

INTERIM REPORT

Six months ended September 30, 2019

2019





SuMi TRUST



Symbol Mark

The symbol mark features "Future Bloom" representing the vision of the Sumitomo Mitsui Trust Group, which is "to generate new value through the combination of significant expertise and comprehensive capabilities, and to help the future of our clients and society bloom."



Corporate Color

The corporate color is "Future Blue," which represents the integration of the sense of value that the symbol mark implies, and evokes the closeness and the future.

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Sumitomo Mitsui Trust Holdings, Inc. ("SuMi TRUST Holdings")

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Financial Data:

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
As of September 30, 2019 and March 31, 2019

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2019	As of Mar. 31, 2019	As of Sep. 30, 2019
Assets:			
Cash and Due from Banks	¥ 16,150,147	¥ 16,045,864	\$ 149,635
Call Loans and Bills Bought	52,764	50,124	489
Receivables under Resale Agreements	159,139	158,734	1,474
Receivables under Securities Borrowing Transactions	741,350	759,812	6,869
Monetary Claims Bought	842,152	1,082,650	7,803
Trading Assets (Notes 1 and 7)	429,529	454,978	3,980
Money Held in Trust	4,742	1,393	44
Securities (Notes 1, 7, and 13)	6,156,477	5,759,504	57,041
Loans and Bills Discounted (Notes 2, 3, 4, 5, 6, 7, and 8)	29,085,121	29,025,720	269,481
Foreign Exchanges	32,155	36,936	298
Lease Receivables and Investment Assets (Note 7)	668,042	653,447	6,190
Other Assets (Note 7)	1,749,689	2,023,664	16,211
Tangible Fixed Assets (Notes 9 and 10)	215,906	211,312	2,000
Intangible Fixed Assets	150,451	151,429	1,394
Assets for Retirement Benefits	150,239	138,931	1,392
Deferred Tax Assets	11,784	17,372	109
Customers' Liabilities for Acceptances and Guarantees	584,926	557,007	5,420
Allowance for Loan Losses	(89,269)	(99,770)	(827)
Total Assets	¥ 57,095,352	¥ 57,029,113	\$ 529,004
Liabilities:			
Deposits (Note 7)	¥ 30,723,770	¥ 31,903,572	\$ 284,664
Negotiable Certificates of Deposit	6,906,616	6,328,622	63,992
Call Money and Bills Sold	1,857,320	72,793	17,209
Payables under Repurchase Agreements (Note 7)	1,636,623	1,603,191	15,164
Payables under Securities Lending Transactions (Note 7)	141,156	104,767	1,308
Trading Liabilities	304,382	258,771	2,820
Borrowed Money (Notes 7 and 11)	4,070,891	4,023,801	37,718
Foreign Exchanges	347	457	3
Short-Term Bonds Payable	1,878,062	1,472,786	17,401
Bonds Payable (Note 12)	1,233,101	1,378,328	11,425
Borrowed Money from Trust Account	3,965,260	5,408,009	36,739
Other Liabilities	906,417	994,424	8,398
Provision for Bonuses	14,360	17,542	133
Provision for Directors' Bonuses	27	343	0
Provision for Stocks Payment	139	—	1
Liabilities for Retirement Benefits	14,188	14,008	131
Provision for Reward Points Program	17,497	18,282	162
Provision for Reimbursement of Deposits	4,275	5,250	40
Provision for Contingent Losses	1,385	3,465	13
Deferred Tax Liabilities	124,425	130,479	1,153
Deferred Tax Liabilities for Land Revaluation (Note 9)	2,455	2,847	23
Acceptances and Guarantees	584,926	557,007	5,420
Total Liabilities	¥ 54,387,631	¥ 54,298,756	\$ 503,916
Net Assets:			
Total Shareholders' Equity:	¥ 2,305,480	¥ 2,242,982	\$ 21,361
Capital Stock	261,608	261,608	2,424
Capital Surplus	580,595	645,003	5,379
Retained Earnings	1,466,126	1,387,592	13,584
Treasury Stock	(2,850)	(51,222)	(26)
Total Accumulated Other Comprehensive Income:	366,399	410,478	3,395
Valuation Differences on Available-for-Sale Securities	438,747	467,448	4,065
Deferred Gains (Losses) on Hedges	(48,652)	(36,764)	(451)
Revaluation Reserve for Land (Note 9)	(6,587)	(5,698)	(61)
Foreign Currency Translation Adjustments	1,380	4,702	13
Adjustments for Retirement Benefits	(18,488)	(19,209)	(171)
Subscription Rights to Shares	1,060	1,062	10
Non-Controlling Interests	34,781	75,832	322
Total Net Assets	¥ 2,707,721	¥ 2,730,356	\$ 25,088
Total Liabilities and Net Assets	¥ 57,095,352	¥ 57,029,113	\$ 529,004

	Yen	U.S. Dollars
Net Assets per Share of Common Stock	¥ 7,133.80	\$ 66.10

See accompanying notes.

The figures in U.S. Dollars are converted from yen for convenience of readers outside Japan at the rate of ¥107.93 to U.S.\$1.00, the exchange rate as of September 30, 2019.

Financial Data:

Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2019 and 2018

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2018	Six Months Ended Sep. 30, 2019
Income:			
Trust Fees	¥ 49,094	¥ 53,668	\$ 455
Interest Income:	252,739	250,635	2,342
Interest on Loans and Discounts	179,960	177,705	1,667
Interest and Dividends on Securities	45,631	47,161	423
Fees and Commissions	200,855	200,297	1,861
Trading Income	42,831	6,729	397
Other Ordinary Income	182,836	173,367	1,694
Other Income (Note 1)	22,615	42,032	210
Total Income	¥ 750,973	¥ 726,731	\$ 6,958
Expenses:			
Interest Expenses:	¥ 193,906	¥ 174,855	\$ 1,797
Interest on Deposits	65,698	60,648	609
Fees and Commissions Payments	54,171	44,877	502
Trading Expenses	110	—	1
Other Ordinary Expenses	127,239	113,781	1,179
General and Administrative Expenses (Note 2)	213,110	219,950	1,975
Other Expenses (Note 3)	11,169	35,974	103
Total Expenses	¥ 599,708	¥ 589,440	\$ 5,556
Income before Income Taxes	¥ 151,264	¥ 137,291	\$ 1,402
Income Taxes:	43,427	40,281	402
Current	26,630	30,986	247
Deferred	16,796	9,294	156
Net Income	107,837	97,010	999
Net Income Attributable to Non-Controlling Interests	1,797	5,499	17
Net Income Attributable to Owners of the Parent	¥ 106,039	¥ 91,510	\$ 982
	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 281.86	¥ 241.30	\$ 2.61

See accompanying notes.

Financial Data:

Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2019 and 2018

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2018	Six Months Ended Sep. 30, 2019
Net Income	¥ 107,837	¥ 97,010	\$ 999
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	(30,198)	(39,259)	(280)
Deferred Gains (Losses) on Hedges	(11,177)	9,879	(104)
Foreign Currency Translation Adjustments	(1,835)	1,858	(17)
Adjustments for Retirement Benefits	716	916	7
Attributable to Equity-Method Affiliated Companies	(807)	76	(7)
Total Other Comprehensive Income (Loss)	¥ (43,301)	¥ (26,528)	\$ (401)
Comprehensive Income:	¥ 64,535	¥ 70,482	\$ 598
Comprehensive Income Attributable to Owners of the Parent	¥ 62,849	¥ 64,856	\$ 582
Comprehensive Income Attributable to Non-Controlling Interests	1,686	5,625	16

Financial Data:

Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2019 and 2018

For the Six Months Ended September 30, 2019

	Millions of Yen				
	Shareholders' Equity				Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	
Balance at the Beginning of the Period	¥ 261,608	¥ 645,003	¥ 1,387,592	¥ (51,222)	¥ 2,242,982
Changes during the Period					
Cash Dividends			(28,394)		(28,394)
Net Income Attributable to Owners of the Parent			106,039		106,039
Purchase of Treasury Stock				(17,479)	(17,479)
Disposal of Treasury Stock		(354)		1,827	1,472
Retirement of Treasury Stock		(64,024)		64,024	—
Purchase of Shares of Consolidated Subsidiaries		(29)			(29)
Sales of Shares of Consolidated Subsidiaries					—
Reversal of Revaluation Reserve for Land			889		889
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(64,408)	78,534	48,371	62,498
Balance at the End of the Period	¥ 261,608	¥ 580,595	¥ 1,466,126	¥ (2,850)	¥ 2,305,480

	Millions of Yen								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	¥ 467,448	¥ (36,764)	¥ (5,698)	¥ 4,702	¥ (19,209)	¥ 410,478	¥ 1,062	¥ 75,832	¥ 2,730,356
Changes during the Period									
Cash Dividends									(28,394)
Net Income Attributable to Owners of the Parent									106,039
Purchase of Treasury Stock									(17,479)
Disposal of Treasury Stock									1,472
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									(29)
Sales of Shares of Consolidated Subsidiaries									—
Reversal of Revaluation Reserve for Land									889
Net Changes of Items Other Than Shareholders' Equity	(28,701)	(11,888)	(889)	(3,322)	721	(44,079)	(2)	(41,051)	(85,133)
Total Changes during the Period	(28,701)	(11,888)	(889)	(3,322)	721	(44,079)	(2)	(41,051)	(22,635)
Balance at the End of the Period	¥ 438,747	¥ (48,652)	¥ (6,587)	¥ 1,380	¥ (18,488)	¥ 366,399	¥ 1,060	¥ 34,781	¥ 2,707,721

See accompanying notes.

For the Six Months Ended September 30, 2018

	Millions of Yen				
	Shareholders' Equity				Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	
Balance at the Beginning of the Period	¥ 261,608	¥ 645,016	¥ 1,263,415	¥ (42,224)	¥ 2,127,816
Changes during the Period					
Cash Dividends			(24,734)		(24,734)
Net Income Attributable to Owners of the Parent			91,510		91,510
Purchase of Treasury Stock				(9,019)	(9,019)
Disposal of Treasury Stock		(0)		30	30
Retirement of Treasury Stock					—
Purchase of Shares of Consolidated Subsidiaries		(17)			(17)
Sales of Shares of Consolidated Subsidiaries		4			4
Reversal of Revaluation Reserve for Land			(407)		(407)
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(13)	66,368	(8,988)	57,366
Balance at the End of the Period	¥ 261,608	¥ 645,003	¥ 1,329,783	¥ (51,212)	¥ 2,185,183

	Millions of Yen								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	¥ 516,663	¥ (22,746)	¥ (6,067)	¥ 4,281	¥ 4,720	¥ 496,851	¥ 799	¥ 246,858	¥ 2,872,325
Changes during the Period									
Cash Dividends									(24,734)
Net Income Attributable to Owners of the Parent									91,510
Purchase of Treasury Stock									(9,019)
Disposal of Treasury Stock									30
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									(17)
Sales of Shares of Consolidated Subsidiaries									4
Reversal of Revaluation Reserve for Land									(407)
Net Changes of Items Other Than Shareholders' Equity	(40,120)	10,718	407	1,834	914	(26,246)	268	(151,274)	(177,252)
Total Changes during the Period	(40,120)	10,718	407	1,834	914	(26,246)	268	(151,274)	(119,885)
Balance at the End of the Period	¥ 476,542	¥ (12,028)	¥ (5,659)	¥ 6,115	¥ 5,635	¥ 470,604	¥ 1,067	¥ 95,584	¥ 2,752,440

See accompanying notes.

For the Six Months Ended September 30, 2019

	Millions of U.S. Dollars				
	Shareholders' Equity				Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	
Balance at the Beginning of the Period	\$ 2,424	\$ 5,976	\$ 12,856	\$ (475)	\$ 20,782
Changes during the Period					
Cash Dividends			(263)		(263)
Net Income Attributable to Owners of the Parent			982		982
Purchase of Treasury Stock				(162)	(162)
Disposal of Treasury Stock		(3)		17	14
Retirement of Treasury Stock		(593)		593	—
Purchase of Shares of Consolidated Subsidiaries		(0)			(0)
Sales of Shares of Consolidated Subsidiaries					—
Reversal of Revaluation Reserve for Land			8		8
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(597)	728	448	579
Balance at the End of the Period	\$ 2,424	\$ 5,379	\$ 13,584	\$ (26)	\$ 21,361

	Millions of U.S. Dollars								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	\$ 4,331	\$ (341)	\$ (53)	\$ 44	\$ (178)	\$ 3,803	\$ 10	\$ 703	\$ 25,297
Changes during the Period									
Cash Dividends									(263)
Net Income Attributable to Owners of the Parent									982
Purchase of Treasury Stock									(162)
Disposal of Treasury Stock									14
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									(0)
Sales of Shares of Consolidated Subsidiaries									—
Reversal of Revaluation Reserve for Land									8
Net Changes of Items Other Than Shareholders' Equity	(266)	(110)	(8)	(31)	7	(408)	(0)	(380)	(789)
Total Changes during the Period	(266)	(110)	(8)	(31)	7	(408)	(0)	(380)	(210)
Balance at the End of the Period	\$ 4,065	\$ (451)	\$ (61)	\$ 13	\$ (171)	\$ 3,395	\$ 10	\$ 322	\$ 25,088

See accompanying notes.

Financial Data:

Consolidated Statements of Cash Flows (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2019 and 2018

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2018	Six Months Ended Sep. 30, 2019
Cash Flows from Operating Activities:			
Income before Income Taxes	¥ 151,264	¥ 137,291	\$ 1,402
Depreciation and Amortization	16,970	19,856	157
Impairment Losses	124	2,695	1
Amortization of Goodwill	4,506	4,734	42
Equity in Losses (Earnings) of Affiliated Companies	(4,408)	(658)	(41)
Increase (Decrease) in Allowance for Loan Losses	(10,501)	(16,724)	(97)
Increase (Decrease) in Provision for Bonuses	(3,227)	(2,104)	(30)
Increase (Decrease) in Provision for Directors' Bonuses	(316)	(265)	(3)
Increase (Decrease) in Provision for Stocks Payment	139	—	1
Decrease (Increase) in Assets for Retirement Benefits	(10,305)	(5,016)	(95)
Increase (Decrease) in Liabilities for Retirement Benefits	36	221	0
Increase (Decrease) in Provision for Reward Points Program	(785)	(552)	(7)
Increase (Decrease) in Provision for Reimbursement of Deposits	(975)	309	(9)
Increase (Decrease) in Provision for Contingent Losses	(2,080)	(3,079)	(19)
Interest Income	(252,739)	(250,635)	(2,342)
Interest Expenses	193,906	174,855	1,797
Loss (Gain) Related to Securities	(26,415)	8,060	(245)
Loss (Gain) on Money Held in Trust	(95)	(23)	(1)
Foreign Exchange Losses (Gains)	49,823	(75,697)	462
Loss (Gain) on Disposal of Fixed Assets	(286)	343	(3)
Net Decrease (Increase) in Trading Assets	25,448	28,321	236
Net Increase (Decrease) in Trading Liabilities	45,610	(41,243)	423
Net Decrease (Increase) in Loans and Bills Discounted	(60,864)	(673,358)	(564)
Net Increase (Decrease) in Deposit	(1,179,801)	456,226	(10,931)
Net Increase (Decrease) in Negotiable Certificates of Deposit	577,993	383,903	5,355
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	47,089	(114,819)	436
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	223,342	110,326	2,069
Net Decrease (Increase) in Call Loans	237,483	202,337	2,200
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	18,462	(51,676)	171
Net Increase (Decrease) in Call Money	1,817,958	504,186	16,844
Net Increase (Decrease) in Payables under Securities Lending Transactions	36,388	73,794	337
Net Decrease (Increase) in Foreign Exchange-Assets	4,781	(4,097)	44
Net Increase (Decrease) in Foreign Exchange-Liabilities	(109)	(1,675)	(1)
Net Decrease (Increase) in Lease Receivables and Investment Assets	(14,594)	4,832	(135)
Net Increase (Decrease) in Short-Term Bonds Payable	405,276	257,670	3,755
Increase (Decrease) in Straight Bonds-Issuance and Redemption	(175,152)	10,891	(1,623)
Net Increase (Decrease) in Borrowed Money from Trust Account	(1,442,748)	32,239	(13,367)
Proceeds from Fund Management	265,808	257,336	2,463
Payments for Finance	(201,931)	(176,330)	(1,871)
Other, Net	(153,157)	(185,186)	(1,419)
Subtotal	¥ 581,917	¥ 1,067,288	\$ 5,392
Income Taxes (Paid) Refunded	(16,908)	(37,387)	(157)
Net Cash Provided by (Used in) Operating Activities	¥ 565,009	¥ 1,029,901	\$ 5,235

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2018	Six Months Ended Sep. 30, 2019
Cash Flows from Investing Activities:			
Purchase of Securities	¥ (2,802,707)	¥ (3,221,851)	\$ (25,968)
Proceeds from Sales of Securities	1,875,351	2,079,596	17,376
Proceeds from Redemption of Securities	785,198	671,413	7,275
Increase in Money Held in Trust	(3,300)	—	(31)
Purchase of Tangible Fixed Assets	(10,617)	(3,196)	(98)
Proceeds from Sales of Tangible Fixed Assets	2,217	549	21
Purchase of Intangible Fixed Assets	(16,153)	(15,114)	(150)
Purchase of Shares of Subsidiaries			
Resulting in Change in the Scope of Consolidation	(400)	—	(4)
Purchase of Shares of Affiliated Companies Accounted for by the Equity Method	(5)	(11,169)	(0)
Net Cash Provided by (Used in) Investing Activities	¥ (170,415)	¥ (499,771)	\$ (1,579)
Cash Flows from Financing Activities:			
Proceeds from Issuance of Subordinated Bonds and Bonds with Subscription Rights to Shares	39,785	99,441	369
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	(10,000)	—	(93)
Purchase of Shares of Subsidiaries without Change in the Scope of Consolidation	(71)	(47)	(1)
Sales of Shares of Subsidiaries without Change in the Scope of Consolidation	—	36	—
Repayments to Non-Controlling Interests	(41,000)	(152,000)	(380)
Cash Dividends Paid	(28,388)	(24,732)	(263)
Cash Dividends Paid to Non-Controlling Interests	(1,512)	(4,744)	(14)
Purchase of Treasury Stock	(17,479)	(9,019)	(162)
Proceeds from Sales of Treasury Stock	1,472	30	14
Net Cash Provided by (Used in) Financing Activities	¥ (57,193)	¥ (91,035)	\$ (530)
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ (9,774)	¥ (8,206)	\$ (91)
Net Increase (Decrease) in Cash and Cash Equivalents	¥ 327,624	¥ 430,887	\$ 3,036
Cash and Cash Equivalents at the Beginning of the Period	¥ 14,079,768	¥ 26,540,249	\$ 130,453
Cash and Cash Equivalents at the End of the Period (Note 1)	¥ 14,407,393	¥ 26,971,136	\$ 133,488

See accompanying notes.

Financial Data:

Notes to the Interim Consolidated Financial Statements (Unaudited)

Basis of Presentation of Financial Statements

The accompanying interim consolidated financial statements (banking account) have been prepared from the accounts maintained by Sumitomo Mitsui Trust Holdings, Inc. ("SuMi TRUST Holdings") and its consolidated subsidiaries (together, the "SuMi TRUST Group") in accordance with accounting principles generally accepted in Japan and certain accounting and disclosure rules under the Financial Instruments and Exchange Act of Japan and the Banking Act of Japan, which are different in certain respects as to the application and disclosure requirements of International Financial Reporting Standards.

In preparing these interim consolidated financial statements, the interim consolidated financial statements of SuMi TRUST Holdings issued in Japan have been reclassified and rearranged in order to present them in a form that is more familiar to readers outside Japan.

The interim consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMi TRUST Holdings is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥107.93 to U.S. \$1, the approximate rate of exchange as of September 30, 2019. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, total balances may not be equal to the sum of individual amounts.

Significant Accounting Policies and Practices**1. Scope of Consolidation**

(1) Consolidated Subsidiaries as of September 30, 2019:

59 companies

Principal Company:

Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank")

Changes in the consolidated subsidiaries during the interim period ended September 30, 2019, are as follows:

Sumitomo Mitsui Trust Life Partners Co., Ltd. is included in the scope of consolidation from the interim period ended September 30, 2019, due to the acquisition of its shares.

CMTH Preferred Capital 7 (Cayman) Limited and two

other companies are excluded from the scope of consolidation from the interim period ended September 30, 2019, due to their liquidation.

(2) Unconsolidated Subsidiaries

Principal Companies:

Hummingbird Co., Ltd.

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 22 other companies are excluded from the scope of consolidation in accordance with Article 5, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements and their assets and profits/losses do not belong to the subsidiaries.

ASIA GATEWAY I, L.P. and other unconsolidated subsidiaries are excluded from the scope of consolidation because they are immaterial to the extent that excluding such companies from consolidation would not prevent a reasonable assessment of the corporate group's financial position and financial results. Such materiality is determined based on the size of their assets, ordinary income, net income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries), retained earnings (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries), accumulated other comprehensive income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries), and other financial data.

2. Application of the Equity Method

(1) Unconsolidated Subsidiaries Accounted for by the Equity Method:
None

(2) Affiliated Companies Accounted for by the Equity Method:
33 companies

Principal Companies:

SBI Sumishin Net Bank, Ltd.

Changes in the affiliated companies accounted for by the equity method during the interim period ended September 30, 2019, are as follows:

MJV Co., Ltd. and two other companies are newly established and included in the scope of the application of the equity method from the interim period ended September 30, 2019.

(3) Unconsolidated Subsidiaries and Affiliated Companies That Are Not Accounted for by the Equity Method

Principal Companies:

Hummingbird Co., Ltd.

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 22 other companies are excluded from the scope of the application of the equity method in accordance with Article 7, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/losses do not belong to the subsidiaries.

