	2.50 to < 10.00	723	—	—	723	4.70	0.0	40.07	1.0	820	113.44	13		
7	10.00 to < 100.00	515	—	—	515	14.97	0.0	40.00	1.0	906	175.75	30		
8	100.00 (Default)	23	—	—	23	100.00	0.0	40.00	1.0	0	0.00	9		
9	Sub-total	¥ 13,589	¥ —	—%	¥ 13,589	1.28%	0.8	40.13%	1.0	¥ 5,589	41.13%	¥ 69	¥ 81	
Equity exposures (PD/LGD Approach)														
1	0.00 to < 0.15	¥ 29,522	¥ —	—%	¥ 29,522	0.10%	0.0	90.00%	5.0	¥ 61,276	207.55%	¥ —		
2	0.15 to < 0.25	11,894	—	—	11,894	0.18	0.0	90.00	5.0	25,994	218.53	—		
3	0.25 to < 0.50	64,006	—	—	64,006	0.34	0.2	90.00	5.0	115,732	180.81	—		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	12,143	—	—	12,143	1.36	0.1	90.00	5.0	34,115	280.94	—		
6	2.50 to < 10.00	7,596	—	—	7,596	6.73	0.0	90.00	5.0	32,614	429.32	—		
7	10.00 to < 100.00	299	—	—	299	14.36	0.0	90.00	5.0	1,718	572.91	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 125,463	¥ —	—%	¥ 125,463	0.79%	0.5	90.00%	5.0	¥ 271,452	216.35%	¥ —		
Purchased receivables for corporates, etc. (default risk) (FIRB)														
1	0.00 to < 0.15	¥ 335,218	¥ —	—%	¥ 329,076	0.07%	0.2	40.93%	1.3	¥ 53,636	16.29%	¥ 102		
2	0.15 to < 0.25	103,515	9,119	10.00	102,676	0.20	0.1	40.00	1.3	30,825	30.02	82		
3	0.25 to < 0.50	98,511	570	40.00	96,675	0.35	0.6	40.09	1.3	40,439	41.83	139		
4	0.50 to < 0.75	3,719	—	—	3,719	0.57	0.0	40.00	4.0	3,055	82.14	8		
5	0.75 to < 2.50	75,034	—	—	73,339	1.50	1.7	40.16	1.7	62,885	85.74	444		
6	2.50 to < 10.00	360	14,879	40.00	6,304	3.05	0.0	40.00	1.0	6,193	98.24	77		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	3,116	—	—	3,116	100.00	0.0	40.00	1.0	0	0.00	1,246		
9	Sub-total	¥ 619,477	¥ 24,568	28.86%	¥ 614,907	0.85%	2.7	40.53%	1.3	¥ 197,037	32.04%	¥ 2,101	¥ 450	
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)														
1	0.00 to < 0.15	¥ 458,119	¥ 23,656	29.59%	¥ 465,119	0.07%	0.0	85.18%	1.3	¥ 137,634	29.59%	¥ 287		
2	0.15 to < 0.25	45,107	—	—	45,107	0.17	0.0	67.68	2.3	23,260	51.56	52		
3	0.25 to < 0.50	15,990	—	—	15,990	0.40	0.0	82.29	1.7	14,856	92.91	54		
4	0.50 to < 0.75	1,989	—	—	1,989	0.73	0.0	100.00	1.0	2,910	146.28	14		
5	0.75 to < 2.50	168	—	—	168	1.35	0.0	40.00	1.4	130	77.42	0		
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—		
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—		
9	Sub-total	¥ 521,375	¥ 23,656	29.59%	¥ 528,376	0.09%	0.1	83.64%	1.4	¥ 178,792	33.83%	¥ 409	¥ 220	

CR6		Millions of Yen, %, 1,000 cases, Year															
		September 30, 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 amounts	RWA	RWA density	EL	Eligible provisions	
Purchased receivables for retail (default risk)																	
1	0.00 to < 0.15	¥	—	¥	—	—%	¥	—	—%	—	—%	—	¥	—	—%	¥	—
2	0.15 to < 0.25		—		—	—		—	—	—	—		—	—		—	
3	0.25 to < 0.50		3,105		—	—		3,105	0.29	6.0	72.08		1,168	37.63		6	
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	Sub-total	¥	3,105	¥	—	—%	¥	3,105	0.29%	6.0	72.08%	—	¥	1,168	37.63%	¥	6
Qualifying revolving retail exposures																	
1	0.00 to < 0.15	¥	0	¥	33,271	28.50%	¥	9,484	0.10%	38.2	58.13%	—	¥	331	3.49%	¥	5
2	0.15 to < 0.25		52,983		171,177	19.17		85,800	0.20	180.1	72.64	—		6,812	7.93		128
3	0.25 to < 0.50		19,166		768,794	12.70		116,816	0.34	113.0	76.11	—		14,674	12.56		304
4	0.50 to < 0.75		50,409		71,955	19.17		64,204	0.51	96.9	72.64	—		10,570	16.46		237
5	0.75 to < 2.50		27,408		130,636	24.58		59,522	1.54	115.4	72.26	—		22,217	37.32		664
6	2.50 to < 10.00		21,618		9,194	29.48		24,329	6.62	16.7	72.96	—		25,132	103.29		1,173
7	10.00 to < 100.00		246		797	15.99		374	55.87	0.6	70.57	—		662	177.03		151
8	100.00 (Default)		4,820		4,145	11.92		5,320	100.00	5.8	73.34	—		5,280	99.25		3,479
9	Sub-total	¥	176,654	¥	1,189,972	15.89%	¥	365,852	2.45%	567.1	73.34%	—	¥	85,681	23.41%	¥	6,146
Residential mortgage exposures																	
1	0.00 to < 0.15	¥	3,232,960	¥	8,533	100.00%	¥	3,241,493	0.11%	131.4	15.63%	—	¥	132,401	4.08%	¥	578
2	0.15 to < 0.25		2,005,455		19	100.00		2,005,475	0.19	108.8	15.32	—		122,205	6.09		610
3	0.25 to < 0.50		4,465,132		768	100.00		4,465,900	0.34	285.8	14.72	—		389,305	8.71		2,255
4	0.50 to < 0.75		—		—	—		—	—	—	—	—		—	—		—
5	0.75 to < 2.50		59,466		19	100.00		59,485	0.82	5.6	15.70	—		10,291	17.30		77
6	2.50 to < 10.00		—		—	—		—	—	—	—	—		—	—		—
7	10.00 to < 100.00		86,993		6	100.00		86,999	19.68	5.1	15.19	—		73,792	84.82		2,596
8	100.00 (Default)		22,829		138	100.00		23,395	100.00	1.6	16.32	—		6,544	27.97		3,295
9	Sub-total	¥	9,872,837	¥	9,484	100.00%	¥	9,882,749	0.64%	538.6	15.15%	—	¥	734,542	7.43%	¥	9,413
Other retail exposures																	
1	0.00 to < 0.15	¥	18,976	¥	17,144	23.21%	¥	22,956	0.13%	17.3	37.70%	—	¥	2,702	11.77%	¥	11
2	0.15 to < 0.25		150,848		—	—		150,848	0.23	48.0	72.49	—		49,768	32.99		260
3	0.25 to < 0.50		319,847		1,728	97.91		321,539	0.45	65.3	36.76	—		79,029	24.57		522
4	0.50 to < 0.75		81,313		1,639	58.44		82,271	0.61	202.4	71.78	—		46,665	56.72		351
5	0.75 to < 2.50		184,315		20	42.69		184,324	1.16	88.9	60.05	—		118,574	64.32		1,309
6	2.50 to < 10.00		22,146		1,732	20.08		22,494	3.30	39.9	70.12	—		22,258	98.94		518
7	10.00 to < 100.00		1,759		86	31.30		1,786	52.51	0.7	52.45	—		1,912	107.07		559
8	100.00 (Default)		12,087		1,574	22.78		12,725	100.00	8.2	58.85	—		5,094	40.03		7,082
9	Sub-total	¥	791,294	¥	23,926	30.81%	¥	798,947	2.36%	471.1	53.84%	—	¥	326,006	40.80%	¥	10,616

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 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 amounts	RWA density	EL	Eligible provisions	
Lease transactions														
1	0.00 to < 0.15	¥ 176,279	¥ —	—%	¥ 176,279	0.05%	0.4	41.20%	2.1	¥ 30,020	17.03%	¥ 41		
2	0.15 to < 0.25	122,131	—	—	122,131	0.18	0.1	40.00	2.9	49,304	40.36	90		
3	0.25 to < 0.50	65,371	—	—	65,371	0.33	0.3	40.04	2.4	32,639	49.92	88		
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to < 2.50	39,307	—	—	39,307	1.60	0.2	40.00	2.8	37,117	94.42	251		
6	2.50 to < 10.00	2,602	—	—	2,602	5.40	0.0	40.00	1.8	3,021	116.09	56		
7	10.00 to < 100.00	1,545	—	—	1,545	14.36	0.0	40.00	2.2	2,792	180.65	88		
8	100.00 (Default)	223	—	—	223	100.00	0.0	40.00	1.0	0	0.00	89		
9	Sub-total	¥ 407,462	¥ —	—%	¥ 407,462	0.43%	1.1	40.52%	2.4	¥ 154,894	38.01%	¥ 707	¥ 441	
Total (all portfolios)		¥ 70,398,890	¥ 7,375,007	36.45%	¥ 73,030,653	0.39%	1,597.5	38.04%	3.1	¥ 11,409,120	15.62%	¥ 96,112	¥ 140,470	

Notes: 1. "Number of obligors" in Column f: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.

2. Financial Institution exposures (AIRB), purchased receivables for corporates, etc., on default risk (AIRB), purchased receivables for corporates, etc., on dilution risk and originator risk of loan participation (AIRB), and purchased receivables for retail on dilution risk and originator risk of loan participation are not applicable.