ASIA GATEWAY I, L.P. and other unconsolidated subsidiaries and affiliated companies that are not accounted for by the equity method are excluded from the scope of application of the equity method because such exclusion would not materially affect the interim consolidated financial statements. Such materiality is determined based on the size of their net income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries and affiliated companies), retained earnings (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries and affiliated companies), accumulated other comprehensive income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries and affiliated companies), and other financial data.

3. Interim Balance Sheet Dates of the Consolidated Subsidiaries

(1) The interim balance sheet dates of consolidated subsidiaries are as follows:

October 31:	2 companies
November 30:	1 company
February 28:	1 company
March 31:	5 companies
May 31:	1 company
June 30:	6 companies
September 30:	43 companies

(2) Subsidiaries are consolidated using the interim financial statements as of the following dates:

- Subsidiaries with an interim balance sheet date of October 31: Provisionally prepared interim financial statements as of July 31
- A subsidiary with an interim balance sheet date of

November 30: Provisionally prepared interim financial statements as of August 31

- A subsidiary with an interim balance sheet date of February 28: Provisionally prepared interim financial statements as of August 31
- Subsidiaries with an interim balance sheet date of March 31: Provisionally prepared interim financial statements as of September 30
- A subsidiary with an interim balance sheet date of May 31: Provisionally prepared interim financial statements as of August 31
- Other subsidiaries: Interim financial statements as of their respective interim balance sheet dates.

Material transactions arising between the interim consolidated balance sheet date, September 30, 2019, and the above interim balance sheet dates of consolidated subsidiaries have been reflected in the interim consolidated financial statements.

4. Significant Accounting Policies

(1) Trading Assets/Liabilities and Income/Expenses

Trading account activities are conducted to seek profits by taking advantage of short-term fluctuations in interest rates, currency rates, financial markets or other indicators, or intermarket differences (for trading purposes). The fluctuations in such items are presented as "Trading Assets" or "Trading Liabilities" in the interim consolidated balance sheets on a trade-date basis, and gains and losses from such transactions are presented as "Trading Income" or "Trading Expenses" in the interim consolidated statements of income.

For the measurement of trading assets and trading liabilities, securities and monetary claims are stated at their fair values as of the interim consolidated balance sheet date, and trading-related financial derivatives, such as swaps, futures, and options, are stated at the amounts that would be settled if they were terminated on the interim consolidated balance sheet date.

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the interim period and differences in resulting gains or losses from the settlement of financial derivatives assuming that the settlement was made as of September 30, 2019.

(2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMi TRUST Holdings is required to determine the purposes of holding each security and classify such security into (i) securities held for trading purposes ("Trading Securities"), (ii) debt securities intended to be held to maturity ("Held-to-Maturity Debt Securities"), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories ("Available-for-Sale Securities"). "Held-to-Maturity Debt Securities" are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. "Available-for-Sale Securities" are, in principle, valued at the market price at the interim balance sheet date (cost of securities sold is calculated using primarily the moving-average method). "Available-for-Sale Securities" for which their fair values are extremely difficult to be determined are carried at cost using the moving-average method.

Valuation differences on "Available-for-Sale Securities" are recorded as a separate component of net assets and reported in the interim consolidated balance sheets.

(b) Securities in money held in trust are classified and accounted for in the same manner as those described in 4. (1) and 4. (2) (a) above.

(3) Financial Derivatives

Financial derivatives, excluding those for trading purposes, are stated at fair value.

(4) Depreciation and Amortization Methods

(a) Tangible fixed assets other than lease assets

Tangible fixed assets are depreciated using primarily the straight-line method.

Useful lives of major asset categories:

Buildings: 3 to 60 years

Others: 2 to 20 years

(b) Intangible fixed assets other than lease assets

Intangible fixed assets are amortized using the straight-line method. Software for internal use is amortized over the useful life specified by SuMi TRUST Holdings or the consolidated subsidiaries, which is generally five years.

Goodwill is amortized over a reasonable number of years, determined for each case, up to a maximum of 20 years. However, if immaterial, goodwill is expensed in its entirety in the year in which it arises.

(c) Lease assets

The lease assets under "Tangible Fixed Assets" and "Intangible Fixed Assets" that are related to finance leases that do not transfer ownership of the lease assets to lessees are depreciated using the straight-line method over the lease term, assuming a residual value of zero.

(5) Allowance for Loan Losses

The major domestic consolidated subsidiaries record allowance for loan losses in accordance with internally established criteria for write-offs and allowance for loan losses.

For claims against borrowers that have initiated special liquidation proceedings or other bankruptcy proceedings ("legal bankruptcy") and against borrowers that are in a substantially similar adverse condition ("virtual bankruptcy"), the allowance is provided based on the amount of claims, after the write-off stated below, net of the expected amount of recoveries from collateral and guarantees. For claims against borrowers that have not yet initiated bankruptcy proceedings, but are very likely to become bankrupt in the future ("possible bankruptcy"), an allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers' solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims.

For claims against large borrowers with certain credit risks and credit amounts that are classified as possible bankruptcy borrowers, restructured loan borrowers, or close-observation borrowers, if future cash flows from the collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the "estimated cash flow method").

For claims that are classified as other than those above, the allowance is provided based on the historical loan-loss ratios during a certain period.

All claims are assessed at branches and credit supervision departments based on the criteria for self-assessment

of asset quality. The Risk Management Department, which is independent from operating sections, monitors the results of such assessments.

As for the other consolidated subsidiaries, the allowance for loan losses for general claims is provided based on the historical loan-loss ratios, and the allowance for loan losses for specific claims, such as possible uncollectible claims, is provided based on the estimate of unrecoverable amount for each claim.

For claims against borrowers who are legally bankrupt or virtually bankrupt with collateral or guarantees, claims against borrowers in legal or virtual bankruptcy, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the original amount of claims. The deducted amount was ¥20,181 million (U.S. \$187 million) for the six months ended September 30, 2019.

(6) Provision for Bonuses

A provision for bonuses is provided for the estimated employee bonuses attributable to the current interim period.

(7) Provision for Directors' Bonuses

A provision for directors' bonuses is provided at SuMi TRUST Holdings and some of the consolidated subsidiaries for the estimated directors' bonuses attributable to the current interim period.

(8) Provision for Stocks Payment

A provision for stocks payment is provided for estimated stock-based payments to directors of SuMi TRUST Holdings and some consolidated subsidiaries under a stock-based compensation scheme that have been earned by September 30, 2019.

(9) Provision for Reward Points Program

A provision for reward points program is provided for the use of points granted to holders of Diners Club Card and other credit cards in the amount deemed necessary based on the reasonable estimates of the points to be used in the future.

(10) Provision for Reimbursement of Deposits in Dormant Accounts

At SuMi TRUST Bank, a provision for reimbursement of

deposits in dormant accounts is provided for the deposits that were derecognized as liabilities under certain conditions. Such provision is provided against the estimated future reimbursement to be requested by customers based on the past reimbursement record.

(11) Provision for Contingent Losses

A provision for contingent losses is provided for losses associated with off-balance-sheet transactions or trust transactions in the amount deemed necessary based on the estimated possible future losses.

(12) Accounting for Retirement Benefits

In determining the retirement benefit obligations, projected benefits to the periods up to the interim period ended September 30, 2019, are attributed based on the plan's benefit formula. Past service cost and actuarial gains or losses are expensed using the following methods:

Past service cost: Past service cost is recognized using the straight-line method, primarily over 10 years, within the employees' average remaining service period at incurrence.

Actuarial gains or losses: Actuarial differences are expensed using the straight-line method, primarily over 10 years, within the employees' average remaining service period, commencing from the next fiscal year of incurrence.

Some consolidated subsidiaries adopt the simplified method in calculating liabilities for retirement benefits and retirement benefit expenses for lump-sum retirement benefit plans, recording liabilities at amounts that would be required for voluntary termination at the end of the current interim period.

(13) Foreign Currency Translation

Assets and liabilities of SuMi TRUST Bank that are denominated in foreign currencies and overseas branch accounts are generally translated into yen at the exchange rates prevailing at the interim consolidated balance sheet date, except for shares of stocks in affiliated companies translated into yen at the exchange rates prevailing at the acquisition dates.

Assets and liabilities of other consolidated subsidiaries that are denominated in foreign currencies are translated into yen at the exchange rates prevailing at their respective interim balance sheet dates.

(14) Accounting for Leases

As for the consolidated subsidiaries in Japan, income and expenses arising from transactions of finance leases that do not transfer ownership to lessees are recognized as sales and costs of goods sold when lease payments are collected.

(15) Hedge Accounting

(a) Interest-related risk hedge

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Auditing Committee Report No. 24 of February 13, 2002, "Report No. 24"). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits, loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest volatility factors for the hedged items and those for the hedging instruments.

In accordance with "Temporary Treatment for Accounting and Auditing concerning Application of Accounting Standard for Financial Instruments in Banking Industry" (JICPA Industry Auditing Committee Report No. 15), SuMi TRUST Bank has adopted "Macro Hedge Accounting" to account for certain interest-related derivatives, which are utilized to manage interest rate risk arising from transactions, such as loans and bills discounted, and deposits. Deferred gains (losses) on hedges in the interim consolidated balance sheet as of the end of the current interim period that have resulted from existing "Macro Hedge Accounting" are amortized over the remaining period designated under "Macro Hedge Accounting" for each hedging transaction.

Deferred losses on hedges associated with "Macro Hedge Accounting" during the current interim period ended September 30, 2019, totaled ¥46 million (U.S. \$0.4 million) (before tax effect).

(b) Currency-related risk hedge

SuMi TRUST Bank manages the foreign exchange risk arising from various assets and liabilities denominated in

foreign currencies using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Foreign Currency Transactions in Banking Industry" (JICPA Industry Auditing Committee Report No. 25 of July 29, 2002, "Report No. 25"). The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

Additionally, transactions intended to hedge the foreign exchange risk associated with foreign currency-denominated securities (other than bonds) are treated as portfolio hedges. Fair value hedge accounting has been adopted to account for such transactions on the conditions that specific foreign currency-denominated securities are designated in advance as hedged items and that foreign currency payables of spot and forward foreign exchange contracts exist in excess of the acquisition cost of such foreign currency-denominated securities on a foreign currency basis.

The foreign exchange risk associated with investment in the shares of stocks in foreign subsidiaries and affiliated companies is individually hedged using forward exchange contracts denominated in the same currency, and foreign currency translation adjustments arising from the hedging instruments are included in "Foreign Currency Translation Adjustments."

(c) Internal hedge transactions and others

Among derivative transactions of SuMi TRUST Bank that take place between consolidated subsidiaries or that are made internally between designated trading accounts and some other accounts, those interest rate swaps and cross-currency swaps designated as hedging instruments are carried out in accordance with standards for cover deals with external parties, which eliminate discretion and enable strict management on hedges pursuant to Report No. 24 and Report No. 25. Accordingly, income or expenses arising from such interest rate swaps and cross-currency swaps are recognized as profits or losses, or deferred, rather than eliminated.

Deferred hedge accounting has been adopted for certain assets and liabilities by individual transactions.

Other consolidated subsidiaries account for such transactions as deferred hedges or exceptional treatment for interest rate swaps by individual transactions.

(16) Scope of Cash and Cash Equivalents in the Interim Consolidated Statements of Cash Flows

The balance of "Cash and Cash Equivalents" in the interim consolidated statements of cash flows is equivalent to the balance of "Cash and Due from Banks" presented in the interim consolidated balance sheets (cash and due from the Bank of Japan for SuMi TRUST BANK and Japan Trustee Services Bank, Ltd. ("JTSB")).

(17) National and Local Consumption Taxes

National and local consumption taxes ("consumption taxes") payable by SuMi TRUST Holdings and its consolidated subsidiaries in Japan are accounted for by the tax-excluded method. However, any nondeductible consumption taxes associated with asset purchases are recorded as expenses in the current interim period.

(18) Adoption of Consolidated Tax Return System

SuMi TRUST Holdings has adopted the consolidated tax return system from the interim period ended September 30, 2019.

Additional Information

Share Delivery Trust for the Directors

1. Overview

From the interim period ended September 30, 2019, a Performance-Based Stock Compensation System (the "System") is introduced that utilizes a trust, and applies to SuMi Trust Holdings' directors (excluding directors who are Audit Committee members and external directors) and executive officers (as defined in the Companies Act and as defined in SuMi Trust Holdings' internal policies), and the directors (excluding directors who are Audit and Supervisory Committee members and external directors) and executive officers (as defined in the internal policies) of SuMi TRUST Bank and Sumitomo Mitsui Trust Asset Management Co., Ltd. ("SuMi TRUST AM"), which are core companies of the SuMi TRUST Group. The above mentioned directors and executive officers of SuMi TRUST Holdings, SuMi TRUST Bank, and SuMi TRUST AM are collectively referred to as the "Directors."

Under the System, a portion of the remuneration of the Directors is linked to performance targets set out in SuMi TRUST Holdings' current Midterm Management Plan and those set in the midterm management plans to be established for every three fiscal years from next fiscal year. By paying part of the remuneration for Directors in shares, the linkage between the remuneration of the Directors and the performance of the SuMi TRUST Group becomes clearer, and the Directors share the same benefits and risks of share price fluctuations with the shareholders. Through these initiatives, the System is designed to heighten the Director's attention to enhancement of medium- and long-term business performance and the corporate value of the SuMi TRUST Group.

SuMi TRUST Holdings contributes money to a trust set up under the System, and the trust acquires shares of SuMi TRUST Holdings. The Directors are awarded points based on the Shares Delivery Rules established individually by SuMi TRUST Holdings, SuMi TRUST Bank, and SuMi TRUST AM, and the number of shares of SuMi TRUST Holdings corresponding to the points granted are issued to the Directors through the trust.

2. Remaining Number of Shares of SuMi TRUST Holdings Held by the Trust

The carrying amount and the number of shares of SuMi TRUST Holdings held by the Trust as of September 30, 2019, was ¥1,469 million (U.S. \$14 million) and 429 thousand shares. The shares are recorded as treasury stock in the net assets section of the interim consolidated balance sheet.

Notes to the Interim Consolidated Balance Sheets

1. Securities

"Securities" include stocks and equity investments in unconsolidated subsidiaries and affiliated companies.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Stocks	¥ 149,864	\$ 1,389
Equity Investments	43,051	399

Unsecured securities borrowed under loan agreements and securities purchased under resale agreements, and securities received under lending transactions with cash collateral that SuMi TRUST Holdings has a free disposal right to sell or (re)pledge.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Securities That Are Further Collateralized	¥ 114,701	\$ 1,063
Securities That Are Further Loaned	1,261,712	11,690
Securities Held without Selling or Repledging as of the End of the Current Period	22,475	208

2. Loans and Bills Discounted

Loans and bills discounted as of September 30, 2019, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Loans in Bankruptcy Proceedings	¥ 6,106	\$ 57
Delinquent Loans	72,893	675

Loans in bankruptcy proceedings are loans whose interest receivable is not recorded due to delinquency in principal or interest payments for a significant period or other reasons excluding loans that have been written off ("non-accrual loans") and due to the reasons as prescribed in Paragraph 1, Items 3 and 4 of Article 96 of "Enforcement Ordinance for the Corporation Tax Act" (Cabinet Order

No. 97 of 1965).

Delinquent loans are nonaccrual loans other than (i) loans in bankruptcy proceedings and (ii) loans for which the terms of interest payments have been extended in connection with the borrower's business restructuring or to otherwise provide support.

3. Loans Past Due Three Months or More

Loans past due three months or more as of September 30, 2019, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Loans Past Due Three Months or More	¥ 2,000	\$ 19

Loans past due three months or more are those loans for which principal or interest payments are more than three months past due (calculated from the day following the

contractual payment date), excluding loans classified as loans in bankruptcy proceedings or delinquent loans.

4. Restructured Loans

Restructured loans as of September 30, 2019, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Restructured Loans	¥ 35,162	\$ 326

Restructured loans are those loans whose terms have been modified by reducing or waiving interest, granting interest payment extensions, granting principal repayment extensions, forgiving debt, or otherwise providing some arrangements favorable to the borrower in connection with

the borrower's business restructuring or to otherwise provide support, excluding those loans classified as loans in bankruptcy proceedings, delinquent loans, or loans past due three months or more.

5. Total of Loans in Bankruptcy Proceedings, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans

Total of loans in bankruptcy proceedings, delinquent loans, loans past due three months or more, and restructured loans as of September 30, 2019, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Total of Loans in Bankruptcy Proceedings, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans	¥ 116,162	\$ 1,076

The amounts presented in Notes 2 through 5 are before deducting allowances for loan losses.

6. Bills Discounted

Bills discounted are treated as financial transactions in accordance with Report No. 24. SuMi TRUST Holdings has a free disposal right to sell or (re)pledge such commercial bills. The total face value of such bills is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Bills Discounted	¥ 1,560	\$ 14

7. Assets Pledged as Collateral

Assets pledged as collateral as of September 30, 2019, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Assets Pledged as Collateral:		
Trading Assets	¥ 20,984	\$ 194
Securities	991,875	9,190
Loans and Bills Discounted	4,728,867	43,814
Lease Receivables and Investment Assets	59,485	551
Other Assets	46,578	432
Total	¥ 5,847,791	\$ 54,181
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 33,891	\$ 314
Payables under Repurchase Agreements	772,436	7,157
Payables under Securities Lending Transactions	141,156	1,308
Borrowed Money	2,873,148	26,620

In addition to the foregoing, the following assets have been pledged as collateral for settlement of exchange and others, or as a substitution of margin of futures and others.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Securities	¥ 394,809	\$ 3,658

"Other Assets" include initial margins of futures, security deposits, cash collateral paid for financial instruments, and cash collateral paid for repurchase agreement transactions. Such amounts are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Initial Margins of Futures Markets	¥ 11,439	\$ 106
Security Deposits	25,080	232
Cash Collateral Pledged for Financial Instruments-Assets	703,577	6,519
Cash Collateral Pledged for Repurchase Agreement Transactions	12,191	113

8. Overdraft Facility Agreements and Commitment Lines of Credit

Overdraft facility agreements and commitment lines of credit are agreements to extend a certain amount of credit at the customer's request as long as the terms of the agreement have not been violated. The amount of unused credit under such agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Amount of Unused Credit under Agreements	¥ 12,178,766	\$ 112,839
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Canceled at Any Time	8,072,182	74,791

The balance of unused credit will not necessarily affect the future cash flows of the consolidated subsidiaries because most of these agreements expire without credit being extended. Most of these agreements contain clauses allowing the consolidated subsidiaries to reject requests for credit outright or reduce the credit limits due to changed financial circumstances, the need to preserve claims, or

other reasonable causes. Besides requesting collateral, such as real estate or securities, as necessary at the time of entering into the agreement, the consolidated subsidiaries have also adopted other measures to keep its credit sound, such as periodically assessing the condition of customers' businesses following the internal procedures and revising agreements, as necessary.

9. Revaluation Reserve for Land

In accordance with the Act on Revaluation of Land (Act No. 34, promulgated on March 31, 1998), land for commercial use of SuMi TRUST Bank was revalued, and the amount equivalent to the taxes on the resulting valuation difference was recorded as a "Deferred Tax Liability for Land Revaluation" in liabilities, and the amount net of such differences was recorded as a "Revaluation Reserve for Land" in net assets.

Revaluation date: March 31, 1999

Revaluation method prescribed by Paragraph 3 of Article 3 of the Act:

The revaluation is calculated by reasonably adjusting the value of land based on the posted prices for benchmark properties as prescribed by Item 1 of Article 2 of the "Order for Enforcement of the Act on Revaluation of Land" (Cabinet Order No. 119, promulgated on March 31, 1998) and the land assessments under Item 4 of Article 2 of the same Order.

10. Accumulated Depreciation of Tangible Fixed Assets

Accumulated depreciation of tangible fixed assets as of September 30, 2019, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Accumulated Depreciation of Tangible Fixed Assets	¥ 163,143	\$ 1,512

11. Borrowed Money

Borrowed money includes subordinated borrowings with lower priority for fulfillment of obligation than other debts.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Subordinated Borrowings	¥ 60,000	\$ 556
Subordinated Borrowings with a Debt Relief Clause at the Contractual Point of Non-Viability	10,000	93

12. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Subordinated Bonds	¥ 931,013	\$ 8,626
Subordinated Bonds with a Debt Relief Clause at the Contractual Point of Non-Viability	640,000	5,930

13. Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings

The bonds presented under "Securities" include guarantee obligations on corporate bonds that were placed through private securities offerings (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act).

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 93,036	\$ 862

14. Principal of Guaranteed Trust Accounts

The principal amount of the trusts held by SuMi TRUST Bank through guaranteed trust agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Money Trusts	¥ 3,847,330	\$ 35,647

Notes to the Interim Consolidated Statements of Income

1. Other Income

Other income for the six months ended September 30, 2019, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Gains on Sales of Stocks and Other Securities	¥ 9,449	\$ 88
Equity in Earnings of Affiliated Companies	4,408	41

2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2019, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Salaries and Allowances	¥ 83,211	\$ 771

3. Other Expenses

Other expenses for the six months ended September 30, 2019, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Losses on Sales of Stocks and Other Securities	¥ 262	\$ 2
Losses on Devaluation of Stocks and Other Securities	3,218	30
Allowance for Loan Losses	1,070	10

Notes to the Interim Consolidated Statements of Changes in Net Assets

1. Class and Number of Issued Shares of Common Stock and Treasury Stock

The class and number of issued shares of common stock and treasury stock for the six months ended September 30, 2019, consist of the following:

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Current Period	Increase	Decrease	Number of Shares Outstanding at the End of the Current Period
For the Six Months Ended September 30, 2019					
Number of Issued Shares:					
Common Share	850,000	390,348	—	15,057 ¹⁾	375,291
Treasury Stock:					
Common Share		11,751	4,488 ²⁾	15,486 ³⁾	753 ⁴⁾

(Notes)

1) The number of shares of common stock decreased by 15,057 thousand shares due to cancellation.