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 2024												
		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 amounts	RWA density	EL	Eligible provisions	
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))														
1	0.00 to < 0.15	¥ 4,044,347	¥ 200,033	10.00%	¥ 4,066,527	0.00%	0.0	32.79%	1.9	¥ 27,327	0.67%	¥	18	
2	0.15 to < 0.25	956	2,270	25.46	4	0.20	0.0	32.79	1.0	1	22.16		0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—		—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—		—	
5	0.75 to < 2.50	—	—	—	12	2.03	0.0	32.79	1.3	11	91.44		0	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—		—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—		—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—		—	
9	Sub-total	¥ 4,045,303	¥ 202,303	10.17%	¥ 4,066,544	0.00%	0.0	32.79%	1.9	¥ 27,339	0.67%	¥	18	
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))														
1	0.00 to < 0.15	¥ 26,691,698	¥ 816	100.00%	¥ 26,698,311	0.00%	0.0	44.99%	4.6	¥ 50,097	0.18%	¥	73	
2	0.15 to < 0.25	3,202	—	—	3,202	0.23	0.0	45.00	4.8	2,281	71.24		3	
3	0.25 to < 0.50	6,249	0	40.00	6,249	0.29	0.0	45.00	2.6	3,954	63.27		8	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—		—	
5	0.75 to < 2.50	1,496	56	100.00	1,552	0.95	0.0	44.08	2.1	1,652	106.41		6	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—		—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—		—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—		—	
9	Sub-total	¥ 26,702,645	¥ 873	99.99%	¥ 26,709,315	0.00%	0.0	44.99%	4.6	¥ 57,986	0.21%	¥	92	
Financial Institution exposures (FIRB)														
1	0.00 to < 0.15	¥ 831,813	¥ 408,823	19.60%	¥ 944,173	0.06%	0.1	46.13%	2.2	¥ 253,140	26.81%	¥	268	
2	0.15 to < 0.25	46,303	36,600	22.29	54,463	0.20	0.0	45.27	1.5	19,678	36.13		50	
3	0.25 to < 0.50	7,148	12,325	43.40	12,498	0.49	0.0	45.00	1.2	6,801	54.41		27	
4	0.50 to < 0.75	—	—	—	—	—	0.0	—	—	—	—		—	
5	0.75 to < 2.50	7,955	5,282	32.04	9,602	1.32	0.0	45.00	1.2	8,239	85.81		57	
6	2.50 to < 10.00	—	10,000	10.00	1,000	7.88	0.0	45.00	1.0	1,589	158.99		35	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—		—	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00		0	
9	Sub-total	¥ 893,219	¥ 473,030	20.36%	¥ 1,021,737	0.09%	0.1	46.06%	2.2	¥ 289,449	28.32%	¥	439	
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)														
1	0.00 to < 0.15	¥ 870,980	¥ 145,406	42.27%	¥ 937,850	0.07%	0.0	29.18%	3.1	¥ 172,389	18.38%	¥	198	
2	0.15 to < 0.25	224,774	9,386	40.00	225,481	0.20	0.0	28.88	3.4	77,409	34.33		132	
3	0.25 to < 0.50	376,866	47,363	39.79	394,235	0.44	0.3	26.56	2.5	149,831	38.00		466	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—		—	
5	0.75 to < 2.50	194,308	19,260	42.33	202,582	1.42	0.2	25.72	2.6	117,937	58.21		748	
6	2.50 to < 10.00	33,261	3,890	48.79	35,558	6.49	0.0	28.37	1.7	34,750	97.72		660	
7	10.00 to < 100.00	1,343	—	—	854	18.41	0.0	31.92	1.0	1,323	154.87		50	
8	100.00 (Default)	13,661	450	40.00	13,992	100.00	0.0	28.46	1.0	5,363	38.33		3,553	
9	Sub-total	¥ 1,715,197	¥ 225,757	41.77%	¥ 1,810,554	1.22%	0.8	28.17%	2.9	¥ 559,005	30.87%	¥	5,809	
												¥	8,397	

CR6		Millions of Yen, %, 1,000 cases, Year												
		September 30, 2024												
		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 amounts	RWA	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)														
1	0.00 to < 0.15	¥ 7,659,622	¥ 2,982,214	42.58%	¥ 8,972,778	0.08%	0.8	41.94%	2.5	¥ 2,393,863	26.67%	¥ 3,034		
2	0.15 to < 0.25	2,080,713	423,774	50.55	2,269,491	0.20	0.4	41.71	2.3	1,010,722	44.53		1,949	
3	0.25 to < 0.50	2,239,078	588,853	47.18	2,501,912	0.37	1.3	39.91	2.3	1,368,941	54.71		3,709	
4	0.50 to < 0.75	151,499	29,580	37.82	162,689	0.57	0.0	41.64	3.5	143,749	88.35		388	
5	0.75 to < 2.50	911,494	138,640	40.09	917,006	1.44	1.2	37.68	2.9	847,103	92.37		4,936	
6	2.50 to < 10.00	216,551	73,711	44.36	248,246	6.29	0.3	39.11	2.5	359,704	144.89		6,121	
7	10.00 to < 100.00	56,379	1,014	49.86	45,911	24.57	0.0	42.74	4.1	115,185	250.88		4,783	
8	100.00 (Default)	55,416	767	40.00	62,443	100.00	0.0	35.91	1.0	0	0.00		22,427	
9	Sub-total	¥ 13,370,757	¥ 4,238,556	43.93%	¥ 15,180,479	0.82%	4.5	41.24%	2.5	¥ 6,239,270	41.10%	¥ 47,350	¥ 66,115	
SME exposures (AIRB)														
1	0.00 to < 0.15	¥ 10,609	¥ 7,000	40.00%	¥ 13,409	0.12%	0.0	32.79%	2.5	¥ 3,172	23.65%	¥ 5		
2	0.15 to < 0.25	118,281	—	—	115,676	0.20	0.0	29.08	3.0	32,084	27.73		68	
3	0.25 to < 0.50	98,876	4,624	40.00	97,997	0.41	0.0	26.83	2.4	32,178	32.83		106	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—		—	
5	0.75 to < 2.50	92,718	7,165	47.70	95,648	1.78	0.1	24.46	2.7	49,183	51.42		413	
6	2.50 to < 10.00	11,371	1,914	41.14	11,638	7.31	0.0	26.21	1.6	8,904	76.50		225	
7	10.00 to < 100.00	1,034	270	40.00	1,130	18.41	0.0	29.26	2.8	1,541	136.36		60	
8	100.00 (Default)	740	—	—	889	100.00	0.0	28.90	1.0	318	35.81		231	
9	Sub-total	¥ 333,630	¥ 20,974	42.73%	¥ 336,391	1.28%	0.2	27.16%	2.7	¥ 127,384	37.86%	¥ 1,111	¥ 933	
SME exposures (FIRB)														
1	0.00 to < 0.15	¥ 3,381	¥ —	—%	¥ 3,381	0.12%	0.0	74.62%	4.9	¥ 2,886	85.37%	¥ 3		
2	0.15 to < 0.25	3,858	—	—	3,858	0.20	0.0	32.94	4.3	1,797	46.59		2	
3	0.25 to < 0.50	209,219	4,799	48.26	210,329	0.48	0.7	26.12	4.4	90,291	42.92		266	
4	0.50 to < 0.75	2,668	—	—	2,668	0.57	0.0	34.02	4.9	1,651	61.88		5	
5	0.75 to < 2.50	337,751	14,614	39.58	340,605	1.66	1.7	27.38	4.4	213,129	62.57		1,561	
6	2.50 to < 10.00	4,795	85	40.00	4,824	6.99	0.0	30.68	3.6	4,350	90.17		99	
7	10.00 to < 100.00	132	—	—	132	18.41	0.0	40.00	3.3	225	170.38		9	
8	100.00 (Default)	1,439	—	—	1,439	100.00	0.0	26.78	1.0	0	0.00		385	
9	Sub-total	¥ 563,245	¥ 19,499	41.72%	¥ 567,238	1.50%	2.5	27.29%	4.4	¥ 314,332	55.41%	¥ 2,333	¥ 1,653	
Specialised lending (AIRB)														
1	0.00 to < 0.15	¥ 1,382,987	¥ 118,169	40.95%	¥ 1,431,384	0.08%	0.3	31.02%	4.0	¥ 381,845	26.67%	¥ 377		
2	0.15 to < 0.25	518,554	142,142	40.00	575,411	0.23	0.1	29.05	4.3	251,746	43.75		394	
3	0.25 to < 0.50	678,683	132,651	42.23	734,714	0.32	0.1	27.30	3.9	323,682	44.05		648	
4	0.50 to < 0.75	136,190	30,073	40.07	148,241	0.58	0.0	26.77	3.6	76,551	51.63		231	
5	0.75 to < 2.50	298,091	60,073	40.84	322,628	1.32	0.0	28.47	3.5	233,232	72.29		1,232	
6	2.50 to < 10.00	131,459	89,790	40.30	167,648	4.20	0.0	28.30	3.7	164,227	97.95		2,053	
7	10.00 to < 100.00	113,033	12,760	41.34	118,308	20.72	0.0	32.13	3.0	195,560	165.29		8,205	
8	100.00 (Default)	10,956	—	—	14,236	100.00	0.0	26.08	1.0	633	4.44		3,663	
9	Sub-total	¥ 3,269,956	¥ 585,661	40.86%	¥ 3,512,573	1.59%	0.9	29.39%	3.9	¥ 1,627,480	46.33%	¥ 16,806	¥ 18,270	

CR6		Millions of Yen, %, 1,000 cases, Year													
		September 30, 2024													
		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 amounts	RWA density	EL	Eligible provisions		
Specialised lending (FIRB)															
1	0.00 to < 0.15	¥ 6,593	¥ —	—%	¥ 6,593	0.09%	0.3	40.11%	1.0	¥ 1,032	15.66%	¥ 2			
2	0.15 to < 0.25	1,690	—	—	1,690	0.23	0.1	40.00	1.0	528	31.25	1			
3	0.25 to < 0.50	2,871	—	—	2,871	0.30	0.1	40.07	1.0	1,014	35.34	3			
4	0.50 to < 0.75	1,158	—	—	1,158	0.58	0.0	40.00	1.0	582	50.26	2			
5	0.75 to < 2.50	1,054	—	—	1,054	1.31	0.0	40.00	1.0	757	71.78	5			
6	2.50 to < 10.00	381	—	—	381	5.76	0.0	40.00	1.0	466	122.21	8			
7	10.00 to < 100.00	854	—	—	854	21.92	0.0	40.02	1.0	1,597	186.92	75			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 14,604	¥ —	—%	¥ 14,604	1.70%	0.7	40.06%	1.0	¥ 5,979	40.94%	¥ 99	¥ 48		
Equity exposures (PD/LGD Approach)															
1	0.00 to < 0.15	¥ 922,848	¥ —	—%	¥ 922,848	0.07%	0.2	90.00%	5.0	¥ 988,855	107.15%	¥ —			
2	0.15 to < 0.25	133,392	—	—	133,392	0.20	0.1	90.00	5.0	192,309	144.16	—			
3	0.25 to < 0.50	68,563	—	—	68,563	0.36	0.2	90.00	5.0	123,717	180.44	—			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	13,394	—	—	13,394	1.49	0.1	90.00	5.0	38,515	287.53	—			
6	2.50 to < 10.00	10,176	—	—	10,176	6.99	0.0	90.00	5.0	44,062	432.99	—			
7	10.00 to < 100.00	749	—	—	749	18.41	0.0	90.00	5.0	4,776	636.97	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 1,149,126	¥ —	—%	¥ 1,149,126	0.19%	0.9	90.00%	5.0	¥ 1,392,236	121.15%	¥ —			
Purchased receivables for corporates, etc. (default risk) (FIRB)															
1	0.00 to < 0.15	¥ 347,896	¥ 4,566	100.00%	¥ 345,969	0.07%	0.2	41.31%	1.2	¥ 57,696	16.67%	¥ 109			
2	0.15 to < 0.25	91,834	20,264	10.00	91,816	0.20	0.1	40.01	1.1	26,300	28.64	76			
3	0.25 to < 0.50	128,830	570	40.00	126,218	0.39	0.9	40.08	1.3	55,136	43.68	201			
4	0.50 to < 0.75	3,567	—	—	3,567	0.57	0.0	40.00	5.0	3,292	92.27	8			
5	0.75 to < 2.50	73,039	—	—	71,543	1.54	2.4	40.16	1.5	60,150	84.07	443			
6	2.50 to < 10.00	5,633	—	—	5,625	3.31	0.0	40.00	2.2	6,439	114.46	74			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	3,779	—	—	3,779	100.00	0.0	40.00	1.0	0	0.00	1,511			
9	Sub-total	¥ 654,581	¥ 25,400	26.85%	¥ 648,521	0.93%	3.8	40.73%	1.3	¥ 209,015	32.22%	¥ 2,425	¥ 547		
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)															
1	0.00 to < 0.15	¥ 465,113	¥ 16,211	10.00%	¥ 466,734	0.07%	0.0	84.43%	1.2	¥ 137,468	29.45%	¥ 291			
2	0.15 to < 0.25	53,951	570	40.00	54,179	0.20	0.0	80.80	1.8	33,586	61.99	87			
3	0.25 to < 0.50	15,074	4,566	100.00	19,640	0.41	0.0	84.77	1.5	18,764	95.54	70			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	710	—	—	710	1.01	0.0	78.83	1.2	989	139.31	5			
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—			
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—			
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—			
9	Sub-total	¥ 534,848	¥ 21,347	30.05%	¥ 541,264	0.09%	0.1	84.07%	1.3	¥ 190,809	35.25%	¥ 454	¥ 234		