2) The number of shares of common stock held as treasury stock increased by 2 thousand shares due to the purchase of odd-lot or less than one thousand shares, by 4,057 thousand shares due to the acquisition of treasury stock, which was resolved at the meeting of the Board of Directors held on May 15, 2019, and by 429 thousand shares due to the acquisition of shares under the scheme of the share delivery trust for the Directors.

3) The number of shares of common stock held as treasury stock decreased by 0 thousand shares due to purchase

requests from odd-lot or less than one thousand shareholders, by 0 thousand shares due to the transfer of shares upon exercise of stock option rights, by 429 thousand shares due to the disposal of shares under the scheme of the share delivery trust for the Directors, and by 15,057 thousand shares due to cancellation.

4) The number of shares of common stock held as treasury stock as of September 30, 2019, includes 429 thousand shares of SuMi TRUST Holdings held by the share delivery trust for the Directors. The number of shares held by the share delivery trust for the Directors increased by 429 thousand shares during the six months ended September 30, 2019.

2. Subscription Rights to Shares

Subscription rights to shares for the six months ended September 30, 2019, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
SuMi TRUST Holdings		
Subscription Rights to Shares as Stock Options	¥ 1,060	\$ 10
Consolidated Subsidiary (Nikko Asset Management Co., Ltd.)		
Subscription Rights to Shares as Stock Options	—	—

3. Dividends

(1) Dividends paid for the six months ended September 30, 2019, consist of the following:

Resolution	Type of Shares	Cash Dividends Declared	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)	Yen (U.S. Dollars)		
June 27, 2019					
Ordinary General Meeting of Shareholders	Common Share	¥ 28,394 (\$263)	¥ 75.00 (\$0.69)	March 31, 2019	June 28, 2019

(2) Dividends with a record date during the current interim period ended September 30, 2019, but whose effective date is after September 30, 2019, are as follows:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
November 13, 2019						
Board of Directors' Meeting	Common Share	¥ 28,122 (\$261)	Retained Earnings	¥ 75.00 (\$0.69)	September 30, 2019	December 3, 2019

(Note)

Cash dividends declared include ¥32 million (U.S. \$0.3 million) of dividends for treasury stock held by the share delivery trust for the Directors.

Note to the Interim Consolidated Statements of Cash Flows

1. Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the interim consolidated statements of cash flows and cash and due from banks in the interim consolidated balance sheets as of September 30, 2019.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Cash and Due from Banks	¥ 16,150,147	\$ 149,635
Due from Consolidated Subsidiaries Involving in Trust Banking Business (excluding Due from the Bank of Japan)	(1,742,754)	(16,147)
Cash and Cash Equivalents	¥ 14,407,393	\$ 133,488

Leases

1. Finance Leases

As a lessee:

Finance leases that do not transfer ownership of the lease assets to lessees

1) Description of lease assets

i) Tangible fixed assets

Mainly store buildings and office equipment

ii) Intangible fixed assets

Software

2) Method for depreciating and amortizing lease assets

Refer to "(4) Depreciation and Amortization Methods" of "4. Significant Accounting Policies" in the Significant Accounting Policies and Practices.

2. Operating Leases

As a lessee:

Total future lease payments under non-cancelable operating leases as of September 30, 2019, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Due in One Year or Less	¥ 3,626	\$ 34
Due in More than One Year	20,950	194
Total	¥ 24,576	\$ 228

As a lessor:

Total future lease payments under non-cancelable operating leases as of September 30, 2019, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Due in One Year or Less	¥ 2,983	\$ 28
Due in More than One Year	10,443	97
Total	¥ 13,427	\$ 124

Financial Instruments

Fair Values of Financial Instruments

The carrying amounts on the interim consolidated balance sheets and fair values of financial instruments as of September 30, 2019, as well as the differences between these values are presented below. The fair values of unlisted shares are excluded from the following table, because such fair values are extremely difficult to be determined (See Note 2).

	Millions of Yen			Millions of U.S. Dollars		
	Sep. 30, 2019			Sep. 30, 2019		
	Carrying Amount	Fair Value	Difference	Carrying Amount	Fair Value	Difference
(1) Cash and Due from Banks (*1)	¥ 16,150,077	¥ 16,150,077	¥ —	\$ 149,635	\$ 149,635	\$ —
(2) Call Loans and Bills Bought	52,764	52,764	—	489	489	—
(3) Receivables under Resale Agreements	159,139	159,139	—	1,474	1,474	—
(4) Receivables under Securities Borrowing Transactions	741,350	741,350	—	6,869	6,869	—
(5) Monetary Claims Bought (*1)	833,906	834,743	837	7,726	7,734	8
(6) Trading Assets						
Trading Securities	71,514	71,514	—	663	663	—
(7) Money Held in Trust	4,642	4,642	—	43	43	—
(8) Securities						
Held-to-Maturity Securities	291,512	314,134	22,622	2,701	2,911	210
Available-for-Sale Securities	5,480,185	5,480,185	—	50,775	50,775	—
(9) Loans and Bills Discounted	29,085,121			269,481		
Allowance for Loan Losses (*2)	(80,093)			(742)		
	29,005,027	29,284,618	279,590	268,739	271,330	2,590
(10) Foreign Exchanges	32,155	32,155	—	298	298	—
(11) Lease Receivables and Investment Assets (*1)	665,655	683,328	17,673	6,167	6,331	164
Total Assets	¥ 53,487,930	¥ 53,808,654	¥ 320,723	\$ 495,580	\$ 498,551	\$ 2,972
(1) Deposits	¥ 30,723,770	¥ 30,743,947	¥ 20,176	\$ 284,664	\$ 284,851	\$ 187
(2) Negotiable Certificates of Deposit	6,906,616	6,906,616	—	63,992	63,992	—
(3) Call Money and Bills Sold	1,857,320	1,857,320	—	17,209	17,209	—
(4) Payables under Repurchase Agreements	1,636,623	1,636,623	—	15,164	15,164	—
(5) Payables under Securities Lending Transactions	141,156	141,156	—	1,308	1,308	—
(6) Borrowed Money	4,070,891	4,074,054	3,163	37,718	37,747	29
(7) Foreign Exchanges	347	347	—	3	3	—
(8) Short-Term Bonds Payable	1,878,062	1,878,062	—	17,401	17,401	—
(9) Bonds Payable	1,233,101	1,267,818	34,717	11,425	11,747	322
(10) Borrowed Money from Trust Account	3,965,260	3,965,260	—	36,739	36,739	—
Total Liabilities	¥ 52,413,151	¥ 52,471,208	¥ 58,057	\$ 485,622	\$ 486,160	\$ 538
Derivative Transactions (*3)						
Derivative Transactions Not Qualifying for Hedge Accounting	¥ 62,833	¥ 62,833	¥ —	\$ 582	\$ 582	\$ —
Derivative Transactions Qualifying for Hedge Accounting	(33,051)	(33,051)	—	(306)	(306)	—
Total Derivative Transactions	¥ 29,781	¥ 29,781	¥ —	\$ 276	\$ 276	\$ —

(*1) The allowance for credit losses corresponding to "Cash and Due from Banks," "Monetary Claims Bought," and "Lease Receivables and Investment Assets" is directly deducted from the carrying amounts on the interim consolidated balance sheets, because the balance of the allowance is immaterial.

(*2) A general allowance for loan losses and specific allowances for loan losses are deducted from "Loans and Bills Discounted."

(*3) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(Note 1) Method for Calculating Fair Values of Financial Instruments

Assets

(1) Cash and Due from Banks, (2) Call Loans and Bills Bought, (3) Receivables under Resale Agreements, (4) Receivables under Securities Borrowing Transactions, and (10) Foreign Exchanges

These instruments with transactions without stated maturities are stated at their carrying amounts because the carrying amounts approximate fair value. For transactions with stated maturities, corresponding instruments are stated at their carrying amounts because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

(5) Monetary Claims Bought

Fair values of monetary claims bought for which counterparties' quoted prices or dealer/broker-quoted prices are available are stated at such prices. Fair values for all other claims are calculated by classifying them according to their internal ratings and maturities, and discounting future cash flows to their present values.

(6) Trading Assets

Bonds and other securities held for trading purposes are stated at dealer association prices or counterparties' quoted prices. For short-term corporate bonds, their fair values are calculated by discounting future cash flows to their present values.

(7) Money Held in Trust

Securities managed as trust assets in money held in trust, which are individually managed with the principal objective of securities portfolio management, are stated at quoted market prices or dealer/broker-quoted prices. Notes regarding money held in trust by holding purposes are presented under the "Money Held in Trust" section.

(8) Securities

Stocks are stated at quoted market prices. Bonds are stated at quoted market prices, dealer association prices, counterparties' quoted prices, or dealer/broker-quoted prices. Investment trusts are stated at published reference prices.

Fair values of privately placed bonds guaranteed by SuMi TRUST Bank are calculated by classifying them according to their internal ratings and maturities, and discounting future cash flows to their present value.

Notes regarding securities by holding purposes are presented under the "Securities" section.

(9) Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities; and discounting the aggregate principal and interest by the assumed interest rate for similar new loans. However, floating-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower's credit situation subsequent to the execution of the loans, are stated at their carrying amounts.

For claims executed to borrowers who went into legal bankruptcy, virtual bankruptcy, and possible bankruptcy, estimated loan losses are calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts by deducting the allowance for loan losses from the amounts in the interim consolidated balance sheets at the interim consolidated balance sheet date, because such deducted amounts approximate fair value.

Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate fair value because of the expected repayment periods and the interest terms.

(11) Lease Receivables and Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to their internal ratings and maturities, and discounting the aggregate principal and interest by the assumed interest rate for similar new agreements.

Liabilities

(1) Deposits and (2) Negotiable Certificates of Deposit

Demand deposits are stated at the amount that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount).

Yen fixed-rate time deposits are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be paid on new deposits. Fixed-rate time deposits with short maturities (one year or less) and floating-rate time deposits are generally stated at their carrying amounts because the carrying amounts approximate fair value.

(3) Call Money and Bills Sold, (4) Payables under Repurchase Agreements, (5) Payables under Securities Lending Transactions, (7) Foreign Exchanges, (8) Short-Term Bonds Payable, and (10) Borrowed Money from Trust Account

The obligations without stated maturities are stated at the amounts that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount). Obligations with stated maturities are stated at their carrying amounts, because most of the obligations have short contractual terms (one year or less) and the carrying amounts approximate the fair values.

(Note 2) The amounts of financial instruments on the interim consolidated balance sheets whose fair values are extremely difficult to be determined are as stated below, and such amounts are not included in the fair values information for financial instruments presented under the "Assets, (5) Monetary Claims Bought" or "Assets, (8) Available-for-Sale Securities" section.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
	Carrying Amount	Carrying Amount
Monetary Claims Bought	¥ 7,573	\$ 70
Securities	191,863	1,778
Unlisted Stocks (*3)	73,820	684
Investments in Associations	89,985	834
Others	28,057	260
Total	¥ 199,436	\$ 1,848

(*1) The above financial instruments are excluded from the fair value disclosure because there are no quoted market prices, and therefore, there is no reliable measure of fair value.

(*2) Stocks of subsidiaries and affiliated companies are not included in the above table.

(*3) During the current interim period ended September 30, 2019, impairment losses of ¥1,731 million (U.S. \$16 million) were recognized against "Unlisted Stocks."

(6) Borrowed Money

Borrowed money at floating rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money.

Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the assumed interest rate on similar borrowings. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value.

(9) Bonds Payable

Bonds issued by SuMi TRUST Holdings and its consolidated subsidiaries are stated at market prices, if such prices are available. Fair values for other bonds are calculated by discounting future cash flows to their present values by the assumed interest rate on issuance of similar bonds.

Derivatives

Notes regarding fair values of derivatives are presented under the "Derivatives" section.

Securities

- *1. In addition to the "Securities" presented in the interim consolidated balance sheets, the following information includes loan-backed trust deeds reported under "Monetary Claims Bought."
- *2. "Stocks in Subsidiaries and Affiliated Companies" are presented as a note to the interim financial statements.

1. Held-to-Maturity Securities with Fair Value

Held-to-maturity securities with fair value as of September 30, 2019, consist of the following:

September 30, 2019	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 118,596	¥ 140,281	¥ 21,684
Corporate Bonds	33,200	33,896	696
Other Securities	158,575	158,978	402
Foreign Bonds	90,015	90,294	278
Others	68,559	68,684	124
Subtotal	310,372	333,156	22,783
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Corporate Bonds	—	—	—
Other Securities	49,700	49,663	(37)
Foreign Bonds	49,700	49,663	(37)
Others	—	—	—
Subtotal	49,700	49,663	(37)
Total	¥ 360,072	¥ 382,819	¥ 22,746

September 30, 2019	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 1,099	\$ 1,300	\$ 201
Corporate Bonds	308	314	6
Other Securities	1,469	1,473	4
Foreign Bonds	834	837	3
Others	635	636	1
Subtotal	2,876	3,087	211
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Corporate Bonds	—	—	—
Other Securities	460	460	(0)
Foreign Bonds	460	460	(0)
Others	—	—	—
Subtotal	460	460	(0)
Total	\$ 3,336	\$ 3,547	\$ 211

2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2019, consist of the following:

September 30, 2019	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 1,262,984	¥ 491,119	¥ 771,864
Bonds	726,502	722,686	3,816
Government Bonds	264,936	264,651	285
Local Government Bonds	6,936	6,887	49
Corporate Bonds	454,629	451,147	3,481
Other Securities	1,224,083	1,181,057	43,026
Foreign Stocks	2,982	189	2,793
Foreign Bonds	900,646	885,064	15,581
Others	320,455	295,803	24,652
Subtotal	3,213,570	2,394,863	818,707
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 81,123	¥ 102,750	¥ (21,627)
Bonds	423,698	424,477	(779)
Government Bonds	257,183	257,415	(231)
Local Government Bonds	3,896	3,900	(3)
Corporate Bonds	162,618	163,162	(544)
Other Securities	1,785,955	1,959,815	(173,860)
Foreign Stocks	994	1,296	(301)
Foreign Bonds	649,818	651,551	(1,733)
Others	1,135,142	1,306,968	(171,825)
Subtotal	2,290,777	2,487,044	(196,267)
Total	¥ 5,504,347	¥ 4,881,907	¥ 622,440

September 30, 2019	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 11,702	\$ 4,550	\$ 7,152
Bonds	6,731	6,696	35
Government Bonds	2,455	2,452	3
Local Government Bonds	64	64	0
Corporate Bonds	4,212	4,180	32
Other Securities	11,341	10,943	399
Foreign Stocks	28	2	26
Foreign Bonds	8,345	8,200	144
Others	2,969	2,741	228
Subtotal	29,775	22,189	7,586
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 752	\$ 952	\$ (200)
Bonds	3,926	3,933	(7)
Government Bonds	2,383	2,385	(2)
Local Government Bonds	36	36	(0)
Corporate Bonds	1,507	1,512	(5)
Other Securities	16,547	18,158	(1,611)
Foreign Stocks	9	12	(3)
Foreign Bonds	6,021	6,037	(16)
Others	10,517	12,109	(1,592)
Subtotal	21,225	23,043	(1,818)
Total	\$ 50,999	\$ 45,232	\$ 5,767

3. Impairment of Securities

Securities other than securities whose fair values are extremely difficult to be determined, or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the interim consolidated balance sheets. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

Impairment losses of ¥1,486 million (U.S. \$14 million) on stocks were recognized during the current interim period.

The criteria for determining whether the fair values of securities have significantly declined are as follows:

- For securities whose issuers are classified as “normal” under the asset self-assessment, a decline of 50% or more in the fair values compared with the acquisition cost is deemed to be significant;
- For securities whose issuers are classified as “close-observation borrowers,” a decline of 30% or more in the fair values compared with the acquisition cost is deemed to be significant; and
- The fair values of some securities are deemed unrecoverable and impairment losses are recognized when their fair values have declined more than 30% but less than 50% from the acquisition cost and the fair values have continued to decline over a certain period.

Money Held in Trust

1. Held-to-Maturity Money Held in Trust

There is no held-to-maturity money held in trust as of September 30, 2019.

2. Other Money Held in Trust (other than those held for trading purposes or held-to-maturity)

Other money held in trust (other than those held for trading purposes or held-to-maturity) as of September 30, 2019, consists of the following:

September 30, 2019	Millions of Yen				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 1,369	¥ 1,029	¥ 339	¥ 339	¥ —

September 30, 2019	Millions of U.S. Dollars				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	\$ 13	\$ 10	\$ 3	\$ 3	\$ —

(Note) The amount of “Difference” is net of “Positive Difference” and “Negative Difference.”

Valuation Differences on Available-for-Sale Securities

The following table shows components of "Valuation Differences on Available-for-Sale Securities" in the interim consolidated balance sheets.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Valuation Differences		
Available-for-Sale Securities	¥ 623,910	\$ 5,781
Other Money Held in Trust	339	3
Total Valuation Differences	624,250	5,784
Amount Equivalent to Deferred Tax Assets (Liabilities)	(189,410)	(1,755)
Total (before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies)	434,839	4,029
Non-Controlling Interests	(335)	(3)
Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies	4,242	39
Valuation Differences on Available-for-Sale Securities	¥ 438,747	\$ 4,065

(Notes)

1) Foreign currency translation adjustments on available-for-sale securities, for which fair values are extremely difficult to be determined, are included in the "Available-for-Sale Securities" under "Valuation Differences."

2) The valuation difference of ¥1,615 million (U.S. \$15 million) on available-for-sale securities composing assets held

by associated companies is included in "Available-for-Sale Securities" under "Valuation Differences."

3) The unamortized portion of valuation difference as of the interim consolidated balance sheet date arising from the reclassification of the holding purpose of securities is included in "Available-for-Sale Securities" under "Valuation Differences."

Derivatives

1. Derivative Transactions Not Qualifying for Hedge Accounting

Derivative transactions not qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts), the fair values, and the valuation differences as of the interim consolidated balance sheet date, as well as the methods for determining such fair values are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of September 30, 2019, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2019				Sep. 30, 2019			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
Total	Over One Year	Total			Over One Year			
Listed								
Interest Futures								
Sold	¥ 14,890,901	¥ 4,713,826	¥ (13,859)	¥ (13,859)	\$ 137,968	\$ 43,675	\$ (128)	\$ (128)
Purchased	14,715,868	4,699,896	14,048	14,048	136,346	43,546	130	130
Interest Options								
Sold	4,539,657	288,492	(591)	252	42,061	2,673	(5)	2
Purchased	3,527,630	281,860	573	(337)	32,684	2,612	5	(3)
OTC								
Forward Rate Agreements								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	56,381,402	42,936,807	1,681,443	1,681,443	522,389	397,821	15,579	15,579
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	49,550,556	38,995,374	(1,663,961)	(1,663,961)	459,099	361,302	(15,417)	(15,417)
Floating Interest Rate Receivable/ Floating Interest Rate Payable	20,568,920	16,858,500	6,099	6,099	190,576	156,198	57	57
Interest Options								
Sold	8,836,681	8,832,478	(27,488)	(14,243)	81,874	81,835	(255)	(132)
Purchased	5,350,011	5,319,619	22,219	17,296	49,569	49,288	206	160
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 18,483	¥ 26,738			\$ 171	\$ 248

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values of listed derivative transactions are based on the closing prices on the Tokyo Financial Exchange and other exchanges. The fair values of over-the-counter (OTC) derivative transactions are calculated using the net present value method or option-pricing models.

(2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of September 30, 2019, consist of the following:

	Millions of Yen								Millions of U.S. Dollars					
	Sep. 30, 2019								Sep. 30, 2019					
	Notional Amount				Fair Value	Valuation Difference	Notional Amount				Fair Value	Valuation Difference		
	Total	Over One Year					Total	Over One Year						
Listed														
Currency Futures														
Sold	¥	—	¥	—	¥	—	¥	—	\$	—	\$	—	\$	—
Purchased		—		—		—		—		—		—		—
Currency Options														
Sold		—		—		—		—		—		—		—
Purchased		—		—		—		—		—		—		—
OTC														
Currency Swaps	4,723,189	4,391,270	15,842	15,842	43,762	40,686	147	147						
Forward Exchange Contracts														
Sold	16,305,692	746,129	(33,082)	(33,082)	151,077	6,913	(307)	(307)						
Purchased	20,944,416	230,416	65,671	65,671	194,056	2,135	608	608						
Currency Options														
Sold	1,143,185	597,321	(35,876)	19,272	10,592	5,534	(332)	179						
Purchased	891,767	425,967	35,931	(12,075)	8,262	3,947	333	(112)						
Others														
Sold	—	—	—	—	—	—	—	—						
Purchased	—	—	—	—	—	—	—	—						
Total			¥ 48,486	¥ 55,629			\$ 449	\$ 515						

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values are calculated using the net present value method or option-pricing models.

(3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of September 30, 2019, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2019				Sep. 30, 2019			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	¥ 76,341	¥ —	¥ 230	¥ 230	\$ 707	\$ —	\$ 2	\$ 2
Purchased	75,464	—	(385)	(385)	699	—	(4)	(4)
Stock Index Options								
Sold	106,045	—	(1,855)	(801)	983	—	(17)	(7)
Purchased	147,554	—	234	(551)	1,367	—	2	(5)
OTC								
OTC Stock Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	—	—	—	—	—	—	—	—
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (1,776)	¥ (1,508)			\$ (16)	\$ (14)

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values of listed derivative transactions are based on the closing prices on the Osaka Exchange and other exchanges. The fair values of OTC derivative transactions are calculated using the net present value method or option-pricing models.

(4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of September 30, 2019, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2019				Sep. 30, 2019			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
Total	Over One Year	Total			Over One Year			
Listed								
Bond Futures								
Sold	¥ 1,681,835	¥ —	¥ 4,036	¥ 4,036	\$ 15,583	\$ —	\$ 37	\$ 37
Purchased	1,689,717	—	(4,574)	(4,574)	15,656	—	(42)	(42)
Bond Future Options								
Sold	381,975	—	(1,497)	103	3,539	—	(14)	1
Purchased	242,026	—	657	(184)	2,242	—	6	(2)
OTC								
Bond Forward Contracts								
Sold	35,508	—	53	53	329	—	0	0
Purchased	75,430	—	(165)	(165)	699	—	(2)	(2)
Bond Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (1,491)	¥ (731)			\$ (14)	\$ (7)

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values of listed derivative transactions are based on the closing prices on the Osaka Exchange and other exchanges. The fair values of OTC derivative transactions are calculated using option-pricing models.