CR6		Millions of Yen, %, 1,000 cases, Year															
		September 30, 2024															
		a	b	c	d	e	f	g	h	i	j	k	l				
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average matur- ity	Credit amounts	RWA density	EL	Eligible provisions				
Purchased receivables for retail (default risk)																	
1	0.00 to < 0.15	¥	—	¥	—	—%	¥	—	—%	—	—%	—	¥	—	—%	¥	—
2	0.15 to < 0.25		—		—	—		—	—	—	—		—	—	—		—
3	0.25 to < 0.50		7,277		—	—		7,277	0.29	12.0	72.08		2,738	37.63			15
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	Sub-total	¥	7,277	¥	—	—%	¥	7,277	0.29%	12.0	72.08%	—	¥	2,738	37.63%	¥	15
Qualifying revolving retail exposures																	
1	0.00 to < 0.15	¥	0	¥	35,488	28.20%	¥	10,010	0.10%	39.9	58.41%	—	¥	352	3.51%	¥	5
2	0.15 to < 0.25		47,914		174,592	17.74		78,899	0.21	179.0	71.28	—		6,292	7.97		119
3	0.25 to < 0.50		20,069		830,701	10.91		110,710	0.34	123.6	75.83	—		13,976	12.62		290
4	0.50 to < 0.75		46,579		72,007	17.74		59,358	0.52	93.1	71.28	—		9,737	16.40		220
5	0.75 to < 2.50		12,341		125,363	24.23		42,718	1.14	92.7	71.30	—		12,701	29.73		349
6	2.50 to < 10.00		34,851		20,962	23.33		39,742	4.87	39.2	71.64	—		32,339	81.37		1,387
7	10.00 to < 100.00		185		986	13.45		317	53.17	0.6	68.83	—		532	167.60		121
8	100.00 (Default)		5,552		3,512	9.73		5,903	100.00	6.4	72.24	—		5,837	98.89		3,797
9	Sub-total	¥	167,493	¥	1,263,614	14.25%	¥	347,660	2.69%	574.7	72.41%	—	¥	81,770	23.52%	¥	6,291
Residential mortgage exposures																	
1	0.00 to < 0.15	¥	2,674,064	¥	11,297	100.00%	¥	2,685,361	0.10%	106.9	16.15%	—	¥	103,592	3.85%	¥	439
2	0.15 to < 0.25		3,210,019		19	100.00		3,210,038	0.18	163.2	15.76	—		190,967	5.94		938
3	0.25 to < 0.50		4,186,975		1,673	100.00		4,188,648	0.35	268.3	14.93	—		379,056	9.04		2,215
4	0.50 to < 0.75		64,879		—	—		64,879	0.67	4.7	20.52	—		12,745	19.64		89
5	0.75 to < 2.50		101,820		19	100.00		101,839	0.84	10.7	17.92	—		20,325	19.95		153
6	2.50 to < 10.00		—		—	—		—	—	—	—	—		—	—		—
7	10.00 to < 100.00		77,162		—	—		77,162	19.83	4.6	15.78	—		68,184	88.36		2,413
8	100.00 (Default)		29,192		159	100.00		29,730	100.00	2.1	16.75	—		8,387	28.21		4,311
9	Sub-total	¥	10,344,115	¥	13,168	100.00%	¥	10,357,662	0.67%	560.8	15.58%	—	¥	783,260	7.56%	¥	10,560
Other retail exposures																	
1	0.00 to < 0.15	¥	0	¥	18,225	23.59%	¥	4,299	0.08%	16.3	32.18%	—	¥	303	7.06%	¥	1
2	0.15 to < 0.25		184,857		—	—		184,857	0.23	53.7	69.11	—		57,508	31.10		299
3	0.25 to < 0.50		427,000		2,748	100.00		429,748	0.43	71.2	35.23	—		98,519	22.92		643
4	0.50 to < 0.75		186,035		116,057	10.36		198,067	0.56	216.3	48.24	—		74,399	37.56		555
5	0.75 to < 2.50		174,294		26	42.73		174,306	1.16	84.9	60.48	—		113,088	64.87		1,248
6	2.50 to < 10.00		59,282		20,938	47.33		69,193	5.13	45.8	43.57	—		44,159	63.81		1,416
7	10.00 to < 100.00		2,820		676	91.22		3,437	39.05	0.8	39.51	—		3,138	91.30		620
8	100.00 (Default)		15,353		1,823	28.31		16,168	100.00	9.1	53.15	—		5,418	33.51		8,161
9	Sub-total	¥	1,049,644	¥	160,496	18.77%	¥	1,080,078	2.45%	498.4	48.29%	—	¥	396,535	36.71%	¥	12,945
																¥	11,485

CR6		Millions of Yen, %, 1,000 cases, Year													
		September 30, 2024													
		a	b	c	d	e	f	g	h	i	j	k	l		
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit amounts	RWA density	EL	Eligible provisions		
Lease transactions															
1	0.00 to < 0.15	¥ 212,204	¥ —	—%	¥ 212,204	0.07%	0.4	41.20%	2.3	¥ 43,915	20.69%	¥ 65			
2	0.15 to < 0.25	130,396	—	—	130,396	0.20	0.1	40.00	3.1	58,019	44.49	106			
3	0.25 to < 0.50	56,477	—	—	56,477	0.40	0.3	40.06	2.8	32,267	57.13	90			
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—			
5	0.75 to < 2.50	43,682	—	—	43,682	1.72	0.2	40.00	2.9	42,574	97.46	300			
6	2.50 to < 10.00	7,360	—	—	7,360	6.66	0.0	40.00	2.0	9,889	134.36	196			
7	10.00 to < 100.00	2,060	—	—	2,060	18.41	0.0	40.00	2.5	4,060	197.08	151			
8	100.00 (Default)	265	—	—	265	100.00	0.0	40.00	1.0	0	0.00	106			
9	Sub-total	¥ 452,447	¥ —	—%	¥ 452,447	0.56%	1.2	40.57%	2.6	¥ 190,727	42.15%	¥ 1,018	¥ 794		
Total (all portfolios)		¥ 65,268,098	¥ 7,250,685	35.41%	¥ 67,803,478	0.49%	1,662.5	38.65%	2.9	¥ 12,495,321	18.42%	¥ 107,775	¥ 136,819		

Notes: 1. "Number of obligors" in Column f: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.

2. Financial Institution exposures (AIRB), purchased receivables for corporates, etc., on default risk (AIRB), purchased receivables for corporates, etc., on dilution risk and originator risk of loan participation (AIRB), and purchased receivables for retail on dilution risk and originator risk of loan participation are not applicable.

CR7: IRB – Effect on RWA of credit derivatives used as CRM technique

CR7		Millions of Yen	
		September 30, 2025	
		a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
Item No.	Portfolio		
1	Sovereign Exposures – FIRB	¥ 111,968	¥ 111,968
2	Sovereign Exposures – AIRB	21,536	21,536
3	Financial Institution Exposures – FIRB	413,221	413,221
4	Financial Institution Exposures – AIRB	—	—
5	Corporate exposures (excluding specialised lending) – FIRB	6,400,482	6,400,482
6	Corporate exposures (excluding specialised lending) – AIRB	671,675	671,675
7	Specialised lending – FIRB	519,942	519,942
8	Specialised lending – AIRB	1,835,069	1,835,069
9	Retail – Qualifying revolving retail exposures	85,681	85,681
10	Retail – Residential mortgage exposures	734,542	734,542
11	Retail – Other retail exposures	326,006	326,006
12	Purchased receivables – FIRB	376,998	376,998
13	Purchased receivables – AIRB	—	—
14	Total	¥ 11,497,125	¥ 11,497,125

CR7		Millions of Yen	
		September 30, 2024	
		a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
Item No.	Portfolio		
1	Sovereign Exposures – FIRB	¥ 57,241	¥ 57,241
2	Sovereign Exposures – AIRB	27,283	27,283
3	Financial Institution Exposures – FIRB	282,713	282,713
4	Financial Institution Exposures – AIRB	—	—
5	Corporate exposures (excluding specialised lending) – FIRB	6,560,497	6,560,497
6	Corporate exposures (excluding specialised lending) – AIRB	687,032	687,032
7	Specialised lending – FIRB	771,349	771,349
8	Specialised lending – AIRB	1,627,480	1,627,480
9	Retail – Qualifying revolving retail exposures	81,770	81,770
10	Retail – Residential mortgage exposures	783,260	783,260
11	Retail – Other retail exposures	396,535	396,535
12	Purchased receivables – FIRB	402,563	402,563
13	Purchased receivables – AIRB	—	—
14	Total	¥ 11,677,728	¥ 11,677,728

CR10:IRB – Specialised Lending (Supervisory Slotting Criteria Approach)

CR10		Millions of Yen, %											
		September 30, 2025											
a	b	c	d	e	f	g	h	i	j	k	l		
Specialised lending (supervisory slotting criteria approach)													
Other than high-volatility commercial real estate (HVCRE)													
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts	Expected losses		
					PF	OF	CF	IPRE	Total				
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
	2.5 years ≤	—	—	70%	—	—	—	—	—	—	—	—	—
Good	< 2.5 years	1,684	—	70%	384	—	—	1,300	1,684	1,178	6		
	2.5 years ≤	3,612	—	90%	3,111	—	—	500	3,612	3,251	28		
Satisfactory		30,492	4,392	115%	14,709	—	—	17,539	32,249	37,087	902		
Weak		—	—	250%	—	—	—	—	—	—	—		
Default		—	—	—	—	—	—	—	—	—	—		
Total		¥ 35,789	¥ 4,392	—	¥ 18,205	¥ —	¥ —	¥ 19,340	¥ 37,545	¥ 41,516	¥ 938		
HVCRE													
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW						Exposure amounts (EAD)	Credit RWA amounts	Expected losses	
Strong	< 2.5 years	¥ 14,716	¥ 3,487	70%						¥ 16,111	¥ 11,277	¥ 64	
	2.5 years ≤	1,467	15,878	95%						7,819	7,428	31	
Good	< 2.5 years	5,935	—	95%						5,935	5,639	23	
	2.5 years ≤	14,916	58,136	120%						38,170	45,805	152	
Satisfactory		63,388	82,238	140%						96,284	134,797	2,695	
Weak		86,802	50,882	250%						107,155	267,887	8,572	
Default		—	—	—						—	—	—	
Total		¥ 187,227	¥ 210,622	—						¥ 271,476	¥ 472,836	¥ 11,540	