(5) Commodity-Related Transactions

There are no commodity-related transactions not qualifying for hedge accounting as of September 30, 2019.

(6) Credit Derivative Transactions

Credit derivative transactions not qualifying for hedge accounting as of September 30, 2019, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2019				Sep. 30, 2019			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	¥ 62,100	¥ 52,100	¥ 953	¥ 953	\$ 575	\$ 483	\$ 9	\$ 9
Purchased	111,990	101,990	(1,823)	(1,823)	1,038	945	(17)	(17)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (869)	¥ (869)			\$ (8)	\$ (8)

(Notes)

- 1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.
- 2) The fair values are calculated using the net present value method.

- 3) "Sold" represents transactions under which the credit risk has been assumed, and "Purchased" represents transactions under which the credit risk has been transferred to another party.

2. Derivative Transactions Qualifying for Hedge Accounting

Derivative transactions qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts) and the fair values as of the interim consolidated balance sheet date, as well as the methods for determining such fair values are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of September 30, 2019, consist of the following:

		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2019			Sep. 30, 2019		
		Notional Amount		Fair Value	Notional Amount		Fair Value
Major Hedged Item	Total	Over One Year	Total		Over One Year		
Deferral Method							
Interest Rate Swaps							
Fixed Interest							
Rate Receivable/							
Floating Interest							
Rate Payable		¥ 1,199,645	¥ 330,680	¥ 2,432	\$ 11,115	\$ 3,064	\$ 23
Floating Interest							
Rate Receivable/	Interest-Earning/ Bearing Financial Assets/Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable						
Fixed Interest							
Rate Payable		1,507,153	1,335,205	(46,708)	13,964	12,371	(433)
Interest Futures							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Interest Options							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps							
Fixed Interest							
Rate Receivable/							
Floating Interest							
Rate Payable	Borrowed Money	—	—	(Note3)	—	—	(Note3)
Floating Interest							
Rate Receivable/							
Fixed Interest							
Rate Payable		100	—		1	—	
Total				¥ (44,276)			\$ (410)

(Notes)

1) Deferred hedge accounting stipulated in Report No. 24 is applied, in principle.

2) Fair values are calculated mainly using the net present value method or option-pricing models.

3) Interest rate swaps to which exceptional treatment is applied are accounted for as part of the borrowings being hedged; therefore, their fair values are included in the fair value of "Borrowed Money" presented under "Financial Instruments."

(2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of September 30, 2019, consist of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2019			Sep. 30, 2019		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 1,923,700	¥ 1,189,838	¥ 12,035	\$ 17,824	\$ 11,024	\$ 112
Forward Exchange Contracts							
Sold	Loans and Bills Discounted and Securities Denominated in Foreign Currencies	12,203	—	128	113	—	1
Purchased		17,032	—	53	158	—	0
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in “Foreign Currency Translation Adjustments”							
Forward Exchange Contracts	Investment in the Shares of Subsidiaries and Affiliated Companies						
Sold		¥ 76,600	¥ —	¥ (992)	\$ 710	\$ —	\$ (9)
Purchased		—	—	—	—	—	—
Total				¥ 11,224			\$ 104

(Notes)

- 1) Deferred hedge accounting stipulated in Report No. 25 is applied, in principle. 2) Fair values are calculated mainly using the net present value method.

(3) Stock-Related Transactions

There are no stock-related transactions qualifying for hedge accounting as of September 30, 2019.

(4) Bond-Related Transactions

There are no bond-related transactions qualifying for hedge accounting as of September 30, 2019.

Stock Option Plans

1. Expenses Recorded and Account Used in Connection with Stock Options during the Current Interim Period

There are no general and administrative expenses recorded during the interim period ended September 30, 2019.

2. Description of Stock Options Granted during the Current Interim Period

There are no stock options granted by SuMi TRUST Holdings during the interim period ended September 30, 2019.

Consolidated Subsidiary (Nikko Asset Management Co., Ltd.)

There are no stock options granted by Nikko Asset Management Co., Ltd. during the interim period ended September 30, 2019.

Segment Information

1. Reportable Segment Information

The SuMi TRUST Group's reportable segments are defined as operating segments for which discrete financial information is available. The Board of Directors and the Executive Committee of the SuMi TRUST Group periodically receive reporting on the operating results and other relevant information from each of the reportable segments to make decisions about the allocation of management resources and to assess performance.

The main activities of the reportable segment are presented below:

Retail Total Solution Services:

Provision of services to individual customers

Wholesale Financial Services (Wholesale Total Solution Services Business and Wholesale Asset Management Business):

Provision of services to corporate customers

Stock Transfer Agency Services:

Undertaking of stock-related services on behalf of customers

Real Estate:

Provision of services related to the real estate business

Fiduciary Services:

Operation of the pension business, the asset management business, and the asset administration business

Global Markets:

Marketing operations, market-making operations, investment operations, and financial management operations

2. Method for Calculating Substantial Gross Business Profit and Net Business Profit

Segment information is prepared based on internal management reports and the accounting policies used for the reportable segments are generally the same as those presented under "Significant Accounting Policies and Practices"; however, the reportable segments are accounted for in accordance with the rules for internal management. Since each segment's information will not be used to make decisions about the allocation of resources or assess business performance at the management level, information about assets by reportable segment has not been generated.

"Net Business Profit" represents "Substantial Gross Business Profit," less "Substantial G&A Expenses." "Substantial Gross Business Profit" and "Substantial G&A Expenses" are financial figures generated on the basis of internal management reporting, and they represent "Substantial Gross Business Profit" and "Substantial G&A Expenses (excluding any non-recurring expenses)" of SuMi TRUST Holdings and its consolidated subsidiaries, reflecting gains or losses of equity-method affiliated companies (proportionate share of gains or losses, excluding any non-recurring items).

Income earned from inter-segment and cross-segment transactions is calculated by applying the criteria (market prices) specified in the rules for internal management.

3. Profit or Loss by Reportable Segment

The details and amounts of profit or loss by reportable segment for the six months ended September 30, 2019, are as follows:

	Millions of Yen								
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services		Global Markets	Others	Total
						Asset Management Business			
Six Months Ended September 30, 2019									
Substantial Gross Business Profit	¥ 97,553	¥100,709	¥ 19,520	¥ 28,451	¥ 83,770	¥ 39,789	¥ 41,707	¥ 5,309	¥ 377,023
Substantial G&A Expenses	(84,657)	(36,326)	(9,803)	(12,400)	(51,622)	(24,953)	(7,302)	(20,774)	(222,887)
Net Business Profit	¥ 12,895	¥ 64,383	¥ 9,716	¥ 16,051	¥ 32,148	¥ 14,835	¥ 34,405	¥ (15,464)	¥ 154,135

Six Months Ended September 30, 2019	Millions of U.S. Dollars							
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Asset Management Business	Global Markets	Others
								Total
Substantial Gross Business Profit	\$ 904	\$ 933	\$ 181	\$ 264	\$ 776	\$ 369	\$ 386	\$ 49
Substantial G&A Expenses	(784)	(337)	(91)	(115)	(478)	(231)	(68)	(192)
Net Business Profit	\$ 119	\$ 597	\$ 90	\$ 149	\$ 298	\$ 137	\$ 319	\$ (143)
								\$ 1,428

(Notes)

- 1) The figures represent "Substantial Gross Business Profit" in substitution for net sales to be presented by companies in other industries.
- 2) The amounts of "Substantial Gross Business Profit" include net interest income, net trust fees, net fees and commissions, net trading income, and net other ordinary income and expenses.
- 3) "Substantial G&A Expenses" include personnel expenses and rent expenses.

4) Figures for the "Asset Management Business" are combined total of SuMi TRUST AM, Nikko Asset Management Co., Ltd., and two affiliated companies accounted for using the equity method which are involved in asset management operations.

5) "Others" include costs of capital funding, dividends for shares for cross-shareholdings, general and administrative expenses of headquarters, and internal transactions to be eliminated.

(Additional Information)

In order to strengthen the asset management business, which is identified as a growing business area of the SuMi TRUST Group, SuMi TRUST Holdings split the asset management function from SuMi TRUST Bank, which is a consolidated subsidiary of SuMi TRUST Holdings, and integrated it into SuMi TRUST AM, which is also a consolidated subsidiary of SuMi TRUST Holdings in October 1, 2018. As a result, financial figures related to the "Asset Management

Business," which are included in the "Fiduciary Services," can be now determinable, and thus, such figures are separately disclosed under the "Fiduciary Services" as its component from the interim period ended September 30, 2019, taking into account the significance of the "Asset Management Business" in the business strategy of SuMi TRUST Group.

4. Reconciliation Between Total Profit or Loss for Reportable Segments and Income before Income Taxes in the Interim Consolidated Statements of Income

The details of reconciliation between total profit or loss for reportable segments and income before income taxes in the consolidated statements of income for the six months ended September 30, 2019, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2019	2019
Net Business Profit	¥ 154,135	\$ 1,428
Other Income	21,970	204
Other Expenses	(10,686)	(99)
Extraordinary Income	644	6
Extraordinary Losses	(482)	(4)
Other Adjustments	(14,316)	(133)
Income before Income Taxes	¥ 151,264	\$ 1,402

Related Information

1. Information by Services

Disclosure of information by services is omitted as similar disclosure is included in the "3. Profit or Loss by Reportable Segment" in the "Segment Information" section.

2. Geographic Information

(1) Income

Income by geographical area for the six months ended September 30, 2019, consists of the following:

Millions of Yen					
Six Months Ended September 30, 2019	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 558,677	¥ 85,179	¥ 48,047	¥ 59,067	¥ 750,973

Millions of U.S. Dollars					
Six Months Ended September 30, 2019	Japan	Americas	Europe	Asia and Oceania	Total
	\$ 5,176	\$ 789	\$ 445	\$ 547	\$ 6,958

(Notes)

1) The figures represent income in substitution for net sales to be presented by companies in other industries.

2) Income related to transactions by SuMi TRUST Holdings, its domestic consolidated banking subsidiaries (excluding overseas branches), and other domestic consolidated subsidiaries are presented under "Japan." Income related

to transactions by overseas branches of domestic consolidated banking subsidiaries and foreign consolidated subsidiaries are presented under "Americas," "Europe," or "Asia and Oceania" based on the location of each overseas branch and subsidiary, reflecting their geographical proximity.

(2) Tangible Fixed Assets

More than 90% of the SuMi TRUST Group's tangible fixed assets on the interim consolidated balance sheets are located in Japan; accordingly, tangible fixed assets by geographical area are not presented.

3. Information by Major Customer

Due to highly diversified income-generating transactions between the SuMi TRUST Group and a significantly large number of the SuMi TRUST Group's customers, transactions are not classified by major counterparty; accordingly, information by major customer is not presented.

Information Related to Losses on Impairment of Fixed Assets by Reportable Segment

Losses on impairment of fixed assets are not allocated to reportable segments. Losses on impairment of fixed assets recognized during the six months ended September 30, 2019, are ¥124 million (U.S. \$1 million).

Information Related to Amortization of Goodwill and Unamortized Balance of Goodwill by Reportable Segment

Amortization of goodwill and unamortized balance of goodwill are not allocated to reportable segments. Amortization of goodwill recognized during the six months ended September 30, 2019 is ¥4,506 million (U.S. \$42 million). Unamortized balance of goodwill as of September 30, 2019, is ¥55,794 million (U.S. \$517 million).

Information Related to Gain on Negative Goodwill by Reportable Segment

There is no gain on negative goodwill by reportable segment during the six months ended September 30, 2019.

Per Share of Common Stock Information

1. Net Assets per Share of Common Stock and Basis for Calculation

The details of net assets per share of common stock and the basis for calculation for the six months ended September 30, 2019, are as follows:

	Net Assets [Millions of Yen] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Six Months Ended September 30, 2019			
Net Assets as Reported	¥ 2,707,721		
Less:	35,841		
Subscription Rights to Shares	1,060		
Non-Controlling Interests	34,781		
Net Assets Attributable to Common Shareholders	¥ 2,671,879	374,537	¥ 7,133.80

	Net Assets [Millions of U.S. Dollars] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Six Months Ended September 30, 2019			
Net Assets as Reported	\$ 25,088		
Less:	332		
Subscription Rights to Shares	10		
Non-Controlling Interests	322		
Net Assets Attributable to Common Shareholders	\$ 24,756	374,537	\$ 66.10

2. Net Income per Share of Common Stock and Basis for Calculation, and Fully Diluted Net Income per Share of Common Stock and Basis for Calculation

The details of net income per share of common stock, fully diluted net income per share of common stock, and the basis for calculation for the six months ended September 30, 2019, are as follows:

Six Months Ended September 30, 2019	Net Income (Loss) [Millions of Yen] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 106,039		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock That Is Attributable to Owners of the Parent	¥ 106,039	376,209	¥ 281.86

Six Months Ended September 30, 2019	Net Income (Loss) [Millions of U.S. Dollars] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	\$ 982		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock That Is Attributable to Owners of the Parent	\$ 982	376,209	\$ 2.61

Six Months Ended September 30, 2019	Adjustments to Net Income [Millions of Yen]	Effect of Dilutive Securities [Thousands of Shares]	Fully Diluted Amount per Share of Common Stock [Yen]
Fully Diluted Net Income per Share of Common Stock			
Adjustments to Net Income Attributable to Owners of the Parent	¥ —		
Effect of Dilutive Securities:			
Subscription Rights to Shares		241	¥ 281.68

Six Months Ended September 30, 2019	Adjustments to Net Income [Millions of U.S. Dollars]	Effect of Dilutive Securities [Thousands of Shares]	Fully Diluted Amount per Share of Common Stock [U.S. Dollars]
Fully Diluted Net Income per Share of Common Stock			
Adjustments to Net Income Attributable to Owners of the Parent	\$ —		
Effect of Dilutive Securities:			
Subscription Rights to Shares		241	\$ 2.61

The potential shares that are excluded from the calculation of fully diluted net income per share of common stock because they have no dilutive effect are as follows:

1) SuMi TRUST Holdings

Series 1 Subscription Rights to Shares (Stock Options)	SuMi TRUST Holdings Common Stock	20,600	shares
Series 2 Subscription Rights to Shares (Stock Options)	SuMi TRUST Holdings Common Stock	20,000	shares
Series 3 Subscription Rights to Shares (Stock Options)	SuMi TRUST Holdings Common Stock	39,300	shares

2) Consolidated Subsidiaries (Nikko Asset Management Co., Ltd.)

Subscription Rights to Shares (Stock Options)	Nikko Asset Management Common Stock	9,829,700	shares
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In the calculation of net income per share of common stock, shares of SuMi TRUST Holdings remaining in the share delivery trust for the Directors, which have been recorded as treasury stock in shareholder's equity, are included in treasury stock. Treasury stock is excluded from the calculation of the average number of shares of common stock outstanding for the interim period ended September 30, 2019. In addition, in the calculation of net assets per share of common stock, such shares are included in treasury stock,

which is also excluded from the number of shares of common stock outstanding as of September 30, 2019.

The average number of shares of treasury stock, which is excluded from the calculation of net income per share of common stock, is 30 thousand for the interim period ended September 30, 2019. The number of shares of treasury stock, which is also excluded from the calculation of net assets per share of common stock, is 429 thousand as of September 30, 2019.

Significant Subsequent Event

Not applicable.

Financial Data:

Non-Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.
As of September 30, 2019 and March 31, 2019

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2019	As of Mar. 31, 2019	As of Sep. 30, 2019
Assets:			
Current Assets:			
Cash and Due from Banks	¥ 3,042	¥ 2,110	\$ 28
Securities	112,000	100,000	1,038
Prepaid Expenses	100	183	1
Income Tax Refunds Receivable	11,484	28,924	106
Other Current Assets	19,180	2,457	178
Total Current Assets	145,808	133,676	1,351
Non-Current Assets:			
Tangible Fixed Assets	0	0	0
Intangible Fixed Assets	1	0	0
Investments and Other Assets:	2,049,194	2,069,815	18,986
Investment Securities	652	652	6
Investments in Subsidiaries and Affiliated Companies (Stocks)	1,398,398	1,447,538	12,957
Long-Term Loans Receivable from Subsidiaries and Affiliated Companies	650,000	610,000	6,022
Deferred Tax Assets	49	11,530	0
Other Investments	94	94	1
Total Non-Current Assets	2,049,196	2,069,816	18,986
Total Assets	¥ 2,195,005	¥ 2,203,492	\$ 20,337
Liabilities:			
Current Liabilities:			
Accrued Expenses	¥ 2,452	¥ 2,803	\$ 23
Income Taxes Payable	416	4	4
Provision for Bonuses	166	174	2
Provision for Directors' Bonuses	—	49	—
Other Current Liabilities	173	129	2
Total Current Liabilities	3,208	3,161	30
Non-Current Liabilities:			
Bonds Payable	640,000	641,600	5,930
Long-Term Loans Payable	10,000	10,000	93
Provision for Stocks Payment	26	—	0
Other Non-Current Liabilities	10	10	0
Total Non-Current Liabilities	650,036	651,610	6,023
Total Liabilities	¥ 653,245	¥ 654,771	\$ 6,052
Net Assets:			
Total Shareholders' Equity:	¥ 1,540,700	¥ 1,547,658	\$ 14,275
Capital Stock	261,608	261,608	2,424
Capital Surplus:	977,094	1,041,473	9,053
Legal Capital Surplus	702,933	702,933	6,513
Other Capital Surplus	274,161	338,540	2,540
Retained Earnings:	304,846	295,798	2,824
Other Retained Earnings:	304,846	295,798	2,824
Retained Earnings Brought Forward	304,846	295,798	2,824
Treasury Stock-At Cost	(2,850)	(51,222)	(26)
Subscription Rights to Shares	1,060	1,062	10
Total Net Assets	¥ 1,541,760	¥ 1,548,721	\$ 14,285
Total Liabilities and Net Assets	¥ 2,195,005	¥ 2,203,492	\$ 20,337

Non-Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.
For the Six Months Ended September 30, 2019 and 2018

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2018	Six Months Ended Sep. 30, 2019
Operating Income:			
Dividends Received from Subsidiaries	¥ 38,582	¥ 45,796	\$ 357
Fees and Commissions Received from Subsidiaries	874	592	8
Total Operating Income	39,456	46,389	366
Operating Expenses:			
General and Administrative Expenses	1,801	1,640	17
Total Operating Expenses	1,801	1,640	17
Operating Profit	37,654	44,749	349
Non-Operating Income	4,068	3,692	38
Non-Operating Expenses	5,130	5,990	48
Income before Income Taxes	36,592	42,450	339
Income Taxes:			
Current	(12,331)	2	(114)
Deferred	11,480	—	106
Net Income	¥ 37,443	¥ 42,448	\$ 347
	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 99.52	¥ 111.93	\$ 0.92

Financial Data:

Non-Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.