CR10		Millions of Yen, %																		
		September 30, 2024																		
a	b	c		d		e	f		g		h		i		j		k		l	
Specialised lending (supervisory slotting criteria approach)																				
Other than high-volatility commercial real estate (HVCRE)																				
Regulatory categories	Remaining maturity	On-balance sheet amounts		Off-balance sheet amounts		RW	Exposure amounts (EAD)								Credit RWA amounts	Expected losses				
							PF		OF		CF		IPRE				Total			
Strong	< 2.5 years	¥	—	¥	—	50%	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—
	2.5 years ≤	—		—		70%	—		—		—		—		—		—		—	
Good	< 2.5 years	—		—		70%	—		—		—		—		—		—		—	
	2.5 years ≤	124		—		90%	—		124		—		—		124		111		0	
Satisfactory		729		—		115%	—		—		—		729		729		839		20	
Weak		—		—		250%	—		—		—		—		—		—		—	
Default		—		—		—	—		—		—		—		—		—		—	
Total		¥	854	¥	—	—	¥	—	¥	124	¥	—	¥	729	¥	854	¥	951	¥	21
HVCRE																				
Regulatory categories	Remaining maturity	On-balance sheet amounts		Off-balance sheet amounts		RW									Exposure amounts (EAD)		Credit RWA amounts		Expected losses	
Strong	< 2.5 years	¥	—	¥	—	70%									¥	—	¥	—	¥	—
	2.5 years ≤	—		710		95%									284		269		1	
Good	< 2.5 years	5,509		749		95%									5,808		5,518		23	
	2.5 years ≤	4,704		26,759		120%									15,408		18,489		61	
Satisfactory		89,519		80,620		140%									121,767		170,474		3,409	
Weak		161,121		166,862		250%									227,866		569,666		18,229	
Default		—		—		—									—		—		—	
Total		¥	260,854	¥	275,701	—									¥	371,135	¥	764,418	¥	21,724

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

CCR1		Millions of Yen,					
		September 30, 2025					
Item No.		a	b	c	d	e	f
		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ 398,103	¥ 515,616		1.4	¥ 1,279,207	¥ 368,704
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					131,361	26,394
5	Exposure variation estimation model					—	—
6	Total						¥ 395,099

CCR1		Millions of Yen,					
		September 30, 2024					
Item No.		a	b	c	d	e	f
		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ 153,570	¥ 473,580		1.4	¥ 878,010	¥ 354,512
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					148,117	31,874
5	Exposure variation estimation model					—	—
6	Total						¥ 386,386

CVA1: Reduced BA-CVA

As of September 30, 2025

Not applicable.

As of September 30, 2024

Not applicable.

CVA2: Full BA-CVA

Item No.		Millions of Yen	
		September 30, 2025	
		a	
		CVA risk capital requirement	
1	K Reduced	¥	31,827
2	K Hedged		31,827
3	Total	¥	31,827

Item No.		Millions of Yen	
		September 30, 2024	
		a	
		CVA risk capital requirement	
1	K Reduced	¥	37,317
2	K Hedged		37,317
3	Total	¥	37,317

CVA3: SA-CVA risk capital requirement and the number of counterparties

As of September 30, 2025

Not applicable.

As of September 30, 2024

Not applicable.

CVA4: Risk-weighted assets flow statements of CVA risk exposure under SA-CVA

As of September 30, 2025

Not applicable.

As of September 30, 2024

Not applicable.

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3			Millions of Yen																									
			September 30, 2025																									
			a	b	c	d	e	f	g	h	i	j	k	l	m	n												
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)																									
			0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	Total												
1	Government of Japan and Bank of Japan (BOJ)		¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—						
2	Foreign central governments and foreign central banks			—		—		—		—		—		—		—		—		—		—						
3	Bank for International Settlements, etc.			—		—		—		—		—		—		—		—		—		—						
4	Local governments of Japan			—		—		—		—		—		—		—		—		—		—						
5	Foreign non-central government public sector entities (PSEs)			—		—		—		—		—		—		—		—		—		—						
6	Multilateral development banks (MDBs)			—		—		—		—		—		—		—		—		—		—						
7	Japan Finance Organization for Municipalities (JFM)			—		—		—		—		—		—		—		—		—		—						
8	Government-affiliated agencies of Japan			—		—		—		—		—		—		—		—		—		—						
9	The three local public corporations			—		—		—		—		—		—		—		—		—		—						
10	Financial institutions, type I financial institutions and insurance companies			—		—		6,187		16,957		—		414		—		—		644		—	24,204					
11	Corporates, etc.			—		—		487		—		—		—		—		17,329		—		—	17,816					
12	SMEs, etc., and individuals			—		—		—		—		—		—		—		—		—		—	—					
13	Other than the above			—		—		—		—		—		—		—		—		—		—	—					
14	Total		¥	—	¥	—	¥	6,674	¥	16,957	¥	—	¥	414	¥	—	¥	—	¥	17,329	¥	—	¥	644	¥	—	¥	42,020

Note: The aggregate calculation on this statement includes exposures based on the standardised approach only.

CCR3			Millions of Yen																					
			September 30, 2024																					
			a	b	c	d	e	f	g	h	i	j	k	l	m	n								
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)																					
			0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	Total								
1	Government of Japan and Bank of Japan (BOJ)		¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—	¥	—
2	Foreign central governments and foreign central banks			—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.			—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Local governments of Japan			—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)			—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)			—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)			—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan			—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	The three local public corporations			—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Financial institutions, type I financial institutions and insurance companies			—	—	11,467	25,036	—	40	—	—	—	—	—	3,339	—	—	—	—	—	—	39,884	—	—
11	Corporates, etc.			—	—	—	—	—	—	—	—	—	—	8,006	—	—	—	—	—	—	—	8,006	—	—
12	SMEs, etc., and individuals			—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other than the above			—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Total		¥	—	¥	—	¥11,467	¥25,036	¥	—	¥	40	¥	—	¥	—	¥8,006	¥	—	¥3,339	¥	—	¥47,891	—

Note: The aggregate calculation on this statement includes exposures based on the standardised approach only.

CCR4: IRB – CCR exposures by portfolio and PD scale

CCR4		Millions of Yen, %, 1,000 cases, Year							
		September 30, 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									
1	0.00 to < 0.15	¥	24,234	0.00%	0.0	45.00%	2.0	¥ 632	2.60%
2	0.15 to < 0.25		—	—	—	—	—	—	—
3	0.25 to < 0.50		2,944	0.29	0.0	45.00	1.0	1,138	38.66
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	Sub-total	¥	27,178	0.03%	0.0	45.00%	1.8	¥ 1,770	6.51%
Financial Institution exposures									
1	0.00 to < 0.15	¥	600,308	0.05%	0.1	45.41%	1.8	¥ 126,429	21.06%
2	0.15 to < 0.25		62	0.18	0.0	45.00	3.6	36	59.06
3	0.25 to < 0.50		7,693	0.30	0.0	45.00	4.5	7,603	98.83
4	0.50 to < 0.75		—	—	—	—	—	—	—
5	0.75 to < 2.50		173	1.07	0.0	45.00	1.0	131	75.44
6	2.50 to < 10.00		—	—	—	—	—	—	—
7	10.00 to < 100.00		—	—	—	—	—	—	—
8	100.00 (Default)		—	—	—	—	—	—	—
9	Sub-total	¥	608,237	0.05%	0.1	45.41%	1.8	¥ 134,201	22.06%
Corporate exposures									
1	0.00 to < 0.15	¥	536,355	0.05%	0.3	46.30%	1.5	¥ 107,513	20.04%
2	0.15 to < 0.25		13,126	0.18	0.0	40.65	3.9	6,766	51.54
3	0.25 to < 0.50		17,095	0.32	0.1	40.20	2.7	9,187	53.73
4	0.50 to < 0.75		—	—	—	—	—	—	—
5	0.75 to < 2.50		5,188	1.64	0.0	40.09	2.3	4,911	94.67
6	2.50 to < 10.00		182	6.98	0.0	40.00	1.0	244	134.26
7	10.00 to < 100.00		13	14.36	0.0	40.00	1.0	24	179.63
8	100.00 (Default)		4	100.00	0.0	40.00	1.0	0	0.00
9	Sub-total	¥	571,966	0.08%	0.5	45.93%	1.6	¥ 128,648	22.49%
SME exposures									
1	0.00 to < 0.15	¥	1,246	0.11%	0.0	40.00%	4.3	¥ 459	36.83%
2	0.15 to < 0.25		58	0.18	0.0	40.00	3.2	20	34.71
3	0.25 to < 0.50		387	0.39	0.0	40.00	3.3	228	58.99
4	0.50 to < 0.75		—	—	—	—	—	—	—
5	0.75 to < 2.50		115	1.75	0.0	40.00	2.8	100	86.57
6	2.50 to < 10.00		39	7.04	0.0	40.00	1.0	52	132.84
7	10.00 to < 100.00		—	—	—	—	—	—	—
8	100.00 (Default)		—	—	—	—	—	—	—
9	Sub-total	¥	1,847	0.42%	0.0	40.00%	3.9	¥ 861	46.59%
Specialised lending									
1	0.00 to < 0.15	¥	58,592	0.08%	0.1	40.05%	4.4	¥ 21,234	36.24%
2	0.15 to < 0.25		39,038	0.24	0.0	40.00	4.9	25,259	64.70
3	0.25 to < 0.50		31,923	0.30	0.0	40.00	4.8	22,632	70.89
4	0.50 to < 0.75		9,972	0.58	0.0	40.00	4.8	9,072	90.97
5	0.75 to < 2.50		10,304	1.44	0.0	40.00	4.9	12,339	119.74
6	2.50 to < 10.00		8,323	2.97	0.0	40.00	4.9	11,736	140.99
7	10.00 to < 100.00		1,163	12.86	0.0	40.00	4.5	2,418	207.91
8	100.00 (Default)		—	—	—	—	—	—	—
9	Sub-total	¥	159,317	0.53%	0.3	40.01%	4.7	¥ 104,692	65.71%
Total (all portfolios)		¥	1,368,548	0.12%	1.1	44.98%	2.1	¥ 370,174	27.04%

Note: The SuMi TRUST Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.

CCR4			Millions of Yen, %, 1,000 cases, Year								
			September 30, 2024								
			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											
1	0.00 to < 0.15	¥	35,367	0.00%	0.0	45.00%	2.0	¥	893	2.52%	
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	Sub-total	¥	35,367	0.00%	0.0	45.00%	2.0	¥	893	2.52%	
Financial Institution exposures											
1	0.00 to < 0.15	¥	427,454	0.05%	0.1	45.70%	2.2	¥	113,757	26.61%	
2	0.15 to < 0.25		1,309	0.23	0.0	45.00	1.2		603	46.10	
3	0.25 to < 0.50		6,653	0.28	0.0	45.00	4.9		6,915	103.94	
4	0.50 to < 0.75		—	—	—	—	—		—	—	
5	0.75 to < 2.50		335	1.09	0.0	45.00	1.0		254	76.09	
6	2.50 to < 10.00		—	—	—	—	—		—	—	
7	10.00 to < 100.00		—	—	—	—	—		—	—	
8	100.00 (Default)		—	—	—	—	—		—	—	
9	Sub-total	¥	435,751	0.06%	0.1	45.69%	2.2	¥	121,532	27.89%	
Corporate exposures											
1	0.00 to < 0.15	¥	253,554	0.06%	0.3	47.67%	2.5	¥	69,370	27.35%	
2	0.15 to < 0.25		27,121	0.20	0.0	40.26	2.9		12,045	44.41	
3	0.25 to < 0.50		15,679	0.36	0.1	40.05	3.0		9,172	58.49	
4	0.50 to < 0.75		—	—	—	—	—		—	—	
5	0.75 to < 2.50		10,046	1.65	0.0	40.06	3.1		10,351	103.02	
6	2.50 to < 10.00		383	4.49	0.0	40.00	3.5		532	139.04	
7	10.00 to < 100.00		—	—	—	—	—		—	—	
8	100.00 (Default)		58	100.00	0.0	40.00	1.0		0	0.00	
9	Sub-total	¥	306,844	0.16%	0.5	46.37%	2.6	¥	101,472	33.06%	
SME exposures											
1	0.00 to < 0.15	¥	766	0.12%	0.0	40.00%	3.4	¥	274	35.77%	
2	0.15 to < 0.25		2,250	0.20	0.0	40.00	4.3		997	44.30	
3	0.25 to < 0.50		605	0.44	0.0	40.00	3.4		382	63.24	
4	0.50 to < 0.75		—	—	—	—	—		—	—	
5	0.75 to < 2.50		322	1.87	0.0	40.00	1.3		266	82.63	
6	2.50 to < 10.00		—	—	—	—	—		—	—	
7	10.00 to < 100.00		—	—	—	—	—		—	—	
8	100.00 (Default)		—	—	—	—	—		—	—	
9	Sub-total	¥	3,945	0.36%	0.0	40.00%	3.7	¥	1,921	48.69%	
Specialised lending											
1	0.00 to < 0.15	¥	72,178	0.08%	0.1	40.05%	4.5	¥	26,204	36.30%	
2	0.15 to < 0.25		44,654	0.24	0.0	40.00	4.9		28,881	64.67	
3	0.25 to < 0.50		29,186	0.30	0.0	40.00	4.7		20,341	69.69	
4	0.50 to < 0.75		10,177	0.58	0.0	40.00	4.9		9,365	92.02	
5	0.75 to < 2.50		7,605	1.23	0.0	40.00	4.9		8,711	114.53	
6	2.50 to < 10.00		28,449	2.98	0.0	40.00	4.9		40,133	141.06	
7	10.00 to < 100.00		1,957	12.85	0.0	40.00	4.6		4,088	208.92	
8	100.00 (Default)		2,116	100.00	0.0	40.00	1.0		0	0.00	
9	Sub-total	¥	196,326	1.84%	0.3	40.02%	4.7	¥	137,727	70.15%	
Total (all portfolios)			¥	978,236	0.45%	1.1	44.71%	2.8	¥	363,546	37.16%

Note: The SuMi TRUST Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.

CCR5: Composition of collateral for CCR exposure

Item No.		Millions of Yen					
		September 30, 2025					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		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)	¥ —	¥ 331,190	¥ 8,750	¥ 367,035	¥ 1,842,352	¥ 122,214
2	Cash (other currency)	—	194,923	—	174,222	3,190,606	3,302
3	Domestic sovereign debt	1,793	—	8,153	30,269	21,989	2,450,623
4	Other sovereign debt	4,280	—	—	—	1,136,757	5,540,299
5	Government agency debt	—	—	—	—	—	—
6	Corporate bonds	—	—	—	—	113,028	—
7	Equity securities	—	—	—	14,465	1,796,277	540,656
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 6,074	¥ 526,114	¥ 16,903	¥ 585,993	¥ 8,101,012	¥ 8,657,097

Item No.		Millions of Yen					
		September 30, 2024					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
		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)	¥ 85,613	¥ 523,102	¥ 6,950	¥ 492,038	¥ 139,623	¥ 812,402
2	Cash (other currency)	—	254,953	—	212,810	2,503,866	—
3	Domestic sovereign debt	5,199	63,439	7,415	88,616	285,904	308,874
4	Other sovereign debt	4,599	—	—	—	1,283,318	4,679,171
5	Government agency debt	—	—	—	—	—	—
6	Corporate bonds	—	—	—	—	172,462	480
7	Equity securities	—	—	—	12,385	1,587,689	651,913
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 95,412	¥ 841,495	¥ 14,365	¥ 805,851	¥ 5,972,865	¥ 6,452,843

CCR6: Credit derivatives exposures

Item No.		Millions of Yen	
		September 30, 2025	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 17,100	¥ 17,100
2	Index credit default swaps	—	—
3	Total return swaps	14,041	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 31,141	¥ 17,100
Fair values			
7	Positive fair value (asset)	¥ 1,818	¥ 321
8	Negative fair value (liability)	(321)	—

Item No.		Millions of Yen	
		September 30, 2024	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 19,600	¥ 19,600
2	Index credit default swaps	1,588	—
3	Total return swaps	16,938	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 38,126	¥ 19,600
Fair values			
7	Positive fair value (asset)	¥ 344	¥ 436
8	Negative fair value (liability)	(1,843)	—

CCR8: Exposures to central counterparties (CCP)

CCR8		Millions of Yen	
		September 30, 2025	
Item No.		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 29,456
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 149,319	2,986
3	(i) OTC derivatives	69,741	1,394
4	(ii) Exchange-traded derivatives	22,755	455
5	(iii) Repo transactions	56,822	1,136
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	227,130	4,542
9	Pre-funded default fund contributions	59,731	21,927
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) Repo transactions	—	—
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	—	—

CCR8		Millions of Yen	
		September 30, 2024	
Item No.		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 21,985
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 126,208	2,524
3	(i) OTC derivatives	54,730	1,094
4	(ii) Exchange-traded derivatives	36,370	727
5	(iii) Repo transactions	35,107	702
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	195,309	3,906
9	Pre-funded default fund contributions	49,790	15,555
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) Repo transactions	—	—
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	—	—

SEC1: Securitisation exposures by underlying asset type (securitisation exposures subject to the calculation of the amount of credit risk-weighted assets only)

SEC1		Millions of Yen								
		September 30, 2025								
Item No.	Type of underlying asset	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 83,644	¥ —	¥ 83,644	¥ 273,964	¥ —	¥ 273,964	¥ 230,610	¥ —	¥ 230,610
2	Residential mortgage	83,644	—	83,644	15,085	—	15,085	107,858	—	107,858
3	Credit card	—	—	—	30,769	—	30,769	49,830	—	49,830
4	Other retail exposures	—	—	—	228,109	—	228,109	72,922	—	72,922
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	—	—	—	17,596	—	17,596	2,533,294	—	2,533,294
7	Loans to corporates	—	—	—	17,596	—	17,596	2,533,294	—	2,533,294
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		September 30, 2024								
Item No.	Type of underlying asset	a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 85,410	¥ —	¥ 85,410	¥ 320,776	¥ —	¥ 320,776	¥ 303,148	¥ —	¥ 303,148
2	Residential mortgage	85,410	—	85,410	16,730	—	16,730	127,533	—	127,533
3	Credit card	—	—	—	40,885	—	40,885	53,506	—	53,506
4	Other retail exposures	—	—	—	263,161	—	263,161	122,108	—	122,108
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	—	—	—	184	—	184	2,051,324	—	2,051,324
7	Loans to corporates	—	—	—	—	—	—	2,051,324	—	2,051,324
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	184	—	184	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC2: Securitisation exposures by underlying asset type (securitisation exposures subject to the calculation of the market risk equivalent amounts only)

As of September 30, 2025

Not applicable.

As of September 30, 2024

Not applicable.

SEC3: Securitisation exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (bank acting as originator or sponsor)

SEC3		Millions of Yen																
		September 30, 2025																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o		
		Total																
		Item No.	Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)								
Securitisation				Re-securitisation			Securitisation				Re-securitisation							
			Retail underlying	Wholesale			Senior	Non-senior			Retail underlying	Wholesale			Senior	Non-senior		
Exposure values (by RW bands)																		
1	≤ 20% risk weight	¥ 120,344	¥ 120,344	¥ 120,344	¥ 102,747	¥ 17,596	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
2	> 20% to 50% risk weight	235,684	235,684	235,684	235,684	—	—	—	—	—	—	—	—	—	—	—	—	
3	> 50% to 100% risk weight	15,419	15,419	15,419	15,419	—	—	—	—	—	—	—	—	—	—	—	—	
4	> 100% to < 1,250% risk weight	3,756	3,756	3,756	3,756	—	—	—	—	—	—	—	—	—	—	—	—	
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—	
Exposure values (by regulatory approach)																		
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 374,435	¥ 374,435	¥ 374,435	¥ 356,839	¥ 17,596	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	769	769	769	769	—	—	—	—	—	—	—	—	—	—	—	—	
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—	
RWA (by regulatory approach)																		
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 94,725	¥ 94,725	¥ 94,725	¥ 93,870	¥ 855	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	304	304	304	304	—	—	—	—	—	—	—	—	—	—	—	—	
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Subject to 1,250% risk weight	5	5	5	5	—	—	—	—	—	—	—	—	—	—	—	—	
Capital requirement values (by regulatory approach)																		
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 7,578	¥ 7,578	¥ 7,578	¥ 7,509	¥ 68	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	24	24	24	24	—	—	—	—	—	—	—	—	—	—	—	—	
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—	

SEC3		Millions of Yen															
		September 30, 2024															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total															
Item No.		Traditional securitisations (sub-total)								Synthetic securitisations (sub-total)							
			Securitisation			Re-securitisation				Securitisation			Re-securitisation				
				Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior		
Exposure values (by RW bands)																	
1	≤ 20% risk weight	¥ 148,553	¥ 148,553	¥ 148,553	¥ 148,369	¥ 184	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	239,729	239,729	239,729	239,729	—	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	15,231	15,231	15,231	15,231	—	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	2,855	2,855	2,855	2,855	—	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	1	1	1	1	—	—	—	—	—	—	—	—	—	—	—	—
Exposure values (by regulatory approach)																	
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 405,485	¥ 405,485	¥ 405,485	¥ 405,301	¥ 184	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	885	885	885	885	—	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	1	1	1	1	—	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																	
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 102,357	¥ 102,357	¥ 102,357	¥ 102,357	—	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	137	137	137	137	—	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	13	13	13	13	—	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																	
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 8,188	¥ 8,188	¥ 8,188	¥ 8,188	—	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	11	11	11	11	—	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	1	1	1	1	—	—	—	—	—	—	—	—	—	—	—	—

SEC4: Securitisation exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (bank acting as investor)

SEC4		Millions of Yen															
		September 30, 2025															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Total															
		Item No.		Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)							
Securitisation				Re-securitisation			Securitisation			Re-securitisation							
				Retail underlying	Wholesale			Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																	
1	≤ 20% risk weight	¥ 2,657,312	¥ 2,657,312	¥ 2,657,312	¥ 150,220	¥ 2,507,092	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	78,948	78,948	78,948	55,743	23,205	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	19,946	19,946	19,946	19,946	—	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	7,696	7,696	7,696	4,700	2,996	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—
Exposure values (by regulatory approach)																	
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 2,714,074	¥ 2,714,074	¥ 2,714,074	¥ 180,780	¥ 2,533,294	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	49,830	49,830	49,830	49,830	—	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																	
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 297,179	¥ 297,179	¥ 297,179	¥ 32,869	¥ 264,310	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	22,649	22,649	22,649	22,649	—	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																	
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 23,774	¥ 23,774	¥ 23,774	¥ 2,629	¥ 21,144	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	1,811	1,811	1,811	1,811	—	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—	—