For the Six Months Ended September 30, 2019 and 2018

For the Six Months Ended September 30, 2019

	Millions of Yen					
	Shareholders' Equity					
	Capital Surplus				Retained Earnings	
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	¥ 261,608	¥ 702,933	¥ 338,540	¥ 1,041,473	¥ 295,798	¥ 295,798
Changes during the Period						
Cash Dividends					(28,394)	(28,394)
Net Income					37,443	37,443
Purchase of Treasury Stock						
Disposal of Treasury Stock			(354)	(354)		
Retirement of Treasury Stock			(64,024)	(64,024)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(64,378)	(64,378)	9,048	9,048
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 274,161	¥ 977,094	¥ 304,846	¥ 304,846

	Millions of Yen			
	Shareholders' Equity		Subscription Rights to Shares	Total Net Assets
	Treasury Stock	Total Shareholders' Equity		
Balance at the Beginning of the Period	¥ (51,222)	¥ 1,547,658	¥ 1,062	¥ 1,548,721
Changes during the Period				
Cash Dividends		(28,394)		(28,394)
Net Income		37,443		37,443
Purchase of Treasury Stock	(17,479)	(17,479)		(17,479)
Disposal of Treasury Stock	1,827	1,472		1,472
Retirement of Treasury Stock	64,024	—		—
Net Changes of Items Other Than Shareholders' Equity			(2)	(2)
Total Changes during the Period	48,371	(6,958)	(2)	(6,961)
Balance at the End of the Period	¥ (2,850)	¥ 1,540,700	¥ 1,060	¥ 1,541,760

For the Six Months Ended September 30, 2018

	Millions of Yen					
	Shareholders' Equity					
	Capital Stock	Capital Surplus			Retained Earnings	
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	¥ 261,608	¥ 702,933	¥ 338,540	¥ 1,041,473	¥ 217,424	¥ 217,424
Changes during the Period						
Cash Dividends					(24,734)	(24,734)
Net Income					42,448	42,448
Purchase of Treasury Stock						
Disposal of Treasury Stock			(0)	(0)		
Retirement of Treasury Stock						
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(0)	(0)	17,714	17,714
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 338,539	¥ 1,041,473	¥ 235,138	¥ 235,138

	Millions of Yen			
	Shareholders' Equity			Total Net Assets
	Treasury Stock	Total Shareholders' Equity	Subscription Rights to Shares	
Balance at the Beginning of the Period	¥ (42,224)	¥ 1,478,282	¥ 799	¥ 1,479,082
Changes during the Period				
Cash Dividends		(24,734)		(24,734)
Net Income		42,448		42,448
Purchase of Treasury Stock	(9,019)	(9,019)		(9,019)
Disposal of Treasury Stock	30	30		30
Retirement of Treasury Stock		—		—
Net Changes of Items Other Than Shareholders' Equity			268	268
Total Changes during the Period	(8,988)	8,725	268	8,993
Balance at the End of the Period	¥ (51,212)	¥ 1,487,008	¥ 1,067	¥ 1,488,075

For the Six Months Ended September 30, 2019

	Millions of U.S. Dollars					
	Shareholders' Equity					
	Capital Stock	Capital Surplus			Retained Earnings	
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	\$ 2,424	\$ 6,513	\$ 3,137	\$ 9,650	\$ 2,741	\$ 2,741
Changes during the Period						
Cash Dividends					(263)	(263)
Net Income					347	347
Purchase of Treasury Stock						
Disposal of Treasury Stock			(3)	(3)		
Retirement of Treasury Stock			(593)	(593)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(596)	(596)	84	84
Balance at the End of the Period	\$ 2,424	\$ 6,513	\$ 2,540	\$ 9,053	\$ 2,824	\$ 2,824

	Millions of U.S. Dollars			
	Shareholders' Equity		Subscription Rights to Shares	Total Net Assets
	Treasury Stock	Total Shareholders' Equity		
Balance at the Beginning of the Period	\$ (475)	\$ 14,339	\$ 10	\$ 14,349
Changes during the Period				
Cash Dividends		(263)		(263)
Net Income		347		347
Purchase of Treasury Stock	(162)	(162)		(162)
Disposal of Treasury Stock	17	14		14
Retirement of Treasury Stock	593	—		—
Net Changes of Items Other Than Shareholders' Equity			(0)	(0)
Total Changes during the Period	448	(64)	(0)	(64)
Balance at the End of the Period	\$ (26)	\$ 14,275	\$ 10	\$ 14,285

Financial Data:

Statement of Trust Account (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.
As of September 30, 2019 and March 31, 2019

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2019	As of Mar. 31, 2019	As of Sep. 30, 2019
Assets:			
Loans and Bills Discounted (Note 2)	¥ 1,474,836	¥ 1,445,195	\$ 13,665
Securities	1,126,556	1,253,465	10,438
Beneficiary Rights	167,890,623	160,593,574	1,555,551
Securities Held in Custody Accounts	22,979	23,123	213
Monetary Claims	19,036,074	19,475,082	176,374
Tangible Fixed Assets	16,502,452	15,722,230	152,900
Intangible Fixed Assets	188,719	217,971	1,749
Other Claims	6,934,982	6,717,177	64,254
Loans to Banking Account	3,965,260	5,408,009	36,739
Cash and Due from Banks	486,148	494,234	4,504
Total Assets	¥ 217,628,635	¥ 211,350,067	\$ 2,016,387
Liabilities:			
Money Trusts (Note 3)	¥ 32,455,456	¥ 32,877,994	\$ 300,708
Pension Trusts	13,241,814	13,113,501	122,689
Property Formation Benefit Trusts	18,920	18,865	175
Securities Investment Trusts	76,347,663	74,389,341	707,381
Money in Trust Other Than Money Trusts	30,080,117	27,349,339	278,700
Securities in Trust	21,636,912	19,914,130	200,472
Money Claims in Trust	19,120,304	19,592,309	177,155
Real Estate in Trust	78,034	77,297	723
Composite Trusts	24,649,412	24,017,287	228,383
Total Liabilities	¥ 217,628,635	¥ 211,350,067	\$ 2,016,387

See Notes to the Interim Statements of Trust Account (Unaudited).

Financial Data:

Notes to the Interim Statements of Trust Account (Unaudited)

1. Trust Accounts

Under the Trust Act of Japan, trust activities must be administered separately from a commercial banking business. As a result, assets accepted in trust must be segregated from the assets held by SuMi TRUST Holdings. Within the general category of trust accounts, each trust account is segregated from other trust assets. Accordingly, the interim financial statements of SuMi TRUST Holdings do not reflect SuMi TRUST Holdings' records as to the assets accepted in trust, which are maintained separately under the trust account.

Under certain trust agreements, repayments of the principal of the customers' trust assets are guaranteed by SuMi TRUST Bank, and such guaranteed principal as of September 30, 2019, is ¥3,847,330 million (U.S. \$35,647 million).

The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers

outside Japan. The translation has been made at the rate of ¥107.93 to U.S. \$1, the approximate rate of exchange as of September 30, 2019. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, the total may not be equal to the sum of individual amounts.

Each amount presented in the interim statements of trust account as of March 31 and September 30, 2019, is equal to the trust account in SuMi TRUST Bank. Entrusted amounts between these consolidated subsidiaries for asset management are excluded from the amounts presented in the statements of trust account.

2. Loans and Bills Discounted

Under certain trust agreements, repayments of the principal of customers' trust assets are guaranteed by SuMi TRUST Bank, and loans on such guaranteed trust assets as of September 30, 2019, include the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Other Delinquent Loans	¥ 692	\$ 6
Restructured Loans	37	0
Total	¥ 730	\$ 7

3. Balance of Money Trusts

The principal amount of certain money trusts is guaranteed and the balance of these accounts is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Assets:		
Loans and Bills Discounted	¥ 28,750	\$ 266
Securities	29	0
Other	3,818,824	35,382
Total	¥ 3,847,604	\$ 35,649
Liabilities:		
Principal	¥ 3,847,330	\$ 35,647
Allowance for Impairment of Guaranteed Trust Principal	73	1
Other	200	2
Total	¥ 3,847,604	\$ 35,649

In the case of certain money trusts, the principal amount is guaranteed, and as the above table indicates, an allowance for the impairment of guaranteed trust principal is set aside by SuMi TRUST Bank. The figures in the table include funds entrusted from other trusts managed by SuMi TRUST Bank.

Financial Data:

Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank")

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Financial Data:

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
As of September 30, 2019 and March 31, 2019

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2019	As of Mar. 31, 2019	As of Sep. 30, 2019
Assets:			
Cash and Due from Banks	¥ 16,099,942	¥ 16,042,864	\$ 149,170
Call Loans and Bills Bought	52,764	50,124	489
Receivables under Resale Agreements	159,139	158,734	1,474
Receivables under Securities Borrowing Transactions	741,350	759,812	6,869
Monetary Claims Bought	842,152	1,082,650	7,803
Trading Assets (Notes 1 and 7)	429,529	454,978	3,980
Money Held in Trust	1,369	1,393	13
Securities (Notes 1, 7, and 13)	6,060,402	5,692,564	56,151
Loans and Bills Discounted (Notes 2, 3, 4, 5, 6, 7, and 8)	29,083,657	29,022,792	269,468
Foreign Exchanges	32,155	36,936	298
Lease Receivables and Investment Assets (Note 7)	668,042	653,447	6,190
Other Assets (Note 7)	1,709,683	1,986,352	15,841
Tangible Fixed Assets (Notes 9 and 10)	223,182	219,309	2,068
Intangible Fixed Assets	120,607	152,896	1,117
Assets for Retirement Benefits	150,219	138,909	1,392
Deferred Tax Assets	28,654	30,606	265
Customers' Liabilities for Acceptances and Guarantees	584,926	557,007	5,420
Allowance for Loan Losses	(89,269)	(99,770)	(827)
Total Assets	¥ 56,898,511	¥ 56,941,609	\$ 527,180
Liabilities:			
Deposits (Note 7)	¥ 30,752,574	¥ 31,930,697	\$ 284,931
Negotiable Certificates of Deposit	7,018,616	6,428,622	65,029
Call Money and Bills Sold	1,857,320	72,793	17,209
Payables under Repurchase Agreements (Note 7)	1,636,623	1,603,191	15,164
Payables under Securities Lending Transactions (Note 7)	141,156	104,767	1,308
Trading Liabilities	304,382	258,771	2,820
Borrowed Money (Notes 7 and 11)	4,710,891	4,623,801	43,648
Foreign Exchanges	347	457	3
Short-Term Bonds Payable	1,878,062	1,472,786	17,401
Bonds Payable (Note 12)	592,681	777,834	5,491
Borrowed Money from Trust Account	3,965,260	5,408,009	36,739
Other Liabilities	905,893	993,243	8,393
Provision for Bonuses	11,427	17,161	106
Provision for Directors' Bonuses	—	294	—
Provision for Stocks Payment	109	—	1
Liabilities for Retirement Benefits	12,168	13,470	113
Provision for Reward Points Program	17,497	18,282	162
Provision for Reimbursement of Deposits	4,275	5,250	40
Provision for Contingent Losses	1,385	3,465	13
Deferred Tax Liabilities	137,552	148,972	1,274
Deferred Tax Liabilities for Land Revaluation (Note 9)	2,455	2,847	23
Acceptances and Guarantees	584,926	557,007	5,420
Total Liabilities	¥ 54,535,609	¥ 54,441,730	\$ 505,287
Net Assets:			
Total Shareholders' Equity:	¥ 1,955,728	¥ 2,041,013	\$ 18,120
Capital Stock	342,037	342,037	3,169
Capital Surplus	342,853	391,397	3,177
Retained Earnings	1,270,838	1,307,578	11,775
Total Accumulated Other Comprehensive Income:	379,878	424,472	3,520
Valuation Differences on Available-for-Sale Securities	455,538	481,923	4,221
Deferred Gains (Losses) on Hedges	(49,198)	(36,833)	(456)
Revaluation Reserve for Land (Note 9)	(3,409)	(2,345)	(32)
Foreign Currency Translation Adjustments	(2,393)	4,394	(22)
Adjustments for Retirement Benefits	(20,659)	(22,665)	(191)
Non-Controlling Interests	27,294	34,393	253
Total Net Assets	¥ 2,362,901	¥ 2,499,879	\$ 21,893
Total Liabilities and Net Assets	¥ 56,898,511	¥ 56,941,609	\$ 527,180
	Yen		U.S. Dollars
Net Assets per Share of Common Stock	¥ 1,394.77	¥ 1,472.33	\$ 12.92

See accompanying notes.

The figures in U.S. dollars are converted from yen for the convenience of readers outside Japan at the rate of ¥107.93 to U.S. \$1.00, the exchange rate as of September 30, 2019.

Financial Data:

Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2019 and 2018

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2018	Six Months Ended Sep. 30, 2019
Income:			
Trust Fees	¥ 49,094	¥ 50,545	\$ 455
Interest Income:	253,976	253,733	2,353
Interest on Loans and Discounts	181,424	179,169	1,681
Interest and Dividends on Securities	45,495	47,161	422
Fees and Commissions	168,137	190,905	1,558
Trading Income	42,831	6,729	397
Other Ordinary Income	181,784	173,367	1,684
Other Income (Note 1)	21,275	41,909	197
Total Income	¥ 717,100	¥ 717,190	\$ 6,644
Expenses:			
Interest Expenses:	¥ 193,982	¥ 174,950	\$ 1,797
Interest on Deposits	65,698	60,641	609
Fees and Commissions Payments	48,457	53,545	449
Trading Expenses	110	—	1
Other Ordinary Expenses	126,718	113,780	1,174
General and Administrative Expenses (Note 2)	195,794	203,282	1,814
Other Expenses (Note 3)	14,462	38,058	134
Total Expenses	¥ 579,527	¥ 583,617	\$ 5,369
Income before Income Taxes	¥ 137,573	¥ 133,573	\$ 1,275
Income Taxes:	39,643	38,986	367
Current	35,602	30,067	330
Deferred	4,041	8,918	37
Net Income	97,929	94,587	907
Net Income Attributable to Non-Controlling Interests	768	3,791	7
Net Income Attributable to Owners of the Parent	¥ 97,161	¥ 90,796	\$ 900
	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 58.02	¥ 54.22	\$ 0.54

See accompanying notes.

Financial Data:

Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2019 and 2018

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2018	Six Months Ended Sep. 30, 2019
Net Income	¥ 97,929	¥ 94,587	\$ 907
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	(27,121)	(37,539)	(251)
Deferred Gains (Losses) on Hedges	(11,355)	9,879	(105)
Foreign Currency Translation Adjustments	(1,437)	1,858	(13)
Adjustments for Retirement Benefits	1,993	1,210	18
Attributable to Equity-Method Affiliated Companies	(357)	76	(3)
Total Other Comprehensive Income (Loss)	¥ (38,277)	¥ (24,514)	\$ (355)
Comprehensive Income:	¥ 59,652	¥ 70,073	\$ 553
Comprehensive Income Attributable to Owners of the Parent	¥ 58,929	¥ 66,157	\$ 546
Comprehensive Income Attributable to Non-Controlling Interests	722	3,915	7

Financial Data:

Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2019 and 2018

For the Six Months Ended September 30, 2019

	Millions of Yen			
	Shareholders' Equity			Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	
Balance at the Beginning of the Period	¥ 342,037	¥ 391,397	¥ 1,307,578	¥ 2,041,013
Changes during the Period				
Cash Dividends		(48,544)	(144,192)	(192,737)
Net Income Attributable to Owners of the Parent			97,161	97,161
Change in the Scope of Consolidation			9,228	9,228
Purchase of Shares of Consolidated Subsidiaries				—
Reversal of Revaluation Reserve for Land			1,063	1,063
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	(48,544)	(36,739)	(85,284)
Balance at the End of the Period	¥ 342,037	¥ 342,853	¥ 1,270,838	¥ 1,955,728

	Millions of Yen							
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income		
Balance at the Beginning of the Period	¥ 481,923	¥ (36,833)	¥ (2,345)	¥ 4,394	¥ (22,665)	¥ 424,472	¥ 34,393	¥ 2,499,879
Changes during the Period								
Cash Dividends								(192,737)
Net Income Attributable to Owners of the Parent								97,161
Change in the Scope of Consolidation								9,228
Purchase of Shares of Consolidated Subsidiaries								—
Reversal of Revaluation Reserve for Land								1,063
Net Changes of Items Other Than Shareholders' Equity	(26,384)	(12,365)	(1,063)	(6,787)	2,005	(44,594)	(7,099)	(51,693)
Total Changes during the Period	(26,384)	(12,365)	(1,063)	(6,787)	2,005	(44,594)	(7,099)	(136,978)
Balance at the End of the Period	¥ 455,538	¥ (49,198)	¥ (3,409)	¥ (2,393)	¥ (20,659)	¥ 379,878	¥ 27,294	¥ 2,362,901

See accompanying notes.

For the Six Months Ended September 30, 2018

	Millions of Yen			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 455,988	¥ 1,266,419	¥ 2,064,444
Changes during the Period				
Cash Dividends		(46,033)	(45,296)	(91,329)
Net Income Attributable to Owners of the Parent			90,796	90,796
Change in the Scope of Consolidation				—
Purchase of Shares of Consolidated Subsidiaries		(17)		(17)
Reversal of Revaluation Reserve for Land			383	383
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	(46,050)	45,883	(166)
Balance at the End of the Period	¥ 342,037	¥ 409,938	¥ 1,312,302	¥ 2,064,278

	Millions of Yen							
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income		
Balance at the Beginning of the Period	¥ 531,047	¥ (22,773)	¥ (1,412)	¥ 2,166	¥ 677	¥ 509,704	¥ 143,439	¥ 2,717,588
Changes during the Period								
Cash Dividends								(91,329)
Net Income Attributable to Owners of the Parent								90,796
Change in the Scope of Consolidation								—
Purchase of Shares of Consolidated Subsidiaries								(17)
Reversal of Revaluation Reserve for Land								383
Net Changes of Items Other Than Shareholders' Equity	(38,401)	10,718	(383)	1,834	1,210	(25,022)	(108,919)	(133,941)
Total Changes during the Period	(38,401)	10,718	(383)	1,834	1,210	(25,022)	(108,919)	(134,108)
Balance at the End of the Period	¥ 492,645	¥ (12,055)	¥ (1,796)	¥ 4,000	¥ 1,887	¥ 484,682	¥ 34,519	¥ 2,583,480

See accompanying notes.

For the Six Months Ended September 30, 2019

	Millions of U.S. Dollars			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	\$ 3,169	\$ 3,626	\$ 12,115	\$ 18,911
Changes during the Period				
Cash Dividends		(450)	(1,336)	(1,786)
Net Income Attributable to Owners of the Parent			900	900
Change in the Scope of Consolidation			86	86
Purchase of Shares of Consolidated Subsidiaries				—
Reversal of Revaluation Reserve for Land			10	10
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	(450)	(340)	(790)
Balance at the End of the Period	\$ 3,169	\$ 3,177	\$ 11,775	\$ 18,120

	Millions of U.S. Dollars							
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income		
Balance at the Beginning of the Period	\$ 4,465	\$ (341)	\$ (22)	\$ 41	\$ (210)	\$ 3,933	\$ 319	\$ 23,162
Changes during the Period								
Cash Dividends								(1,786)
Net Income Attributable to Owners of the Parent								900
Change in the Scope of Consolidation								86
Purchase of Shares of Consolidated Subsidiaries								—
Reversal of Revaluation Reserve for Land								10
Net Changes of Items Other Than Shareholders' Equity	(244)	(115)	(10)	(63)	19	(413)	(66)	(479)
Total Changes during the Period	(244)	(115)	(10)	(63)	19	(413)	(66)	(1,269)
Balance at the End of the Period	\$ 4,221	\$ (456)	\$ (32)	\$ (22)	\$ (191)	\$ 3,520	\$ 253	\$ 21,893

See accompanying notes.

Financial Data:

Consolidated Statements of Cash Flows (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2019 and 2018

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2018	Six Months Ended Sep. 30, 2019
Cash Flows from Operating Activities:			
Income before Income Taxes	¥ 137,573	¥ 133,573	\$ 1,275
Depreciation and Amortization	16,734	15,833	155
Impairment Losses	124	3,725	1
Amortization of Goodwill	3,762	4,984	35
Equity in Losses (Earnings) of Affiliated Companies	(3,751)	(658)	(35)
Increase (Decrease) in Allowance for Loan Losses	(10,501)	(16,707)	(97)
Increase (Decrease) in Provision for Bonuses	(4,550)	(2,123)	(42)
Increase (Decrease) in Provision for Directors' Bonuses	(280)	(216)	(3)
Increase (Decrease) in Provision for Stocks Payment	109	—	1
Decrease (Increase) in Assets for Retirement Benefits	(8,464)	(4,571)	(78)
Increase (Decrease) in Liabilities for Retirement Benefits	(3)	166	(0)
Increase (Decrease) in Provision for Reward Points Program	(785)	(552)	(7)
Increase (Decrease) in Provision for Reimbursement of Deposits	(975)	309	(9)
Increase (Decrease) in Provision for Contingent Losses	(2,080)	(3,079)	(19)
Interest Income	(253,976)	(253,733)	(2,353)
Interest Expenses	193,982	174,950	1,797
Loss (Gain) Related to Securities	(21,760)	10,534	(202)
Loss (Gain) on Money Held in Trust	(34)	(36)	(0)
Foreign Exchange Losses (Gains)	49,178	(75,697)	456
Loss (Gain) on Disposal of Fixed Assets	(288)	53	(3)
Net Decrease (Increase) in Trading Assets	25,448	28,321	236
Net Increase (Decrease) in Trading Liabilities	45,610	(41,243)	423
Net Decrease (Increase) in Loans and Bills Discounted	(60,864)	(710,976)	(564)
Net Increase (Decrease) in Deposit	(1,179,124)	1,422,282	(10,925)
Net Increase (Decrease) in Negotiable Certificates of Deposit	589,993	396,903	5,466
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	47,089	(114,819)	436
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	223,342	110,386	2,069
Net Decrease (Increase) in Call Loans	237,483	230,337	2,200
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	18,462	(102,922)	171
Net Increase (Decrease) in Call Money	1,817,958	504,186	16,844
Net Increase (Decrease) in Payables under Securities Lending Transactions	36,388	73,794	337
Net Decrease (Increase) in Foreign Exchange-Assets	4,781	(4,097)	44
Net Increase (Decrease) in Foreign Exchange-Liabilities	(109)	(1,675)	(1)
Net Decrease (Increase) in Lease Receivables and Investment Assets	(14,594)	4,832	(135)
Net Increase (Decrease) in Short-Term Bonds Payable	405,276	257,670	3,755
Increase (Decrease) in Straight Bonds-Issuance and Redemption	(175,152)	10,891	(1,623)
Net Increase (Decrease) in Borrowed Money from Trust Account	(1,442,748)	(208,534)	(13,367)
Proceeds from Fund Management	265,147	258,683	2,457
Payments for Finance	(201,522)	(176,048)	(1,867)
Other, Net	(158,250)	(167,000)	(1,466)
Subtotal	¥ 578,625	¥ 1,757,726	\$ 5,361
Income Taxes (Paid) Refunded	(28,175)	(37,535)	(261)
Net Cash Provided by (Used in) Operating Activities	¥ 550,449	¥ 1,720,191	\$ 5,100

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2018	Six Months Ended Sep. 30, 2019
Cash Flows from Investing Activities:			
Purchase of Securities	¥ (2,800,812)	¥ (3,188,311)	\$ (25,950)
Proceeds from Sales of Securities	1,872,171	2,079,586	17,346
Proceeds from Redemption of Securities	783,887	671,413	7,263
Purchase of Tangible Fixed Assets	(10,524)	(2,994)	(98)
Proceeds from Sales of Tangible Fixed Assets	2,217	549	21
Purchase of Intangible Fixed Assets	(15,050)	(11,856)	(139)
Purchase of Shares of Subsidiaries			
Resulting in Change in the Scope of Consolidation	(400)	—	(4)
Purchase of Shares of Affiliated Companies Accounted for by the Equity Method	—	(11,169)	—
Net Cash Provided by (Used in) Investing Activities	¥ (168,510)	¥ (462,781)	\$ (1,561)
Cash Flows from Financing Activities:			
Increase in Subordinated Borrowings	¥ 40,000	¥ 100,000	\$ 371
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	(10,000)	—	(93)
Purchase of Shares of Subsidiaries without Changes in the Scope of Consolidation	—	(47)	—
Repayments to Non-Controlling Interests	—	(110,000)	—
Cash Dividends Paid	(84,815)	(91,329)	(786)
Cash Dividends Paid to Non-Controlling Interests	(391)	(2,648)	(4)
Net Cash Provided by (Used in) Financing Activities	¥ (55,206)	¥ (104,025)	\$ (512)
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ (9,714)	¥ (8,206)	\$ (90)
Net Increase (Decrease) in Cash and Cash Equivalents	¥ 317,018	¥ 1,145,177	\$ 2,937
Cash and Cash Equivalents at the Beginning of the Period	¥14,076,767	¥ 13,361,241	\$ 130,425
Net Increase (Decrease) in Cash and Cash Equivalents with Change in the Scope of Consolidation	¥ (36,598)	¥ —	\$ (339)
Cash and Cash Equivalents at the End of the Period (Note 1)	¥14,357,187	¥ 14,506,418	\$ 133,023

See accompanying notes.