SEC4		Millions of Yen														
		September 30, 2024														
Item No.		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Total														
		Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)							
		Securitisation				Re-securitisation			Securitisation				Re-securitisation			
				Retail underlying	Wholesale			Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 2,167,619	¥ 2,167,619	¥ 2,167,619	¥ 235,438	¥ 1,932,181	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	56,578	56,578	56,578	49,437	7,140	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	84,314	84,314	84,314	7,372	76,942	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	45,960	45,960	45,960	10,900	35,060	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Exposure values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 2,300,669	¥ 2,300,669	¥ 2,300,669	¥ 249,345	¥ 2,051,324	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	53,803	53,803	53,803	53,803	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 329,919	¥ 329,919	¥ 329,919	¥ 42,529	¥ 287,390	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	25,624	25,624	25,624	25,624	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 26,393	¥ 26,393	¥ 26,393	¥ 3,402	¥ 22,991	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,049	2,049	2,049	2,049	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

MR1: Market risk under standardised approach

MR1		Millions of Yen
		September 30, 2025
Item No.		Market risk capital requirement
1	General interest rate risk	¥ 54,962
2	Equity risk	368
3	Commodity risk	3
4	Foreign exchange risk	27,437
5	Credit spread risk - non-securitisations	1,925
6	Credit spread risk - securitisations (non-correlation trading portfolio)	—
7	Credit spread risk - securitisation (correlation trading portfolio)	—
8	Default risk - non-securitisations	3,475
9	Default risk - securitisations (non-correlation trading portfolio)	—
10	Default risk - securitisations (correlation trading portfolio)	—
11	Residual risk add-on	3,511
	Others	—
12	Total	¥ 91,684

MR1		Millions of Yen
		September 30, 2024
Item No.		Market risk capital requirement
1	General interest rate risk	¥ 53,717
2	Equity risk	574
3	Commodity risk	3
4	Foreign exchange risk	20,997
5	Credit spread risk - non-securitisations	1,442
6	Credit spread risk - securitisations (non-correlation trading portfolio)	—
7	Credit spread risk - securitisation (correlation trading portfolio)	—
8	Default risk - non-securitisations	2,678
9	Default risk - securitisations (non-correlation trading portfolio)	—
10	Default risk - securitisations (correlation trading portfolio)	—
11	Residual risk add-on	3,178
	Others	—
12	Total	¥ 82,592

MR2: Market Risk under the Internal Modeled Approach (IMA)

As of September 30, 2025

Not applicable.

As of September 30, 2024

Not applicable.

MR3: Market risk under the simplified standardised approach

As of September 30, 2025

Not applicable.

As of September 30, 2024

Not applicable.

IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		Δ EVE		Δ NII	
		September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Item No.					
1	Parallel up	¥ 101,720	¥ 125,746	¥ (109,714)	¥ (93,292)
2	Parallel down	634	—	102,039	87,912
3	Steepener	52,640	57,561		
4	Flattener	10,408	5,934		
5	Short rate up	27,689	37,463		
6	Short rate down	3,012	7,575		
7	Maximum	101,720	125,746	102,039	87,912
		e		f	
		September 30, 2025		September 30, 2024	
8	Tier 1 Capital	¥ 3,188,028		¥ 3,006,825	

CCyB1: Countercyclical buffer requirement: Status by Country or Region

CCyB1	Millions of Yen, %			
	September 30, 2025			
	a	b	c	d
Country or region	Countercyclical capital buffer rate	The sum of total credit Risk-weighted assets used in the computation of the countercyclical capital buffer and the total market risk equivalent for default risk, divided by 8%	Bank-specific countercyclical capital buffer rate	Counter cyclical buffer requirement amount
Australia	1.00%	¥ 169,955		
Belgium	1.00%	13,744		
France	1.00%	59,513		
Germany	0.75%	21,255		
Hong Kong	0.50%	9,331		
Korea	1.00%	7,398		
Luxembourg	0.50%	85,087		
Netherlands	2.00%	73,031		
Sweden	2.00%	7,345		
United Kingdom	2.00%	311,420		
Subtotal		758,082		
Total		¥ 17,898,371	0.06%	¥ 14,087

Notes: 1. The amount of item b is, in principle, calculated on the basis of where the ultimate risk of the exposure resides (based on the country or region where the borrower resides). However, with respect to securitisation exposures and equity investments in funds whose country or region are difficult to identify, calculations are made according to the country or region in which the exposure is booked.

2. The ratio of the SuMi TRUST Group's exposures in the ten countries or regions in which the countercyclical buffer requirement set by regulatory authorities exceeded 0 to the SuMi TRUST Group's total exposures was limited.

CCyB1	Millions of Yen, %			
	September 30, 2024			
	a	b	c	d
Country or region	Countercyclical capital buffer rate	Risk-weighted assets used in the computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Counter cyclical buffer requirement amount
Australia	1.00%	¥ 158,867		
Belgium	0.50%	12,956		
France	1.00%	44,544		
Germany	0.75%	27,089		
Hong Kong	1.00%	13,652		
Korea	1.00%	6,709		
Luxembourg	0.50%	98,079		
Netherlands	2.00%	78,454		
Sweden	2.00%	3,289		
United Kingdom	2.00%	287,806		
Subtotal		731,449		
Total		¥ 17,657,015	0.05%	¥ 11,433

Notes: 1. The amount of item b is, in principle, calculated on the basis of where the ultimate risk of the exposure resides (based on the country or region where the borrower resides). However, with respect to securitisation exposures and equity investments in funds whose country or region are difficult to identify, calculations are made according to the country or region in which the exposure is booked.

2. The ratio of the SuMi TRUST Group's exposures in the ten countries or regions in which the countercyclical buffer requirement set by regulatory authorities exceeded 0 to the SuMi TRUST Group's total exposures was limited.

OR1: Historical operational risk losses

OR1		Millions of Yen, cases										
		September 30, 2025										
		a	b	c	d	e	f	g	h	i	j	k
Item No.		September 30, 2025	September 30, 2024	September 30, 2023	September 30, 2022	September 30, 2021	September 30, 2020	September 30, 2019	September 30, 2018	September 30, 2017	September 30, 2016	Ten-year average
Using ¥2 Million threshold												
1	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 2,921	¥ 1,124	¥ 5,455	¥ 3,454	¥ 116	¥ 271	¥ 84	¥ 558	¥ 801	¥ 256	¥ 1,504
2	Total number of operational risk losses	28	23	20	20	17	26	17	15	15	17	19
3	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
4	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
5	Total amount of operational risk losses net of recoveries and net of excluded losses	2,921	1,124	5,455	3,454	116	271	84	558	801	256	1,504
Using ¥10 Million threshold												
6	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 2,880	¥ 1,068	¥ 5,403	¥ 3,378	¥ 71	¥ 188	¥ 12	¥ 521	¥ 762	¥ 209	¥ 1,449
7	Total number of operational risk losses	16	11	7	5	4	6	1	6	5	5	6
8	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
9	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
10	Total amount of operational risk losses net of recoveries and net of excluded losses	2,880	1,068	5,403	3,378	71	188	12	521	762	209	1,449
Details of operational risk 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 Item No.11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards? (Yes / No)	—	—	—	—	—	—	—	—	—	—	—

Note: For some consolidated subsidiaries that do not meet the approval criteria for the internal loss data at the end of September 2025, we use conservative estimates for the ILM.

OR1		Millions of Yen, cases										
		September 30, 2024										
		a	b	c	d	e	f	g	h	i	j	k
Item No.		September 30, 2024	September 30, 2023	September 30, 2022	September 30, 2021	September 30, 2020	September 30, 2019	September 30, 2018	September 30, 2017	September 30, 2016	September 30, 2015	Ten-year average
Using ¥2 Million threshold												
1	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 1,669	¥ 5,457	¥ 3,460	¥ 116	¥ 266	¥ 84	¥ 590	¥ 801	¥ 259	¥ 570	¥ 1,327
2	Total number of operational risk losses	27	21	20	17	25	17	15	15	18	14	18
3	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
4	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
5	Total amount of operational risk losses net of recoveries and net of excluded losses	1,669	5,457	3,460	116	266	84	590	801	259	570	1,327
Using ¥10 Million threshold												
6	Total amount of operational risk losses net of recoveries (no exclusions)	¥ 1,617	¥ 5,403	¥ 3,383	¥ 71	¥ 188	¥ 12	¥ 557	¥ 762	¥ 209	¥ 521	¥ 1,272
7	Total number of operational risk losses	17	7	5	4	6	1	7	5	5	5	6
8	Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
9	Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
10	Total amount of operational risk losses net of recoveries and net of excluded losses	1,617	5,403	3,383	71	188	12	557	762	209	521	1,272
Details of operational risk 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 Item No.11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards? (Yes / No)	—	—	—	—	—	—	—	—	—	—	—

Note: For some consolidated subsidiaries that do not meet the approval criteria for the internal loss data at the end of September 2024, we use conservative estimates for the ILM.

OR2: Business indicator and subcomponents

OR2		Millions of Yen		
		September 30, 2025		
		a	b	c
		September 30, 2025	September 30, 2024	September 30, 2023
Item No.				
1	ILDC (Interest, Lease, and Divided Component)	¥ 234,879		
2	Interest and lease income	1,645,193	¥ 1,356,386	¥ 1,104,443
3	Interest and lease expense	1,702,470	1,518,748	1,137,046
4	Interest earning assets	74,670,591	69,114,033	64,536,878
5	Divided income	24,520	29,522	17,039
6	SC (Service Component)	653,330		
7	Fee and commission income	649,665	626,199	578,642
8	Fee and commission expense	115,014	112,655	103,982
9	Other operating income	48,257	8,435	8,628
10	Other operating expense	30,972	19,459	22,919
11	FC (Financial Component)	403,914		
12	Net Profit / Losses on the trading book	87,792	144,645	33,525
13	Net Profit / Losses on the banking book	413,999	293,227	224,329
14	BI (Business Indicator)	1,292,123		
15	BIC (Business Indicator Component)	187,818		
16	BI gross of excluded divested activities	1,292,123		
17	Reduction in BI due to excluded divested activities	—		

OR2		Millions of Yen		
		September 30, 2024		
		a	b	c
		September 30, 2024	September 30, 2023	September 30, 2022
Item No.				
1	ILDC (Interest, Lease, and Divided Component)	¥ 247,707		
2	Interest and lease income	1,356,386	¥ 1,104,443	¥ 681,134
3	Interest and lease expense	1,518,748	1,137,046	464,210
4	Interest earning assets	69,114,033	64,536,878	59,864,784
5	Divided income	29,522	17,039	30,441
6	SC (Service Component)	616,818		
7	Fee and commission income	626,199	578,642	573,950
8	Fee and commission expense	112,655	103,982	108,559
9	Other operating income	8,435	8,628	11,444
10	Other operating expense	19,459	22,919	20,721
11	FC (Financial Component)	291,967		
12	Net Profit / Losses on the trading book	144,645	33,525	(56,390)
13	Net Profit / Losses on the banking book	293,227	224,329	105,897
14	BI (Business Indicator)	1,156,494		
15	BIC (Business Indicator Component)	167,474		
16	BI gross of excluded divested activities	1,156,494		
17	Reduction in BI due to excluded divested activities	—		

OR3: Operational risk capital requirement

OR3		Millions of Yen
Item No.		September 30, 2025
1	Business indicator component (BIC)	¥ 187,818
2	Internal loss multiplier (ILM)	0.71
3	Minimum required operational risk capital	135,192
4	Operational risk RWA	1,689,907

OR3		Millions of Yen
Item No.		September 30, 2024
1	Business indicator component (BIC)	¥ 167,474
2	Internal loss multiplier (ILM)	0.72
3	Minimum required operational risk capital	120,922
4	Operational risk RWA	1,511,525