Financial Data:

Notes to the Interim Consolidated Financial Statements (Unaudited)

Basis of Presentation of Financial Statements

The accompanying interim consolidated financial statements (banking account) have been prepared from the accounts maintained by Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") and its consolidated subsidiaries (together, the "SuMi TRUST Bank Group") in accordance with accounting principles generally accepted in Japan and certain accounting and disclosure rules under the Financial Instruments and Exchange Act of Japan and the Banking Act of Japan, which are different in certain respects as to the application and disclosure requirements of International Financial Reporting Standards.

In preparing these interim consolidated financial statements, the interim consolidated financial statements of SuMi TRUST Bank issued in Japan have been reclassified and rearranged in order to present them in a form that is more familiar to readers outside Japan.

The interim consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMi TRUST Bank is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥107.93 to U.S. \$1, the approximate rate of exchange as of September 30, 2019. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, total balances may not be equal to the sum of individual amounts.

Significant Accounting Policies and Practices**1. Scope of Consolidation**

(1) Consolidated Subsidiaries as of September 30, 2019:

37 companies

Principal Companies:

Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.

Sumitomo Mitsui Trust Club Co., Ltd.

Sumitomo Mitsui Trust Realty Co., Ltd.

Sumitomo Mitsui Trust Loan & Finance Co., Ltd.

Sumitomo Mitsui Trust and Bank (U.S.A.) Limited

Changes in the consolidated subsidiaries during the interim period ended September 30, 2019, are as follows:

Sumitomo Mitsui Trust Life Partners Co., Ltd. is included in the scope of consolidation from the interim period ended September 30, 2019, due to the acquisition of its shares.

Nikko Asset Management Co., Ltd. and its 16 subsidiaries are excluded from the scope of consolidation from the interim period ended September 30, 2019, as they became directly owned subsidiaries of SuMi TRUST Holdings, a parent company of SuMi TRUST Bank, through a transfer of shares.

J-Hope Limited Liability Company and one other company are excluded from the scope of consolidation for this interim period due to their liquidation.

(2) Unconsolidated Subsidiaries

Principal Companies:

Hummingbird Co., Ltd.

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 22 other companies are excluded from the scope of consolidation in accordance with Article 5, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements and their assets and profits/losses do not belong to the subsidiaries.

ASIA GATEWAY I, L.P. and other unconsolidated subsidiaries are excluded from the scope of consolidation, because they are immaterial to the extent that excluding such companies from consolidation would not prevent a reasonable assessment of the corporate group's financial position and financial results. Such materiality is determined based on the size of their assets, ordinary income, net income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), retained earnings (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), accumulated other comprehensive income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), and other financial data.

2. Application of the Equity Method

(1) Unconsolidated Subsidiaries Accounted for by the Equity Method:
None

(2) Affiliated Companies Accounted for by the Equity Method:
22 companies

Principal Company:

SBI Sumishin Net Bank, Ltd.

Changes in the affiliated companies accounted for by the equity method during the interim period ended September 30, 2019, are as follows:

NetMove Corporation and one other company are included in the scope of the application of the equity method due mainly to the acquisition of their shares during the interim period ended September 30, 2019.

Rongtong Fund Management Co., Ltd. and six other companies, affiliated companies of Nikko Asset Management Co., Ltd., are excluded from the scope of the application of the equity method since they are no longer SuMi TRUST Bank's affiliated companies due to the transfer of their shares as explained in 1. (1) above.

(3) Unconsolidated Subsidiaries and Affiliated Companies
That Are Not Accounted for by the Equity Method

Principal Companies:

Hummingbird Co., Ltd.

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 22 other companies are excluded from the scope of the application of the equity method in accordance with Article 7, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/losses do not belong to the subsidiaries.

ASIA GATEWAY I, L.P. and other unconsolidated subsidiaries and affiliated companies that are not accounted for by the equity method are excluded from the scope of application of the equity method because such exclusion would not materially affect the interim consolidated financial statements. Such materiality is determined based on the size of their net income (amount corresponding to SuMi

TRUST Bank's interest in subsidiaries and affiliated companies), retained earnings (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), accumulated other comprehensive income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), and other financial data.

3. Interim Balance Sheet Dates of the Consolidated Subsidiaries

(1) The interim balance sheet dates of consolidated subsidiaries are as follows:

October 31:	2 companies
November 30:	1 company
February 28:	1 company
March 31:	5 companies
May 31:	1 company
June 30:	5 companies
September 30:	22 companies

(2) Subsidiaries are consolidated using the interim financial statements as of the following dates:

- Subsidiaries with an interim balance sheet date of October 31: Provisionally prepared interim financial statements as of July 31
- A subsidiary with an interim balance sheet date of November 30: Provisionally prepared interim financial statements as of August 31
- A subsidiary with an interim balance sheet date of February 28: Provisionally prepared interim financial statements as of August 31
- Subsidiaries with an interim balance sheet date of March 31: Provisionally prepared interim financial statements as of September 30
- A subsidiary with an interim balance sheet date of May 31: Provisionally prepared interim financial statements as of August 31
- Other subsidiaries: Interim financial statements as of their respective interim balance sheet dates.

Material transactions arising between the interim consolidated balance sheet date, September 30, 2019, and the above interim balance sheet dates of consolidated subsidiaries have been reflected in the interim consolidated financial statements.

4. Significant Accounting Policies

(1) Trading Assets/Liabilities and Income/Expenses

Trading account activities are conducted to seek profits by taking advantage of short-term fluctuations in interest rates, currency rates, financial markets or other indicators, or intermarket differences (for trading purposes). The fluctuations in such items are presented as "Trading Assets" or "Trading Liabilities" in the interim consolidated balance sheets on a trade-date basis, and gains and losses from such transactions are presented as "Trading Income" or "Trading Expenses" in the interim consolidated statements of income.

For the measurement of trading assets and trading liabilities, securities and monetary claims are stated at their fair values as of the interim consolidated balance sheet date, and trading-related financial derivatives, such as swaps, futures, and options, are stated at the amounts that would be settled if they were terminated on the interim consolidated balance sheet date.

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the interim period and differences in resulting gains or losses from the settlement of financial derivatives assuming that the settlement was made as of September 30, 2019.

(2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMi TRUST Bank is required to determine the purposes of holding each security and classify such security into (i) securities held for trading purposes ("Trading Securities"), (ii) debt securities intended to be held to maturity ("Held-to-Maturity Debt Securities"), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories ("Available-for-Sale Securities"). "Held-to-Maturity Debt Securities" are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. "Available-for-Sale Securities" are, in principle, valued at the market price at the interim balance sheet date (cost of securities sold is calculated using primarily the moving-average

method). "Available-for-Sale Securities" for which their fair values are extremely difficult to be determined are carried at cost using the moving-average method.

Valuation differences on "Available-for-Sale Securities" are recorded as a separate component of net assets and reported in the interim consolidated balance sheets.

(b) Securities in money held in trust are classified and accounted for in the same manner as those described in 4. (1) and 4. (2) (a) above.

(3) Financial Derivatives

Financial derivatives, excluding those for trading purposes, are stated at fair value.

(4) Depreciation and Amortization Methods

(a) Tangible fixed assets other than lease assets

Tangible fixed assets are depreciated using primarily the straight-line method.

Useful lives of major asset categories:

Buildings: 3 to 60 years

Others: 2 to 20 years

(b) Intangible fixed assets other than lease assets

Intangible fixed assets are amortized using the straight-line method. Software for internal use is amortized over the useful life specified by SuMi TRUST Bank or the consolidated subsidiaries, which is generally five years.

Goodwill is amortized over a reasonable number of years, determined for each case, up to a maximum of 20 years. However, if immaterial, goodwill is expensed in its entirety in the year in which it arises.

(c) Lease assets

The lease assets under "Tangible Fixed Assets" and "Intangible Fixed Assets" that are related to finance leases that do not transfer ownership of the lease assets to lessees are depreciated using the straight-line method over the lease term, assuming a residual value of zero.

(5) Allowance for Loan Losses

SuMi TRUST Bank records allowance for loan losses in accordance with internally established criteria for write-offs and allowance for loan losses.

For claims against borrowers that have initiated special liquidation proceedings or other bankruptcy proceedings ("legal bankruptcy") and against borrowers that are

in a substantially similar adverse condition (“virtual bankruptcy”), the allowance is provided based on the amount of claims, after the write-off stated below, net of the expected amount of recoveries from collateral and guarantees. For claims against borrowers that have not yet initiated bankruptcy proceedings, but are very likely to become bankrupt in the future (“possible bankruptcy”), an allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers’ solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims.

For claims against large borrowers with certain credit risks and credit amounts that are classified as possible bankruptcy borrowers, restructured loan borrowers, or close-observation borrowers, if future cash flows from the collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the “estimated cash flow method”).

For claims that are classified as other than those above, the allowance is provided based on the historical loan-loss ratios during a certain period.

All claims are assessed at branches and credit supervision departments based on the criteria for self-assessment of asset quality. The Risk Management Department, which is independent from operating sections, monitors the results of such assessments.

As for the other consolidated subsidiaries, the allowance for loan losses for general claims is provided based on the historical loan-loss ratios, and the allowance for loan losses for specific claims, such as possible uncollectible claims, is provided based on the estimate of unrecoverable amount for each claim.

For claims against borrowers who are legally bankrupt or virtually bankrupt with collateral or guarantees, claims against borrowers in legal or virtual bankruptcy, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the original amount of claims. The deducted amount was ¥20,181 million (U.S. \$187 million) for the six months ended September 30, 2019.

(6) Provision for Bonuses

A provision for bonuses is provided for the estimated employee bonuses attributable to the current interim period.

(7) Provision for Directors’ Bonuses

A provision for directors’ bonuses is provided at SuMi TRUST Bank and some of the consolidated subsidiaries for the estimated directors’ bonuses attributable to the current interim period.

(8) Provision for Stocks Payment

A provision for stocks payment is provided for estimated stock-based payments to directors of SuMi TRUST Bank under a stock-based compensation scheme that have been earned by September 30, 2019.

(9) Provision for Reward Points Program

A provision for reward points program is provided for the use of points granted to holders of Diners Club Card and other credit cards in the amount deemed necessary based on the reasonable estimates of the points to be used in the future.

(10) Provision for Reimbursement of Deposits in Dormant Accounts

At SuMi TRUST Bank, a provision for reimbursement of deposits in dormant accounts is provided for the deposits that were derecognized as liabilities under certain conditions. Such provision is provided against the estimated future reimbursement to be requested by customers based on the past reimbursement record.

(11) Provision for Contingent Losses

A provision for contingent losses is provided for losses associated with off-balance-sheet transactions or trust transactions in the amount deemed necessary based on the estimated possible future losses.

(12) Accounting for Retirement Benefits

In determining the retirement benefit obligations, projected benefits to the periods up to the interim period ended September 30, 2019, are attributed based on the plan’s benefit formula. Past service cost and actuarial gains or losses are expensed using the following methods:

Past service cost:

Past service cost is recognized using the straight-line method, primarily over 10 years, within the employees' average remaining service period at incurrence.

Actuarial gains or losses:

Actuarial differences are expensed using the straight-line method, primarily over 10 years, within the employees' average remaining service period, commencing from the next fiscal year of incurrence.

Some consolidated subsidiaries adopt the simplified method in calculating liabilities for retirement benefits and retirement benefit expenses for lump-sum retirement benefit plans, recording liabilities at amounts that would be required for voluntary termination at the end of the current interim period.

(13) Foreign Currency Translation

Assets and liabilities of SuMi TRUST Bank that are denominated in foreign currencies and overseas branch accounts are generally translated into yen at the exchange rates prevailing at the interim consolidated balance sheet date, except for shares of stocks in affiliated companies translated into yen at the exchange rates prevailing at the acquisition dates.

Assets and liabilities of consolidated subsidiaries that are denominated in foreign currencies are translated into yen at the exchange rates prevailing at their respective interim balance sheet dates.

(14) Accounting for Leases

As for the consolidated subsidiaries in Japan, income and expenses arising from transactions of finance leases that do not transfer ownership to lessees are recognized as sales and costs of goods sold when lease payments are collected.

(15) Hedge Accounting**(a) Interest-related risk hedge**

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Auditing Committee Report No. 24 of February 13, 2002, "Report No. 24"). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits, loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest volatility factors for the hedged items and those for the hedging instruments.

In accordance with "Temporary Treatment for Accounting and Auditing concerning Application of Accounting Standard for Financial Instruments in Banking Industry" (JICPA Industry Auditing Committee Report No. 15), SuMi TRUST Bank has adopted "Macro Hedge Accounting" to account for certain interest-related derivatives, which are utilized to manage interest rate risk arising from transactions, such as loans and bills discounted, and deposits. Deferred gains (losses) on hedges in the interim consolidated balance sheet as of the end of the current interim period that have resulted from existing "Macro Hedge Accounting" are amortized over the remaining period designated under "Macro Hedge Accounting" for each hedging transaction.

Deferred losses on hedges associated with "Macro Hedge Accounting" during the interim period ended September 30, 2019, totaled ¥46 million (U.S. \$0.4 million) (before tax effect).

(b) Currency-related risk hedge

SuMi TRUST Bank manages the foreign exchange risk arising from various assets and liabilities denominated in foreign currencies using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Foreign Currency

Transactions in Banking Industry" (JICPA Industry Auditing Committee Report No. 25 of July 29, 2002, "Report No. 25").

The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

Additionally, transactions intended to hedge the foreign exchange risk associated with foreign currency-denominated securities (other than bonds) are treated as portfolio hedges. Fair value hedge accounting has been adopted to account for such transactions on the conditions that specific foreign currency-denominated securities are designated in advance as hedged items and that foreign currency payables of spot and forward foreign exchange contracts exist in excess of the acquisition cost of such foreign currency-denominated securities on a foreign currency basis.

The foreign exchange risk associated with investment in the shares of stocks in foreign subsidiaries and affiliated companies is individually hedged using forward exchange contracts denominated in the same currency, and foreign currency translation adjustments arising from the hedging instruments are included in "Foreign Currency Translation Adjustments."

(c) Internal hedge transactions and others

Among derivative transactions of SuMi TRUST Bank that take place between consolidated subsidiaries or that are made internally between designated trading accounts and some other accounts, those interest rate swaps and cross-currency swaps designated as hedging instruments are carried out in accordance with standards for cover deals with external parties, which eliminate discretion and enable strict management on hedges pursuant to Report No. 24 and Report No. 25. Accordingly, income or expenses arising from such interest rate swaps and cross-currency swaps are recognized as profits or losses, or deferred, rather than eliminated.

Deferred hedge accounting has been adopted for certain assets and liabilities by individual transactions.

Other consolidated subsidiaries account for such transactions as deferred hedges or exceptional treatment for interest rate swaps by individual transactions.

(16) Scope of Cash and Cash Equivalents in the Interim Consolidated Statements of Cash Flows

For SuMi TRUST Bank, the balance of "Cash and Cash Equivalents" in the interim consolidated statements of cash flows is equivalent to the balance of cash and due from the Bank of Japan under "Cash and Due from Banks" presented in the interim consolidated balance sheets. For the consolidated subsidiaries, the balance of "Cash and Cash Equivalents" in the interim consolidated statements of cash flows is equivalent to the balance of "Cash and Due from Banks" presented in the interim consolidated balance sheets.

(17) National and Local Consumption Taxes

National and local consumption taxes ("consumption taxes") payable by SuMi TRUST Bank and its consolidated subsidiaries in Japan are accounted for by the tax-excluded method. However, any nondeductible consumption taxes associated with asset purchases are recorded as expenses in the current interim period.

(18) Adoption of Consolidated Tax Return System

SuMi TRUST Bank has adopted the consolidated tax return system from the interim period ended September 30, 2019.

Notes to the Interim Consolidated Balance Sheets

1. Securities

"Securities" include stocks and equity investments in unconsolidated subsidiaries and affiliated companies.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Stocks	¥ 100,258	\$ 929
Equity Investments	43,051	399

Unsecured securities borrowed under loan agreements and securities purchased under resale agreements, and securities received under lending transactions with cash collateral that SuMi TRUST Bank has a free disposal right to sell or (re)pledge.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Securities That Are Further Collateralized	¥ 114,701	\$ 1,063
Securities That Are Further Loaned	1,261,712	11,690
Securities Held without Selling or Repledging as of the End of the Current Period	22,475	208

2. Loans and Bills Discounted

Loans and bills discounted as of September 30, 2019, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Loans in Bankruptcy Proceedings	¥ 6,106	\$ 57
Delinquent Loans	72,893	675

Loans in bankruptcy proceedings are loans whose interest receivable is not recorded due to delinquency in principal or interest payments for a significant period or other reasons excluding loans that have been written off ("non-accrual loans") and due to the reasons as prescribed in Paragraph 1, Items 3 and 4 of Article 96 of "Enforcement Ordinance for the Corporation Tax Act" (Cabinet Order

No. 97 of 1965).

Delinquent loans are nonaccrual loans other than (i) loans in bankruptcy proceedings and (ii) loans for which the terms of interest payments have been extended in connection with the borrower's business restructuring or to otherwise provide support.

3. Loans Past Due Three Months or More

Loans past due three months or more as of September 30, 2019, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Loans Past Due Three Months or More	¥ 2,000	\$ 19

Loans past due three months or more are those loans for which principal or interest payments are more than three months past due (calculated from the day following the

contractual payment date), excluding loans classified as loans in bankruptcy proceedings or delinquent loans.

4. Restructured Loans

Restructured loans as of September 30, 2019, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Restructured Loans	¥ 35,162	\$ 326

Restructured loans are those loans whose terms have been modified by reducing or waiving interest, granting interest payment extensions, granting principal repayment extensions, forgiving debt, or otherwise providing some arrangements favorable to the borrower in connection with

the borrower's business restructuring or to otherwise provide support, excluding those loans classified as loans in bankruptcy proceedings, delinquent loans, or loans past due three months or more.

5. Total of Loans in Bankruptcy Proceedings, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans

Total of loans in bankruptcy proceedings, delinquent loans, loans past due three months or more, and restructured loans as of September 30, 2019, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Total of Loans in Bankruptcy Proceedings, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans	¥ 116,162	\$ 1,076

The amounts presented in Notes 2 through 5 are before deducting allowances for loan losses.

6. Bills Discounted

Bills discounted are treated as financial transactions in accordance with Report No. 24. SuMi TRUST Bank has a free disposal right to sell or (re)pledge such commercial bills. The total face value of such bills is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Bills Discounted	¥ 1,560	\$ 14

7. Assets Pledged as Collateral

Assets pledged as collateral as of September 30, 2019, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Assets Pledged as Collateral:		
Trading Assets	¥ 20,984	\$ 194
Securities	991,875	9,190
Loans and Bills Discounted	4,728,867	43,814
Lease Receivables and Investment Assets	59,485	551
Other Assets	46,578	432
Total	¥ 5,847,791	\$ 54,181
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 33,891	\$ 314
Payables under Repurchase Agreements	772,436	7,157
Payables under Securities Lending Transactions	141,156	1,308
Borrowed Money	2,873,148	26,620

In addition to the foregoing, the following assets have been pledged as collateral for settlement of exchange and others, or as a substitution of margin of futures and others.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Securities	¥ 394,809	\$ 3,658

“Other Assets” include initial margins of futures, security deposits, cash collateral paid for financial instruments, and cash collateral paid for repurchase agreement transactions. Such amounts are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Initial Margins of Futures Markets	¥ 10,075	\$ 93
Security Deposits	24,693	229
Cash Collateral Pledged for Financial Instruments-Assets	703,577	6,519
Cash Collateral Pledged for Repurchase Agreement Transactions	12,191	113

8. Overdraft Facility Agreements and Commitment Lines of Credit

Overdraft facility agreements and commitment lines of credit are agreements to extend a certain amount of credit at the customer's request as long as the terms of the agreement have not been violated. The amount of unused credit under such agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Amount of Unused Credit under Agreements	¥ 12,178,766	\$ 112,839
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Canceled at Any Time	8,072,182	74,791

The balance of unused credit will not necessarily affect the future cash flows of SuMi TRUST Bank and its consolidated subsidiaries because most of these agreements expire without credit being extended. Most of these agreements contain clauses allowing SuMi TRUST Bank and its consolidated subsidiaries to reject requests for credit outright or reduce the credit limits due to changed financial circumstances, the

need to preserve claims, or other reasonable causes. Besides requesting collateral, such as real estate or securities, as necessary at the time of entering into the agreement, SuMi TRUST Bank and its consolidated subsidiaries have also adopted other measures to keep its credit sound, such as periodically assessing the condition of customers' businesses following the internal procedures and revising agreements, as necessary.

9. Revaluation Reserve for Land

In accordance with the Act on Revaluation of Land (Act No. 34, promulgated on March 31, 1998), land for commercial use of SuMi TRUST Bank was revalued, and the amount equivalent to the taxes on the resulting valuation difference was recorded as a “Deferred Tax Liability for Land Revaluation” in liabilities, and the amount net of such differences was recorded as a “Revaluation Reserve for Land” in net assets.

Revaluation date: March 31, 1998 and March 31, 1999

Revaluation method prescribed by Paragraph 3 of Article 3 of the Act:

The revaluation is calculated by reasonably adjusting the value of land based on the following prices: the posted prices for benchmark properties as prescribed by Item 1 of Article 2 of the “Order for Enforcement of the Act on Revaluation of Land” (Cabinet Order No. 119, promulgated on March 31, 1998); the standard prices for benchmark properties as prescribed by Item 2 of Article 2, the registered prices in tax lists for such land for commercial use as prescribed by Item 3 of Article 2; and the land assessments under Item 4 of Article 2 of the same Order.

10. Accumulated Depreciation of Tangible Fixed Assets

Accumulated depreciation of tangible fixed assets as of September 30, 2019, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Accumulated Depreciation of Tangible Fixed Assets	¥ 173,037	\$ 1,603

11. Borrowed Money

Borrowed money includes subordinated borrowings with lower priority for fulfillment of obligation than other debts.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Subordinated Borrowings	¥ 700,000	\$ 6,486
Subordinated Borrowings with a Debt Relief Clause at the Contractual Point of Non-Viability	650,000	6,022

12. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Subordinated Bonds	¥ 290,594	\$ 2,692

13. Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings

The bonds presented under "Securities" include guarantee obligations on corporate bonds that were placed through private securities offerings (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act).

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 93,036	\$ 862

14. Principal of Guaranteed Trust Accounts

The principal amount of the trusts held by SuMi TRUST Bank through guaranteed trust agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Money Trusts	¥ 3,847,330	\$ 35,647

Notes to the Interim Consolidated Statements of Income

1. Other Income

Other income for the six months ended September 30, 2019, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Gains on Sales of Stocks and Other Securities	¥ 8,975	\$ 83
Equity in Earnings of Affiliated Companies	3,751	35
Reversal of Allowance for Contingent Losses	2,080	19

2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2019, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Salaries and Allowances	¥ 74,640	\$ 692

3. Other Expenses

Other expenses for the six months ended September 30, 2019, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Losses on Sales of Stocks and Other Securities	¥ 454	\$ 4
Losses on Devaluation of Stocks and Other Securities	6,295	58

Notes to the Interim Consolidated Statements of Changes in Net Assets

1. Class and Number of Issued Shares of Common Stock

The class and number of issued shares of common stock for the six months ended September 30, 2019, consist of the following:

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Current Period	Increase	Decrease	Number of Shares Outstanding at the End of the Current Period
For the Six Months Ended September 30, 2019					
Number of Issued Shares:					
Common Share	3,000,000	1,674,537	—	—	1,674,537

2. Subscription Rights to Shares

There were no subscription rights to shares for the six months ended September 30, 2019.

3. Dividends

(1) Dividends paid for the six months ended September 30, 2019, consist of the following:

(a) Cash dividends paid

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
June 27, 2019						
Ordinary General Meeting of Shareholders	Common Share	¥ 36,270 (\$336)	Retained Earnings	¥ 21.66 (\$0.20)	March 31, 2019	June 28, 2019
		¥ 48,544 (\$450)	Capital Surplus	¥ 28.99 (\$0.27)	March 31, 2019	June 28, 2019

(b) Dividends-in-kind distributed

Resolution	Type of Shares	Type of Dividend Property	Carrying Amount of the Dividend Property	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
			Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
June 27, 2019							
Ordinary General Meeting of Shareholders	Common Share	Securities	¥ 107,921 (\$1,000)	Retained Earnings	¥ — —	March 31, 2019	July 1, 2019

(Note)

Amounts available for dividends will be allocated in full to the sole owner of the common stock, SuMi TRUST Holdings, and therefore, the amount of cash dividends per share is not determined.

(2) Dividends with a record date during the current interim period ended September 30, 2019, but whose effective date is after September 30, 2019, are as follows:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
November 13, 2019						
Board of Directors' Meeting	Common Share	¥ 57,269 (\$531)	Retained Earnings	¥ 34.20 (\$0.32)	September 30, 2019	December 2, 2019

Note to the Interim Consolidated Statements of Cash Flows

1. Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the interim consolidated statements of cash flows and cash and due from banks in the interim consolidated balance sheets as of September 30, 2019.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Cash and Due from Banks	¥ 16,099,942	\$ 149,170
Due from Banks (excluding Due from the Bank of Japan)	(1,742,754)	(16,147)
Cash and Cash Equivalents	¥ 14,357,187	\$ 133,023

Leases

1. Finance Leases

As a lessee:

Finance leases that do not transfer ownership of the lease assets to lessees

1) Description of lease assets

i) Tangible fixed assets

Mainly store buildings and office equipment

ii) Intangible fixed assets

Software

2) Method for depreciating and amortizing lease assets

Refer to "(4) Depreciation and Amortization Methods" of "4. Significant Accounting Policies" in the Significant Accounting Policies and Practices.

2. Operating Leases

As a lessee:

Total future lease payments under non-cancelable operating leases as of September 30, 2019, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Due in One Year or Less	¥ 2,377	\$ 22
Due in More than One Year	13,264	123
Total	¥ 15,641	\$ 145

As a lessor:

Total future lease payments under non-cancelable operating leases as of September 30, 2019, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Due in One Year or Less	¥ 2,983	\$ 28
Due in More than One Year	10,443	97
Total	¥ 13,427	\$ 124

Financial Instruments

Fair Values of Financial Instruments

The carrying amounts on the interim consolidated balance sheets and fair values of financial instruments as of September 30, 2019, as well as the differences between these values are presented below. The fair values of unlisted shares are excluded from the following table because such fair values are extremely difficult to be determined (See Note 2).

	Millions of Yen			Millions of U.S. Dollars		
	Sep. 30, 2019			Sep. 30, 2019		
	Carrying Amount	Fair Value	Difference	Carrying Amount	Fair Value	Difference
(1) Cash and Due from Banks (*1)	¥ 16,099,871	¥ 16,099,871	¥ —	\$ 149,170	\$ 149,170	\$ —
(2) Call Loans and Bills Bought	52,764	52,764	—	489	489	—
(3) Receivables under Resale Agreements	159,139	159,139	—	1,474	1,474	—
(4) Receivables under Securities Borrowing Transactions	741,350	741,350	—	6,869	6,869	—
(5) Monetary Claims Bought (*1)	833,906	834,743	837	7,726	7,734	8
(6) Trading Assets						
Trading Securities	71,514	71,514	—	663	663	—
(7) Money Held in Trust	1,269	1,269	—	12	12	—
(8) Securities						
Held-to-Maturity Securities	291,512	314,134	22,622	2,701	2,911	210
Available-for-Sale Securities	5,447,987	5,447,987	—	50,477	50,477	—
(9) Loans and Bills Discounted	29,083,657			269,468		
Allowance for Loan Losses (*2)	(80,093)			(742)		
	29,003,563	29,284,618	281,054	268,726	271,330	2,604
(10) Foreign Exchanges	32,155	32,155	—	298	298	—
(11) Lease Receivables and Investment Assets (*1)	665,655	683,328	17,673	6,167	6,331	164
Total Assets	¥ 53,400,690	¥ 53,722,877	¥ 322,187	\$ 494,772	\$ 497,757	\$ 2,985
(1) Deposits	¥ 30,752,574	¥ 30,772,751	¥ 20,176	\$ 284,931	\$ 285,118	\$ 187
(2) Negotiable Certificates of Deposit	7,018,616	7,018,616	—	65,029	65,029	—
(3) Call Money and Bills Sold	1,857,320	1,857,320	—	17,209	17,209	—
(4) Payables under Repurchase Agreements	1,636,623	1,636,623	—	15,164	15,164	—
(5) Payables under Securities Lending Transactions	141,156	141,156	—	1,308	1,308	—
(6) Borrowed Money	4,710,891	4,735,408	24,517	43,648	43,875	227
(7) Foreign Exchanges	347	347	—	3	3	—
(8) Short-Term Bonds Payable	1,878,062	1,878,062	—	17,401	17,401	—
(9) Bonds Payable	592,681	608,672	15,991	5,491	5,640	148
(10) Borrowed Money from Trust Account	3,965,260	3,965,260	—	36,739	36,739	—
Total Liabilities	¥ 52,553,535	¥ 52,614,220	¥ 60,684	\$ 486,922	\$ 487,485	\$ 562
Derivative Transactions (*3)						
Derivative Transactions Not Qualifying for Hedge Accounting	¥ 62,881	¥ 62,881	¥ —	\$ 583	\$ 583	\$ —
Derivative Transactions Qualifying for Hedge Accounting	(33,181)	(33,181)	—	(307)	(307)	—
Total Derivative Transactions	¥ 29,699	¥ 29,699	¥ —	\$ 275	\$ 275	\$ —

(*1) The allowance for credit losses corresponding to "Cash and Due from Banks," "Monetary Claims Bought," and "Lease Receivables and Investment Assets" is directly deducted from the carrying amounts on the interim consolidated balance sheets because the balance of the allowance is immaterial.

(*2) A general allowance for loan losses and specific allowances for loan losses are deducted from "Loans and Bills Discounted."

(*3) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(Note 1) Method for Calculating Fair Values of Financial Instruments

Assets

(1) Cash and Due from Banks, (2) Call Loans and Bills Bought, (3) Receivables under Resale Agreements, (4) Receivables under Securities Borrowing Transactions, and (10) Foreign Exchanges

These instruments with transactions without stated maturities are stated at their carrying amounts because the carrying amounts approximate fair value. For transactions with stated maturities, corresponding instruments are stated at their carrying amounts because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

(5) Monetary Claims Bought

Fair values of monetary claims bought for which counterparties' quoted prices or dealer/broker-quoted prices are available are stated at such prices. Fair values for all other such claims are calculated by classifying them according to their internal ratings and maturities, and discounting future cash flows to their present values.

(6) Trading Assets

Bonds and other securities held for trading purposes are stated at dealer association prices or counterparties' quoted prices. For short-term corporate bonds, their fair values are calculated by discounting future cash flows to their present values.

(7) Money Held in Trust

Securities managed as trust assets in money held in trust, which are individually managed with the principal objective of securities portfolio management, are stated at quoted market prices or dealer/broker-quoted prices. Notes regarding money held in trust by holding purposes are presented under the "Money Held in Trust" section.

(8) Securities

Stocks are stated at quoted market prices. Bonds are stated at quoted market prices, dealer association prices, counterparties' quoted prices, or dealer/broker-quoted prices. Investment trusts are stated at published reference prices.

Fair values of privately placed bonds guaranteed by SuMi TRUST Bank are calculated by classifying them according to their internal ratings and maturities, and discounting future cash flows to their present value.

Notes regarding securities by holding purposes are presented under the "Securities" section.

(9) Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities and discounting the aggregate principal and interest by the assumed interest rate for similar new loans. However, floating-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower's credit situation subsequent to the execution of the loans, are stated at their carrying amounts.

For claims executed to borrowers who went into legal bankruptcy, virtual bankruptcy, and possible bankruptcy, estimated loan losses are calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts by deducting the allowance for loan losses from the amounts in the interim consolidated balance sheets at the interim consolidated balance sheet date, because such deducted amounts approximate fair value.

Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate the fair value because of the expected repayment periods and the interest terms.

(11) Lease Receivables and Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to their internal ratings and maturities, and discounting the aggregate principal and interest by the assumed interest rate for similar new agreements.

Liabilities

(1) Deposits and (2) Negotiable Certificates of Deposit

Demand deposits are stated at the amount that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount).

Yen fixed-rate time deposits are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be paid on new deposits. Fixed-rate time deposits with short maturities (one year or less) and floating-rate time deposits are generally stated at their carrying amounts because the carrying amounts approximate the fair value.

(3) Call Money and Bills Sold, (4) Payables under Repurchase Agreements, (5) Payables under Securities Lending Transactions, (7) Foreign Exchanges, (8) Short-Term Bonds Payable, and (10) Borrowed Money from Trust Account

The obligations without stated maturities are stated at the amounts that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount). Obligations with stated maturities are stated at their carrying amounts because most of the obligations have short contractual terms (one year or less) and the carrying amounts approximate the fair values.

(6) Borrowed Money

Borrowed money at floating rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money.

Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the assumed interest rate on similar borrowings. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value.

(9) Bonds Payable

Bonds issued by SuMi TRUST Bank and its consolidated subsidiaries are stated at market prices, if such prices are available. Fair values for other bonds are calculated by discounting future cash flows to their present values by the assumed interest rate on issuance of similar bonds.

Derivatives

Notes regarding fair values of derivatives are presented under the "Derivatives" section.

(Note 2) The amounts of financial instruments on the interim consolidated balance sheets whose fair values are extremely difficult to be determined are as stated below, and such amounts are not included in the fair values information for financial instruments presented under the "Assets, (5) Monetary Claims Bought" or "Assets, (8) Available-for-Sale Securities" section.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
	Carrying Amount	Carrying Amount
Monetary Claims Bought	¥ 7,573	\$ 70
Securities	177,593	1,645
Unlisted Stocks (*3)	59,550	552
Investments in Associations	89,985	834
Others	28,057	260
Total	¥ 185,166	\$ 1,716

(*1) The above financial instruments are excluded from the fair value disclosure because there are no quoted market prices, and therefore, there is no reliable measure of fair value.

(*2) Stocks of subsidiaries and affiliated companies are not included in the above table.

(*3) During the current interim period ended September 30, 2019, impairment losses of ¥1,731 million (U.S. \$16 million) were recognized against "Unlisted Stocks."

Securities

- *1. In addition to the "Securities" presented in the interim consolidated balance sheets, the following information includes loan-backed trust deeds reported under "Monetary Claims Bought."
- *2. "Stocks in Subsidiaries and Affiliated Companies" are presented as a note to the interim financial statements.

1. Held-to-Maturity Securities with Fair Value

Held-to-maturity securities with fair value as of September 30, 2019, consist of the following:

September 30, 2019	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 118,596	¥ 140,281	¥ 21,684
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	33,200	33,896	696
Other Securities	158,575	158,978	402
Foreign Bonds	90,015	90,294	278
Others	68,559	68,684	124
Subtotal	310,372	333,156	22,783
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	49,700	49,663	(37)
Foreign Bonds	49,700	49,663	(37)
Others	—	—	—
Subtotal	49,700	49,663	(37)
Total	¥ 360,072	¥ 382,819	¥ 22,746

September 30, 2019	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 1,099	\$ 1,300	\$ 201
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	308	314	6
Other Securities	1,469	1,473	4
Foreign Bonds	834	837	3
Others	635	636	1
Subtotal	2,876	3,087	211
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	460	460	(0)
Foreign Bonds	460	460	(0)
Others	—	—	—
Subtotal	460	460	(0)
Total	\$ 3,336	\$ 3,547	\$ 211

2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2019, consist of the following:

September 30, 2019	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 1,270,432	¥ 473,633	¥ 796,798
Bonds	726,502	722,686	3,816
Government Bonds	264,936	264,651	285
Local Government Bonds	6,936	6,887	49
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	454,629	451,147	3,481
Other Securities	1,201,063	1,161,907	39,156
Foreign Stocks	2,982	189	2,793
Foreign Bonds	900,646	885,064	15,581
Others	297,435	276,653	20,782
Subtotal	3,197,998	2,358,227	839,771
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 73,675	¥ 92,688	¥ (19,013)
Bonds	423,698	424,477	(779)
Government Bonds	257,183	257,415	(231)
Local Government Bonds	3,896	3,900	(3)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	162,618	163,162	(544)
Other Securities	1,776,777	1,950,011	(173,234)
Foreign Stocks	994	1,296	(301)
Foreign Bonds	649,818	651,551	(1,733)
Others	1,125,964	1,297,163	(171,199)
Subtotal	2,274,150	2,467,177	(193,026)
Total	¥ 5,472,149	¥ 4,825,404	¥ 646,745

September 30, 2019	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 11,771	\$ 4,388	\$ 7,383
Bonds	6,731	6,696	35
Government Bonds	2,455	2,452	3
Local Government Bonds	64	64	0
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	4,212	4,180	32
Other Securities	11,128	10,765	363
Foreign Stocks	28	2	26
Foreign Bonds	8,345	8,200	144
Others	2,756	2,563	193
Subtotal	29,630	21,850	7,781
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 683	\$ 859	\$ (176)
Bonds	3,926	3,933	(7)
Government Bonds	2,383	2,385	(2)
Local Government Bonds	36	36	(0)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	1,507	1,512	(5)
Other Securities	16,462	18,067	(1,605)
Foreign Stocks	9	12	(3)
Foreign Bonds	6,021	6,037	(16)
Others	10,432	12,019	(1,586)
Subtotal	21,071	22,859	(1,788)
Total	\$ 50,701	\$ 44,709	\$ 5,992

3. Impairment of Securities

Securities other than securities whose fair values are extremely difficult to be determined, or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the interim consolidated balance sheets. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

Impairment losses of ¥ 4,564 million (U.S. \$42 million) on stocks were recognized during the current interim period.

The criteria for determining whether the fair values of securities have significantly declined are as follows:

- For securities whose issuers are classified as “normal” under the asset self-assessment, a decline of 50% or more in the fair values compared with the acquisition cost is deemed to be significant;
- For securities whose issuers are classified as “close-observation borrowers,” a decline of 30% or more in the fair values compared with the acquisition cost is deemed to be significant; and
- The fair values of some securities are deemed unrecoverable and impairment losses are recognized when their fair values have declined more than 30% but less than 50% from the acquisition cost and the fair values have continued to decline over a certain period.

Money Held in Trust

1. Held-to-Maturity Money Held in Trust

There is no held-to-maturity money held in trust as of September 30, 2019.

2. Other Money Held in Trust (other than those held for trading purposes or held-to-maturity)

Other money held in trust (other than those held for trading purposes or held-to-maturity) as of September 30, 2019, consists of the following:

September 30, 2019	Millions of Yen				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 1,369	¥ 980	¥ 389	¥ 389	¥ —

September 30, 2019	Millions of U.S. Dollars				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	\$ 13	\$ 9	\$ 4	\$ 4	\$ —

(Note) The amount of “Difference” is net of “Positive Difference” and “Negative Difference.”

Valuation Differences on Available-for-Sale Securities

The following table shows components of "Valuation Differences on Available-for-Sale Securities" in the interim consolidated balance sheets.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2019	Sep. 30, 2019
Valuation Differences		
Available-for-Sale Securities	¥ 648,288	\$ 6,007
Other Money Held in Trust	389	4
Total Valuation Differences	648,677	6,010
Amount Equivalent to Deferred Tax Assets (Liabilities)	(197,068)	(1,826)
Total (before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies)	451,608	4,184
Non-Controlling Interests	(335)	(3)
Parent Company's Portions in Available-for-Sale Securities Owned by Its Affiliated Companies	4,265	40
Valuation Differences on Available-for-Sale Securities	¥ 455,538	\$ 4,221

(Notes)

1) Foreign currency translation adjustments on available-for-sale securities, for which fair values are extremely difficult to be determined, are included in the "Available-for-Sale Securities" under "Valuation Differences."

2) The valuation difference of ¥ 1,615 million (U.S. \$15 million) on available-for-sale securities composing assets held

by associated companies is included in "Available-for-Sale Securities" under "Valuation Differences."

3) The unamortized portion of valuation difference as of the interim consolidated balance sheet date arising from the reclassification of the holding purpose of securities is included in "Available-for-Sale Securities" under "Valuation Differences."

Derivatives

1. Derivative Transactions Not Qualifying for Hedge Accounting

Derivative transactions not qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts), the fair values, and the valuation differences as of the interim consolidated balance sheet date, as well as the methods for determining such fair values are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of September 30, 2019, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2019				Sep. 30, 2019			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
Total	Over One Year	Total			Over One Year			
Listed								
Interest Futures								
Sold	¥ 14,890,901	¥ 4,713,826	¥ (13,859)	¥ (13,859)	\$ 137,968	\$ 43,675	\$ (128)	\$ (128)
Purchased	14,715,868	4,699,896	14,048	14,048	136,346	43,546	130	130
Interest Options								
Sold	4,539,657	288,492	(591)	252	42,061	2,673	(5)	2
Purchased	3,527,630	281,860	573	(337)	32,684	2,612	5	(3)
OTC								
Forward Rate Agreements								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	56,381,402	42,936,807	1,681,443	1,681,443	522,389	397,821	15,579	15,579
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	49,550,556	38,995,374	(1,663,961)	(1,663,961)	459,099	361,302	(15,417)	(15,417)
Floating Interest Rate Receivable/ Floating Interest Rate Payable	20,568,920	16,858,500	6,099	6,099	190,576	156,198	57	57
Interest Options								
Sold	8,836,681	8,832,478	(27,488)	(14,243)	81,874	81,835	(255)	(132)
Purchased	5,350,011	5,319,619	22,219	17,296	49,569	49,288	206	160
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 18,483	¥ 26,738			\$ 171	\$ 248

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values of listed derivative transactions are based on the closing prices on the Tokyo Financial Exchange and other exchanges. The fair values of over-the-counter (OTC) derivative transactions are calculated using the net present value method or option-pricing models.

(2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of September 30, 2019, consist of the following:

	Millions of Yen								Millions of U.S. Dollars					
	Sep. 30, 2019								Sep. 30, 2019					
	Notional Amount				Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference				
	Total	Over One Year					Total	Over One Year						
Listed														
Currency Futures														
Sold	¥	—	¥	—	¥	—	¥	—	\$	—	\$	—	\$	—
Purchased		—		—		—		—		—		—		—
Currency Options														
Sold		—		—		—		—		—		—		—
Purchased		—		—		—		—		—		—		—
OTC														
Currency Swaps	4,723,189	4,391,270	15,842	15,842	43,762	40,686	147	147						
Forward Exchange Contracts														
Sold	16,303,932	746,129	(33,065)	(33,065)	151,060	6,913	(306)	(306)						
Purchased	20,944,416	230,416	65,671	65,671	194,056	2,135	608	608						
Currency Options														
Sold	1,143,185	597,321	(35,876)	19,272	10,592	5,534	(332)	179						
Purchased	891,767	425,967	35,931	(12,075)	8,262	3,947	333	(112)						
Others														
Sold	—	—	—	—	—	—	—	—						
Purchased	—	—	—	—	—	—	—	—						
Total			¥ 48,503	¥ 55,646			\$ 449	\$ 516						

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values are calculated using the net present value method or option-pricing models.