ENC1: Asset Encumbrance

ENC1		Millions of Yen			
		September 30, 2025			
		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which : securitisation exposures
Item No.					
1	Cash and Due from Banks	¥ —	¥ 26,884,527	¥ 26,884,527	¥ —
2	Call Loans and Bills Bought	—	315,858	315,858	—
3	Receivables under Resale Agreements	—	22,719	22,719	—
4	Receivables under Securities Borrowing Transactions	—	99,494	99,494	—
5	Monetary Claims Bought	—	849,934	849,934	308,377
6	Trading Assets	25,173	2,432,438	2,457,611	—
7	Money Held in Trust	—	42,886	42,886	—
8	Securities	9,683,578	5,063,595	14,747,173	781,641
9	Loans and Bills Discounted	4,060,259	27,902,299	31,962,558	1,041,729
10	Foreign Exchanges	—	43,695	43,695	—
11	Lease Receivables and Investment Assets	15,671	693,464	709,135	—
12	Other Assets	516,669	2,265,503	2,782,173	12,554
13	Tangible Fixed Assets	—	218,253	218,253	—
14	Intangible Fixed Assets	—	56,557	56,557	—
15	Assets for Retirement Benefits	—	102,557	102,557	—
16	Deferred Tax Assets	—	8,351	8,351	—
17	Customers' Liabilities for Acceptances and Guarantees	—	612,425	612,425	—
18	Allowance for Loan Losses	—	(119,519)	(119,519)	—
19	Allowance for Investment Losses	—	(3,938)	(3,938)	—
20	Total Assets	¥ 14,301,351	¥ 67,491,105	¥ 81,792,456	¥ 2,144,302

ENC1		Millions of Yen			
		September 30, 2024			
		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which : securitisation exposures
Item No.					
1	Cash and Due from Banks	¥ —	¥ 25,372,039	¥ 25,372,039	¥ —
2	Call Loans and Bills Bought	—	36,000	36,000	—
3	Receivables under Resale Agreements	—	288,417	288,417	—
4	Receivables under Securities Borrowing Transactions	—	523,985	523,985	—
5	Monetary Claims Bought	—	921,186	921,186	337,529
6	Trading Assets	—	1,667,643	1,667,643	—
7	Money Held in Trust	—	32,187	32,187	—
8	Securities	5,740,628	4,579,280	10,319,908	780,303
9	Loans and Bills Discounted	4,503,693	27,463,901	31,967,594	818,148
10	Foreign Exchanges	—	45,217	45,217	—
11	Lease Receivables and Investment Assets	20,173	699,803	719,976	—
12	Other Assets	1,115,700	1,949,947	3,065,647	14,150
13	Tangible Fixed Assets	—	222,150	222,150	—
14	Intangible Fixed Assets	—	46,220	46,220	—
15	Assets for Retirement Benefits	—	106,220	106,220	—
16	Deferred Tax Assets	—	6,768	6,768	—
17	Customers' Liabilities for Acceptances and Guarantees	—	582,211	582,211	—
18	Allowance for Loan Losses	—	(118,295)	(118,295)	—
19	Total Assets	¥ 11,380,195	¥ 64,424,885	¥ 75,805,080	¥ 1,950,130

CMS2: Comparison of modelled and standardised risk-weighted assets for credit risk at asset class level

CMS2		Millions of Yen			
		September 30, 2025			
		a	b	c	d
		Credit risk-weighted assets (RWA)			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using standardised approaches	Total Actual RWA (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Sovereign exposures	¥ 136,688	¥ 47,251	¥ 164,062	¥ 74,625
	Of which: Local governments of Japan	4,537	—	4,537	—
	Of which: Foreign non-central government public sector entities (PSE)	5,859	9,881	16,661	20,682
	Of which: Multilateral development banks (MDBs)	—	—	—	—
	Of which: Japan Finance Organization for Municipalities (JFM)	9,285	2,512	9,285	2,512
	Of which: Government-affiliated agencies of Japan	8,388	34,080	8,389	34,080
	Of which: The three local public corporations	105	12	105	12
2	Financial institutions exposures	423,187	632,328	519,550	728,692
3	Equity exposures	271,452	163,102	1,473,344	1,364,994
4	Purchased Receivables	376,998	604,834	376,998	604,834
5	Corporate exposures (excluding SME exposures and Specialised lending)	6,754,176	12,652,557	7,133,273	13,031,654
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	6,204,316	11,596,575	6,583,412	11,975,672
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	549,860	1,055,981	549,860	1,055,981
6	SME exposures	459,726	673,024	463,270	676,568
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	337,951	458,435	341,495	461,979
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	121,775	214,588	121,775	214,588
7	Residential mortgage exposures	734,542	3,666,063	734,542	3,666,063
8	Qualifying Revolving retail exposures	85,681	159,230	85,681	159,230
9	Other retail exposures	326,006	556,474	326,006	556,474
10	Specialised lending	2,355,012	4,030,790	2,381,326	4,057,103
	Of which: Income-producing real estate (IPRE) and High-volatility commercial real estate (HVCRE)	1,065,632	1,432,484	1,065,632	1,432,484
11	Total	¥ 11,923,473	¥ 23,185,658	¥ 13,658,056	¥ 24,920,242

Note: This table is prepared by classifying exposures based on the Standardised Approach into the IRB portfolio. An overview of the classification criteria is shown in the below.

IRB Portfolio		Exposures based on the Standardised Approach
Sovereign exposures		Government of Japan and Bank of Japan (BOJ), foreign central governments and foreign central banks, foreign non-central government public sector entities (PSEs) and government-affiliated agencies of Japan
Financial institution exposures		Financial institutions, type I financial instruments business operators and insurance companies
Equity exposures		Equity, etc.
Purchased receivables		Not applicable
Corporate exposures (excluding SME exposures and specialised lending)		Corporates
SME exposures		SMEs
Residential mortgage exposures		Not applicable
Qualifying revolving retail exposures		Not applicable
Other retail exposures		Not applicable
Specialised lending		Specialised lending
	Commercial real estate and high-volatility commercial real estate	Not applicable

CMS2		Millions of Yen			
Item No.		September 30, 2024			
		a	b	c	d
		Credit risk-weighted assets (RWA)			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using standardised approaches	Total Actual RWA (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Sovereign exposures	¥ 88,294	¥ 31,247	¥ 111,673	¥ 54,626
	Of which: Local governments of Japan	5,609	—	5,609	—
	Of which: Foreign non-central government public sector entities (PSE)	8,888	11,598	18,948	21,658
	Of which: Multilateral development banks (MDBs)	—	—	—	—
	Of which: Japan Finance Organization for Municipalities (JFM)	12,270	4,206	12,270	4,206
	Of which: Government-affiliated agencies of Japan	10,811	12,483	10,811	12,483
	Of which: The three local public corporations	88	14	88	14
2	Financial institutions exposures	289,802	495,285	395,786	601,269
3	Equity exposures	1,392,236	1,149,126	1,415,963	1,172,853
4	Purchased Receivables	402,563	645,575	402,563	645,575
5	Corporate exposures (excluding SME exposures and Specialised lending)	6,964,521	12,395,762	7,358,447	12,789,688
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	6,405,515	11,383,928	6,799,441	11,777,854
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	559,005	1,011,834	559,005	1,011,834
6	SME exposures	462,877	661,489	466,285	664,897
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	335,492	450,514	338,900	453,922
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	127,384	210,974	127,384	210,974
7	Residential mortgage exposures	783,260	3,880,351	783,260	3,880,351
8	Qualifying Revolving retail exposures	81,770	158,703	81,770	158,703
9	Other retail exposures	396,535	723,334	396,535	723,334
10	Specialised lending	2,398,829	3,827,739	2,427,623	3,856,532
	Of which: Income-producing real estate (IPRE) and High-volatility commercial real estate (HVCRE)	1,204,441	1,354,158	1,204,441	1,354,158
11	Total	¥ 13,260,691	¥ 23,968,614	¥ 13,839,909	¥ 24,547,832

Note: This table is prepared by classifying exposures based on the Standardised Approach into the IRB portfolio. An overview of the classification criteria is shown in the below.

IRB Portfolio		Exposures based on the Standardised Approach
Sovereign exposures		Government of Japan and Bank of Japan (BOJ), foreign central governments and foreign central banks, foreign non-central government public sector entities (PSEs) and government-affiliated agencies of Japan
Financial institution exposures		Financial institutions, type I financial instruments business operators and insurance companies
Equity exposures		Equity, etc.
Purchased receivables		Not applicable
Corporate exposures (excluding SME exposures and specialised lending)		Corporates
SME exposures		SMEs
Residential mortgage exposures		Not applicable
Qualifying revolving retail exposures		Not applicable
Other retail exposures		Not applicable
Specialised lending		Specialised lending
	Commercial real estate and high-volatility commercial real estate	Not applicable

Composition of Basel III Leverage Ratio

Consolidated

As of September 30 Corresponding line # on Basel III disclosure template (LR1)	Items	Millions of Yen	
		2025	2024
1	Total assets reported in the consolidated balance sheet	¥ 82,614,844	¥ 76,949,032
2	The amount of assets of subsidiaries that are not included in the scope of the Basel III leverage ratio on a consolidated basis (deduction)	—	—
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	—
4	Adjustments for temporary exemption of central bank reserves (if applicable) (deduction)	24,361,792	22,674,159
5	Adjustment for fiduciary assets recognised on the consolidated balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (deduction)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	9	—
7	Adjustments for eligible cash pooling transactions	—	—
8	The amount of adjustment related to derivative transactions	(1,820,305)	(1,456,421)
8a	Total exposures related to derivative transactions	1,676,022	1,453,330
8b	The amount of assets related to derivative transactions (deduction)	3,496,328	2,909,752
9	The amount of adjustment related to repo transactions, etc.	188,183	183,224
9a	The total exposures related to repo transactions, etc.	310,398	995,626
9b	The total exposures related to repo transactions, etc. (deduction)	122,214	812,402
10	Total exposures related to off-balance sheet transactions	3,762,060	3,491,447
11	The amount of adjustment items pertaining to Tier 1 capital (Allowance for loan losses) (deduction)	—	—
12	Other adjustments	(1,165,244)	(1,160,771)
12a	The amount of adjustment items pertaining to Tier 1 capital (except Allowance for loan losses) (deduction)	372,630	379,856
12b	The amount of customers' liabilities for acceptances and guarantees (deduction)	612,425	582,211
12c	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	—	—
12d	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework (deduction)	180,188	198,703
12e	The amount of assets of subsidiaries that are included in the scope of the Basel III leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	—	—
13	Total exposures	¥ 59,217,755	¥ 55,332,351

		Items	Millions of Yen, %	
			2025	2024
On-balance sheet exposures (1)				
1	On-balance sheet exposures before adjusting for items		¥ 54,022,093	¥ 49,970,506
2	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework		—	—
3	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework (deduction)		180,188	198,703
4	The amount of securities received under repo transactions, etc. (deduction)		—	—
5	The amount of adjustment items pertaining to Tier 1 capital (Allowance for loan losses) (deduction)		—	—
6	The amount of adjustment items pertaining to Tier 1 capital (except Allowance for loan losses) (deduction)		372,630	379,856
7	Total on-balance sheet exposures	(A)	53,469,274	49,391,946
Exposures related to derivative transactions (2)				
8	The amount equivalent to replacement cost associated with derivatives transactions, etc., multiplied by 1.4	¥	456,926	¥ 185,503
9	The amount equivalent to potential future exposure associated with derivatives transactions, etc., multiplied by 1.4		1,219,096	1,267,826
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (deduction)		—	—
11	Adjusted effective notional amount of written credit derivatives, etc.		17,100	19,600
12	The amount of deductions from effective notional amount of written credit derivatives, etc. (deduction)		17,100	19,600
13	Total exposures related to derivative transactions	(B)	1,676,022	1,453,330
Exposures related to repo transactions (3)				
14	The amount of assets related to repo transactions, etc.	¥	122,214	¥ 812,402
15	The amount of deductions from the assets above (Line 14) (deduction)		—	—
16	The exposures for counterparty credit risk for repo transactions, etc.		188,183	183,224
17	The exposures for agent repo transactions			
18	The total exposures related to repo transactions, etc.	(C)	310,398	995,626
Exposures related to off-balance sheet transactions (4)				
19	Notional amount of off-balance sheet transactions	¥	8,950,923	¥ 8,922,990
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)		5,188,863	5,431,542
22	Total exposures related to off-balance sheet transactions	(D)	3,762,060	3,491,447
Basel III leverage ratio on a consolidated basis (5)				
23	The amount of capital (Tier 1 capital)	(E) ¥	3,188,028	¥ 3,006,825
24	Total exposures ((A)+(B)+(C)+(D))	(F)	59,217,755	55,332,351
25	Basel III leverage ratio on a consolidated basis (E)/(F)		5.38%	5.43%
26	Minimum leverage ratio requirement		3.15%	3.15%
27	Leverage ratio buffer requirement		—%	—%
Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) (6)				
	Total exposures	(F) ¥	59,217,755	¥ 55,332,351
	The Bank of Japan deposit		24,361,792	22,674,159
	Total exposures (Including due from the Bank of Japan)	(F')	83,579,548	78,006,510
	Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) ((E)/(F'))		3.81%	3.85%
Disclosure of mean values (7)				
28	Mean value of the amount of assets related to repo transactions, etc. (after deduction) ((G)+(H))	¥	214,389	¥ 833,462
	Mean value of the amount of assets related to repo transactions, etc.	(G)	214,389	833,462
	Mean value of the amount deducted from repo transactions, etc. (deduction)	(H)	—	—
29	Quarter-end value of the amount of assets related to repo transactions, etc. (after deduction) ((I)+(J))		122,214	812,402
14	Quarter-end value of the amount of assets related to repo transactions, etc.	(I)	122,214	812,402
15	Quarter-end value of the amount deducted from repo transactions, etc. (deduction)	(J)	—	—
30	Total exposures (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(K)	59,309,930	55,353,410
30a	Total exposures (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(L)	83,671,723	78,027,570
31	Basel III leverage ratio on a consolidated basis (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(K))		5.37%	5.43%
31a	Basel III leverage ratio on a consolidated basis (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(L))		3.81%	3.85%

Note: Our Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).

The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the Basel III leverage ratio itself or parts of the internal control over the procedure to calculate the ratio.

Liquidity Coverage Ratio (LCR)

Consolidated

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2025 2nd Quarter		Fiscal Year 2025 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 26,865,378		¥ 24,423,395	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,051,894	¥ 1,759,715	¥ 18,691,829	¥ 1,722,968
3	of which: Stable deposits	2,083,226	62,496	2,093,480	62,804
4	of which: Less stable deposits	16,968,668	1,697,218	16,598,348	1,660,164
5	Cash outflows related to unsecured wholesale funding	15,600,264	11,754,865	14,790,680	11,085,110
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,384,569	7,539,170	10,954,521	7,248,951
8	of which: Debt securities	4,215,694	4,215,694	3,836,158	3,836,158
9	Cash outflows related to secured funding, etc.	12,865		—	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	7,660,728	2,927,661	7,386,089	2,808,845
11	of which: Cash outflows related to derivative transactions, etc.	937,259	937,259	995,899	995,899
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	6,723,469	1,990,401	6,390,189	1,812,946
14	Cash outflows related to contractual funding obligations, etc.	502,064	261,765	232,671	90,411
15	Cash outflows related to contingencies	998,584	25,032	986,582	24,847
16	Total cash outflows	16,741,904		15,732,183	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 169,818	¥ —	¥ 507,798	¥ —
18	Cash inflows related to collection of loans, etc.	2,405,221	1,574,192	2,191,608	1,471,113
19	Other cash inflows	1,047,935	681,214	740,828	486,266
20	Total cash inflows	3,622,975	2,255,407	3,440,235	1,957,379
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	¥ 26,865,378		¥ 24,423,395	
22	Net cash outflows	14,486,497		13,774,803	
23	Consolidated Liquidity Coverage Ratio (LCR)	185.4		177.3	
24	The number of data used to calculate the average value	62		62	

Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

(1) Items concerning fluctuations in the LCR over time

Our consolidated LCR has trended steadily for the most part in the past two years.

(2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Going forward, we do not expect our LCR to deviate significantly from the current level.

(3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our eligible high-quality liquid assets are reserve deposits held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality liquid assets and net cash outflows in major currencies.

(4) Other items concerning LCR

We don't apply the "Treatment for Qualifying Operational Deposits" and the "Additional Collateral Requirements at the Time of Market Valuation Change Based on the Scenario Approach" stipulated by the Notification.

In addition, in consideration of the impact on the consolidated LCR, monthly or quarterly data are used to calculate daily averages for certain data items that are immaterial and have practical limitations. For instance, this approach is applied to data from consolidated subsidiaries.

Net Stable Funding Ratio (NSFR)

Consolidated

Consolidated Net Stable Funding Ratio

Quantitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis

Item No.		Millions of Yen, %					
		Fiscal Year 2025 2nd Quarter					
		Unweighted value by residual maturity				Weighted value	
No maturity	< 6 months	6 months to < 1yr	≥ 1yr				
Available stable funding (ASF) items (1)							
1	Capital	¥ 3,626,478	¥ —	¥ —	¥ 355,395	¥ 3,981,873	
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	3,626,478	—	—	302,628	3,929,107	
3	of which: Other capital instruments that are not included in the above category	—	—	—	52,766	52,766	
4	Funding from retail and small business customers	19,155,943	—	—	—	17,343,218	
5	of which: Stable deposits	2,057,378	—	—	—	1,954,509	
6	of which: Less stable deposits	17,098,565	—	—	—	15,388,708	
7	Wholesale funding	4,353,283	33,699,004	5,450,401	9,503,935	18,346,136	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	4,353,283	33,699,004	5,450,401	9,503,935	18,346,136	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	790,860	1,252,308	1,650	383,632	24,085	
12	of which: Derivative liabilities				374,798		
13	of which: All other liabilities and equity not included in the above categories	790,860	1,252,308	1,650	8,833	24,085	
14	Total available stable funding					¥ 39,695,314	
Required stable funding (RSF) items (2)							
15	HQLA					¥ 1,603,814	
16	Deposits held at financial institutions for operational purposes	¥ —	¥ —	¥ —	¥ —	—	—
17	Loans, repo transactions-related assets, securities and other similar assets	271,233	6,137,069	2,402,865	27,549,056	26,852,076	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	122,214	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	112,163	1,730,482	752,055	3,147,904	3,884,908	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	12,993	3,837,275	1,431,287	13,240,938	13,904,776	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	314,435	125,848	103,793	297,355	
22	of which: Residential mortgages	—	203,165	203,371	9,352,499	7,269,779	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	139,036	138,973	5,240,987	3,655,027	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	146,076	243,931	16,150	1,807,714	1,792,612	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,749,960	145,162	11,365	2,336,271	4,067,037	
27	of which: Physical traded commodities, including gold	—					—
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)					312,018	265,215
29	of which: Derivative assets					—	—
30	of which: Derivative liabilities (before deduction of variation margin posted)					51,132	51,132
31	of which: All other assets not included in the above categories	1,749,960	145,162	11,365	1,973,120	3,750,689	
32	Off-balance sheet items				7,766,152	608,586	
33	Total required stable funding					¥ 33,131,514	
34	Consolidated net stable funding ratio (NSFR)						119.8%

Item No.		Millions of Yen, %					Weighted value
		Fiscal Year 2025 1st Quarter					
		Unweighted value by residual maturity					
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
Available stable funding (ASF) items (1)							
1	Capital	¥ 3,555,980	¥ —	¥ —	¥ 281,000	¥ 3,836,980	
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	3,555,980	—	—	232,264	3,788,244	
3	of which: Other capital instruments that are not included in the above category	—	—	—	48,735	48,735	
4	Funding from retail and small business customers	18,830,917	—	—	—	17,052,626	
5	of which: Stable deposits	2,096,011	—	—	—	1,991,211	
6	of which: Less stable deposits	16,734,905	—	—	—	15,061,415	
7	Wholesale funding	4,426,639	31,390,021	5,403,347	9,668,611	18,548,750	
8	of which: Operational deposits	—	—	—	—	—	
9	of which: Other wholesale funding	4,426,639	31,390,021	5,403,347	9,668,611	18,548,750	
10	Liabilities with matching interdependent assets	—	—	—	—	—	
11	Other liabilities	584,363	1,305,009	9,135	479,850	27,343	
12	of which: Derivative liabilities	—	—	—	471,817	—	
13	of which: All other liabilities and equity not included in the above categories	584,363	1,305,009	9,135	8,032	27,343	
14	Total available stable funding	—	—	—	—	¥ 39,465,701	
Required stable funding (RSF) items (2)							
15	HQLA	—	—	—	—	¥ 1,413,321	
16	Deposits held at financial institutions for operational purposes	¥ —	¥ —	¥ —	¥ —	—	
17	Loans, repo transactions-related assets, securities and other similar assets	287,334	6,491,248	2,184,879	27,012,237	26,327,004	
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	501,300	—	—	0	
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	133,709	1,586,956	692,471	3,080,159	3,782,489	
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	13,410	4,001,290	1,275,611	12,689,911	13,441,454	
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	261,905	161,592	103,027	288,615	
22	of which: Residential mortgages	—	204,040	203,869	9,440,159	7,342,130	
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	139,000	138,624	5,260,999	3,666,737	
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	140,214	197,659	12,927	1,802,007	1,760,930	
25	Assets with matching interdependent liabilities	—	—	—	—	—	
26	Other assets	1,629,571	144,418	16,370	2,196,024	3,793,373	
27	of which: Physical traded commodities, including gold	—	—	—	—	—	
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)	—	—	—	275,981	234,584	
29	of which: Derivative assets	—	—	—	—	—	
30	of which: Derivative liabilities (before deduction of variation margin posted)	—	—	—	48,723	48,723	
31	of which: All other assets not included in the above categories	1,629,571	144,418	16,370	1,871,318	3,510,065	
32	Off-balance sheet items	—	—	—	7,675,809	598,684	
33	Total required stable funding	—	—	—	—	¥ 32,132,383	
34	Consolidated net stable funding ratio (NSFR)	—	—	—	—	122.8%	

Qualitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis

(1) Items concerning fluctuations in the consolidated NSFR over time

Our consolidated NSFR has remained mainly stable in the past three years.

(2) Items concerning special provisions for interdependent assets and liabilities

The "Special provisions for interdependent assets and liabilities" stipulated in the items under Article 99 of the Financial Services Agency Notification on Liquidity Ratio are not applied on a consolidated basis.

(3) Other items concerning consolidated NSFR

Our consolidated NSFR satisfies the regulated level (100%), and does not differ significantly from the initial forecast. In terms of future NSFR forecast, we do not expect significant deviations from the current level.