(3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of September 30, 2019, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2019				Sep. 30, 2019			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	¥ 67,660	¥ —	¥ 261	¥ 261	\$ 627	\$ —	\$ 2	\$ 2
Purchased	75,464	—	(385)	(385)	699	—	(4)	(4)
Stock Index Options								
Sold	106,045	—	(1,855)	(801)	983	—	(17)	(7)
Purchased	147,554	—	234	(551)	1,367	—	2	(5)
OTC								
OTC Stock Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	—	—	—	—	—	—	—	—
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (1,745)	¥ (1,478)			\$ (16)	\$ (14)

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values of listed derivative transactions are based on the closing prices on the Osaka Exchange and other exchanges. The fair values of OTC derivative transactions are calculated using the net present value method or option-pricing models.

(4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of September 30, 2019, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2019				Sep. 30, 2019			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 1,681,835	¥ —	¥ 4,036	¥ 4,036	\$ 15,583	\$ —	\$ 37	\$ 37
Purchased	1,689,717	—	(4,574)	(4,574)	15,656	—	(42)	(42)
Bond Future Options								
Sold	381,975	—	(1,497)	103	3,539	—	(14)	1
Purchased	242,026	—	657	(184)	2,242	—	6	(2)
OTC								
Bond Forward Contracts								
Sold	35,508	—	53	53	329	—	0	0
Purchased	75,430	—	(165)	(165)	699	—	(2)	(2)
Bond Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (1,491)	¥ (731)			\$ (14)	\$ (7)

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values of listed derivative transactions are based on the closing prices on the Osaka Exchange and other exchanges. The fair values of OTC derivative transactions are calculated using option-pricing models.

(5) Commodity-Related Transactions

There are no commodity-related transactions not qualifying for hedge accounting as of September 30, 2019.

(6) Credit Derivative Transactions

Credit derivative transactions not qualifying for hedge accounting as of September 30, 2019, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2019				Sep. 30, 2019			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	¥ 62,100	¥ 52,100	¥ 953	¥ 953	\$ 575	\$ 483	\$ 9	\$ 9
Purchased	111,990	101,990	(1,823)	(1,823)	1,038	945	(17)	(17)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (869)	¥ (869)			\$ (8)	\$ (8)

(Notes)

- 1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.
- 2) The fair values are calculated using the net present value method.

- 3) "Sold" represents transactions under which the credit risk has been assumed, and "Purchased" represents transactions under which the credit risk has been transferred to another party.

2. Derivative Transactions Qualifying for Hedge Accounting

Derivative transactions qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts) and the fair values as of the interim consolidated balance sheet date, as well as the methods for determining such fair values are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of September 30, 2019, consist of the following:

		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2019			Sep. 30, 2019		
		Notional Amount		Fair Value	Notional Amount		Fair Value
Major Hedged Item	Total	Over One Year	Total		Over One Year		
Deferral Method							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		¥ 1,199,645	¥ 330,680	¥ 2,432	\$ 11,115	\$ 3,064	\$ 23
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	Interest-Earning/ Bearing Financial Assets/Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable	1,507,153	1,335,205	(46,708)	13,964	12,371	(433)
Interest Futures							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Interest Options							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	Borrowed Money	—	—	(Note3)	—	—	(Note3)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		100	—		1	—	
Total				¥ (44,276)			\$ (410)

(Notes)

1) Deferred hedge accounting stipulated in Report No. 24 is applied, in principle.

2) Fair values are calculated mainly using the net present value method or option-pricing models.

3) Interest rate swaps to which exceptional treatment is applied are accounted for as part of the borrowings being hedged; therefore, their fair values are included in the fair value of "Borrowed Money" presented under "Financial Instruments."

(2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of September 30, 2019, consist of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2019			Sep. 30, 2019		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 1,923,700	¥ 1,189,838	¥ 12,035	\$ 17,824	\$ 11,024	\$ 112
Forward Exchange Contracts							
Sold	Loans and Bills Discounted and Securities Denominated in Foreign Currencies	—	—	—	—	—	—
Purchased		16,947	—	51	157	—	0
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in “Foreign Currency Translation Adjustments”							
Forward Exchange Contracts	Investment in the Shares of Subsidiaries and Affiliated Companies						
Sold		¥ 76,600	¥ —	¥ (992)	\$ 710	\$ —	\$ (9)
Purchased		—	—	—	—	—	—
Total				¥ 11,094			\$ 103

(Notes)

- 1) Deferred hedge accounting stipulated in Report No. 25 is applied, in principle. 2) Fair values are calculated mainly using the net present value method.

(3) Stock-Related Transactions

There are no stock-related transactions qualifying for hedge accounting as of September 30, 2019.

(4) Bond-Related Transactions

There are no bond-related transactions qualifying for hedge accounting as of September 30, 2019.

Stock Option Plans

There are no corresponding items as of September 30, 2019.

Segment Information

1. Reportable Segment Information

The SuMi TRUST Bank Group's reportable segments are defined as operating segments for which discrete financial information is available. The Board of Directors and the Executive Committee of the SuMi TRUST Group periodically receive reporting on the operating results and other relevant information from each of the reportable segments to make decisions about the allocation of management resources and to assess performance.

The reportable segments of the SuMi TRUST Bank Group comprises services of SuMi TRUST Bank on a non-consolidated basis and are presented below:

Retail Total Solution Services:

Provision of services to individual customers

Wholesale Financial Services (Wholesale Total Solution Services Business and Wholesale Asset Management Business):

Provision of services to corporate customers

Stock Transfer Agency Services:

Undertaking of stock-related services on behalf of customers

Real Estate:

Provision of services related to the real estate business

Fiduciary Services:

Operation of the pension business, the asset management business, and the asset administration business

Global Markets:

Marketing operations, market-making operations, investment operations, and financial management operations

2. Method for Calculating Gross Business Profit and Net Business Profit

Segment information is prepared based on internal management reports and the accounting policies used for the reportable segments are generally the same as those presented under "Significant Accounting Policies and Practices"; however, the reportable segments are accounted for in accordance with the rules for internal management. Since each segment's information will not be used to make decisions about the allocation of resources or assess business performance at the management level, information about assets by reportable segment has not been generated.

Income earned from inter-segment and cross-segment transactions is calculated by applying the criteria (market prices) specified in the rules for internal management.

3. Profit or Loss by Reportable Segment

The details and amounts of profit or loss by reportable segment for the six months ended September 30, 2019, are as follows:

	Millions of Yen							
	SuMi TRUST Bank							
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Global Markets	Others	Total
Six Months Ended September 30, 2019								
Gross Business Profit	¥ 66,313	¥ 72,670	¥ 11,177	¥ 16,527	¥ 25,352	¥ 41,707	¥ 2,768	¥ 236,517
General and Administrative Expenses	(62,134)	(22,187)	(1,875)	(4,784)	(11,059)	(7,302)	(12,428)	(121,771)
Net Business Profit	¥ 4,178	¥ 50,483	¥ 9,301	¥ 11,743	¥ 14,292	¥ 34,405	¥ (9,659)	¥ 114,745

	Millions of U.S. Dollars							
	SuMi TRUST Bank							
	Retail Total Solution Services	Wholesale Financial Services	Stock Transfer Agency Services	Real Estate	Fiduciary Services	Global Markets	Others	Total
Six Months Ended September 30, 2019								
Gross Business Profit	\$ 614	\$ 673	\$ 104	\$ 153	\$ 235	\$ 386	\$ 26	\$ 2,191
General and Administrative Expenses	(576)	(206)	(17)	(44)	(102)	(68)	(115)	(1,128)
Net Business Profit	\$ 39	\$ 468	\$ 86	\$ 109	\$ 132	\$ 319	\$ (90)	\$ 1,063

(Notes)

1) The figures represent "Gross Business Profit" in substitution for net sales to be presented by companies in other industries.

2) The amounts of "Gross Business Profit" include net interest income, net trust fees, net fees and commissions, net trading income, and net other ordinary income and expenses.

3) "General and Administrative Expenses" include personnel expenses and rent expenses.

4) "Others" include costs of capital funding, dividends for shares for cross-shareholdings, general and administrative expenses of headquarters, and internal transactions to be eliminated.

4. Reconciliation Between Total Profit or Loss for Reportable Segments and Income before Income Taxes in the Interim Consolidated Statements of Income

The details of reconciliation between total profit or loss for reportable segments and income before income taxes in the consolidated statements of income for the six months ended September 30, 2019, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	2019	2019
Total Profit or Loss for Reportable Segments (Net Business Profit)	¥ 114,745	\$ 1,063
Net Business Profit of Consolidated Subsidiaries that are Excluded from the Reportable Segments and Others (Note)	30,138	279
Other Income	20,631	191
Other Expenses	(13,981)	(130)
Extraordinary Income	644	6
Extraordinary Losses	(481)	(4)
Other Adjustments	(14,122)	(131)
Income before Income Taxes	¥ 137,573	\$ 1,275

Related Information

1. Information by Services

Disclosure of information by services is omitted as similar disclosure is included in the "3. Profit or Loss by Reportable Segment" in the "Segment Information" section.

2. Geographic Information

(1) Income

Income by geographical area for the six months ended September 30, 2019, consists of the following:

Six Months Ended September 30, 2019	Millions of Yen				
	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 528,228	¥ 85,128	¥ 46,610	¥ 57,133	¥ 717,100

Six Months Ended September 30, 2019	Millions of U.S. Dollars				
	Japan	Americas	Europe	Asia and Oceania	Total
	\$ 4,894	\$ 789	\$ 432	\$ 529	\$ 6,644

(Notes)

1) The figures represent income in substitution for net sales to be presented by companies in other industries.

2) Income related to transactions by SuMi TRUST Bank (excluding overseas branches) and other domestic consolidated subsidiaries are presented under "Japan." Income

related to transactions by overseas branches of SuMi TRUST Bank and foreign consolidated subsidiaries are presented under "Americas," "Europe," or "Asia and Oceania" based on the location of each overseas branch and subsidiary, reflecting their geographical proximity.

(2) Tangible Fixed Assets

More than 90% of the SuMi TRUST Bank Group's tangible fixed assets on the interim consolidated balance sheets are located in Japan; accordingly, tangible fixed assets by geographical area are not presented.

3. Information by Major Customer

Due to highly diversified income-generating transactions between the SuMi TRUST Bank Group and a significantly large number of the SuMi TRUST Bank Group's customers, transactions are not classified by counterparty; accordingly, information by major customer is not presented.

Information Related to Losses on Impairment of Fixed Assets by Reportable Segment

Losses on impairment of fixed assets are not allocated to reportable segments. Losses on impairment of fixed assets recognized during the six months ended September 30, 2019, are ¥124 million (U.S. \$1 million).

Information Related to Amortization of Goodwill and Unamortized Balance of Goodwill by Reportable Segment

Amortization of goodwill and unamortized balance of goodwill are not allocated to reportable segments. Amortization of goodwill recognized during the six months ended September 30, 2019 is ¥3,762 million (U.S. \$35 million). Unamortized balance of goodwill as of September 30, 2019, is ¥30,218 million (U.S. \$280 million).

Information Related to Gain on Negative Goodwill by Reportable Segment

There is no gain on negative goodwill by reportable segment during the six months ended September 30, 2019.

Per Share of Common Stock Information

1. Net Assets per Share of Common Stock and Basis for Calculation

The details of net assets per share of common stock and the basis for calculation for the six months ended September 30, 2019, are as follows:

Six Months Ended September 30, 2019	Net Assets [Millions of Yen] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Assets as Reported	¥ 2,362,901		
Less:	27,294		
Non-Controlling Interests	27,294		
Net Assets Attributable to Common Shareholders	¥ 2,335,606	1,674,537	¥ 1,394.77

Six Months Ended September 30, 2019	Net Assets [Millions of U.S. Dollars] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Assets as Reported	\$ 21,893		
Less:	253		
Non-Controlling Interests	253		
Net Assets Attributable to Common Shareholders	\$ 21,640	1,674,537	\$ 12.92

2. Net Income per Share of Common Stock and Basis for Calculation

The details of net income per share of common stock and the basis for calculation for the six months ended September 30, 2019, are as follows:

Six Months Ended September 30, 2019	Net Income (Loss) [Millions of Yen] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 97,161		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock That Is Attributable to Owners of the Parent	¥ 97,161	1,674,537	¥ 58.02

Six Months Ended September 30, 2019	Net Income (Loss) [Millions of U.S. Dollars] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	\$ 900		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock That Is Attributable to Owners of the Parent	\$ 900	1,674,537	\$ 0.54

(Note) Fully diluted net income per share of common stock is not presented because there are no dilutive potential shares. The potential shares that are excluded from the calculation of fully diluted net income per share of common stock because they have no dilutive effect are as follows:

Consolidated Subsidiary (Nikko Asset Management Co., Ltd.)		
Subscription Rights to Shares (Stock Options)	Nikko Asset Management Common Stock	9,829,700 shares

Nikko Asset Management Co., Ltd. has been excluded from the scope of consolidation effective from the interim period ended September 30, 2019. Thus, there is no applicable information as of September 30, 2019.

Significant Subsequent Event

Not applicable.

Financial Data:

Non-Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited
As of September 30, 2019 and March 31, 2019

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2019	As of Mar. 31, 2019	As of Sep. 30, 2019
Assets:			
Cash and Due from Banks	¥ 15,929,438	¥ 15,831,242	\$ 147,590
Call Loans	52,764	50,124	489
Receivables under Resale Agreements	159,139	158,734	1,474
Receivables under Securities Borrowing Transactions	741,350	759,812	6,869
Monetary Claims Bought	42,916	56,403	398
Trading Assets	468,135	543,587	4,337
Money Held in Trust	99	99	1
Securities	6,381,176	6,091,898	59,123
Loans and Bills Discounted	29,280,061	29,404,142	271,288
Foreign Exchanges	32,155	36,936	298
Other Assets:	1,291,018	1,548,827	11,962
Other Assets	1,291,018	1,548,827	11,962
Tangible Fixed Assets	192,736	195,414	1,786
Intangible Fixed Assets	69,613	65,607	645
Prepaid Pension Expenses	179,161	170,685	1,660
Customers' Liabilities for Acceptances and Guarantees	420,745	385,467	3,898
Allowance for Loan Losses	(65,434)	(75,211)	(606)
Total Assets	¥ 55,175,077	¥ 55,223,770	\$ 511,212
Liabilities:			
Deposits	¥ 30,557,568	¥ 31,744,181	\$ 283,124
Negotiable Certificates of Deposit	7,142,216	6,546,222	66,175
Call Money	1,911,650	132,317	17,712
Payables under Repurchase Agreements	1,636,623	1,603,191	15,164
Payables under Securities Lending Transactions	141,156	104,767	1,308
Trading Liabilities	304,382	258,771	2,820
Borrowed Money	4,170,320	4,101,951	38,639
Foreign Exchanges	16,503	35,009	153
Short-Term Bonds Payable	1,386,776	949,302	12,849
Bonds Payable	542,681	727,834	5,028
Borrowed Money from Trust Account	3,965,260	5,408,009	36,739
Other Liabilities:	692,076	777,043	6,412
Income Taxes Payable	8,843	14,369	82
Lease Obligations	5,865	6,017	54
Asset Retirement Obligations	3,429	3,852	32
Other	673,937	752,803	6,244
Provision for Bonuses	8,216	9,026	76
Provision for Directors' Bonuses	—	84	—
Provision for Stocks Payment	109	—	1
Provision for Retirement Benefits	731	721	7
Provision for Reimbursement of Deposits	4,275	5,250	40
Provision for Contingent Losses	1,385	3,465	13
Deferred Tax Liabilities	144,290	156,466	1,337
Deferred Tax Liabilities for Land Revaluation	2,455	2,847	23
Acceptances and Guarantees	420,745	385,467	3,898
Total Liabilities	¥ 53,049,428	¥ 52,951,932	\$ 491,517
Net Assets:			
Total Shareholders' Equity:	¥ 1,722,806	¥ 1,829,610	\$ 15,962
Capital Stock	342,037	342,037	3,169
Capital Surplus:	343,066	391,610	3,179
Legal Capital Surplus	273,016	273,016	2,530
Other Capital Surplus	70,049	118,594	649
Retained Earnings:	1,037,703	1,095,962	9,615
Legal Retained Earnings	69,020	69,020	639
Other Retained Earnings:	968,682	1,026,941	8,975
Other Voluntary Reserves	371,870	371,870	3,445
Retained Earnings Brought Forward	596,812	655,071	5,530
Total Valuation and Translation Adjustments:	402,842	442,227	3,732
Valuation Differences on Available-for-Sale Securities	448,289	475,633	4,154
Deferred Gains (Losses) on Hedges	(42,038)	(31,061)	(389)
Revaluation Reserve for Land	(3,409)	(2,345)	(32)
Total Net Assets	¥ 2,125,648	¥ 2,271,838	\$ 19,695
Total Liabilities and Net Assets	¥ 55,175,077	¥ 55,223,770	\$ 511,212

Financial Data:

Non-Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited
For the Six Months Ended September 30, 2019 and 2018

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2019	Six Months Ended Sep. 30, 2018	Six Months Ended Sep. 30, 2019
Income:			
Trust Fees	¥ 49,094	¥ 50,545	\$ 455
Interest Income:	248,023	271,845	2,298
Interest on Loans and Discounts	172,336	168,724	1,597
Interest and Dividends on Securities	53,468	80,039	495
Fees and Commissions	92,681	94,800	859
Trading Income	42,831	6,729	397
Other Ordinary Income	65,373	58,002	606
Other Income	16,155	39,509	150
Total Income	¥ 514,160	¥ 521,432	\$ 4,764
Expenses:			
Interest Expenses:	¥ 191,019	¥ 174,055	\$ 1,770
Interest on Deposits	63,612	58,539	589
Fees and Commissions Payments	47,303	43,571	438
Trading Expenses	110	—	1
Other Ordinary Expenses	23,054	11,642	214
General and Administrative Expenses	124,786	120,519	1,156
Other Expenses	12,747	35,780	118
Total Expenses	¥ 399,022	¥ 385,569	\$ 3,697
Income before Income Taxes	¥ 115,138	¥ 135,863	\$ 1,067
Income Taxes:	30,269	29,715	280
Current	26,291	20,965	244
Deferred	3,978	8,749	37
Net Income	¥ 84,869	¥ 106,148	\$ 786
	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 50.68	¥ 63.38	\$ 0.47

Financial Data:

Non-Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited

For the Six Months Ended September 30, 2019 and 2018

For the Six Months Ended September 30, 2019

	Millions of Yen							
	Shareholders' Equity							
	Capital Stock	Capital Surplus			Retained Earnings			Total Shareholders' Equity
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	¥ 342,037	¥ 273,016	¥ 118,594	¥ 391,610	¥ 69,020	¥ 1,026,941	¥ 1,095,962	¥ 1,829,610
Changes during the Period								
Cash Dividends			(48,544)	(48,544)		(144,192)	(144,192)	(192,737)
Net Income						84,869	84,869	84,869
Reversal of Revaluation Reserve for Land						1,063	1,063	1,063
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	(48,544)	(48,544)	—	(58,259)	(58,259)	(106,804)
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 968,682	¥ 1,037,703	¥ 1,722,806

	Millions of Yen				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	¥ 475,633	¥ (31,061)	¥ (2,345)	¥ 442,227	¥ 2,271,838
Changes during the Period					
Cash Dividends					(192,737)
Net Income					84,869
Reversal of Revaluation Reserve for Land					1,063
Net Changes of Items Other Than Shareholders' Equity	(27,344)	(10,977)	(1,063)	(39,384)	(39,384)
Total Changes during the Period	(27,344)	(10,977)	(1,063)	(39,384)	(146,189)
Balance at the End of the Period	¥ 448,289	¥ (42,038)	¥ (3,409)	¥ 402,842	¥ 2,125,648

For the Six Months Ended September 30, 2018

	Millions of Yen							
	Shareholders' Equity							Total Shareholders' Equity
	Capital Stock	Capital Surplus			Retained Earnings			
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	¥ 342,037	¥ 273,016	¥ 183,217	¥ 456,233	¥ 69,020	¥ 998,667	¥ 1,067,688	¥ 1,865,959
Changes during the Period								
Cash Dividends			(46,033)	(46,033)		(45,296)	(45,296)	(91,329)
Net Income						106,148	106,148	106,148
Reversal of Revaluation Reserve for Land						383	383	383
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	(46,033)	(46,033)	—	61,235	61,235	15,202
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 137,184	¥ 410,200	¥ 69,020	¥ 1,059,902	¥ 1,128,923	¥ 1,881,161

	Millions of Yen				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	¥ 525,874	¥ (18,154)	¥ (1,412)	¥ 506,307	¥ 2,372,266
Changes during the Period					
Cash Dividends					(91,329)
Net Income					106,148
Reversal of Revaluation Reserve for Land					383
Net Changes of Items Other Than Shareholders' Equity	(37,459)	10,105	(383)	(27,736)	(27,736)
Total Changes during the Period	(37,459)	10,105	(383)	(27,736)	(12,534)
Balance at the End of the Period	¥ 488,415	¥ (8,048)	¥ (1,796)	¥ 478,570	¥ 2,359,732

For the Six Months Ended September 30, 2019

	Millions of U.S. Dollars							
	Shareholders' Equity							Total Shareholders' Equity
	Capital Stock	Capital Surplus			Retained Earnings			
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	\$ 3,169	\$ 2,530	\$ 1,099	\$ 3,628	\$ 639	\$ 9,515	\$10,154	\$ 16,952
Changes during the Period								
Cash Dividends			(450)	(450)		(1,336)	(1,336)	(1,786)
Net Income						786	786	786
Reversal of Revaluation Reserve for Land						10	10	10
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	(450)	(450)	—	(540)	(540)	(990)
Balance at the End of the Period	\$ 3,169	\$ 2,530	\$ 649	\$ 3,179	\$ 639	\$ 8,975	\$ 9,615	\$ 15,962

	Millions of U.S. Dollars				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	\$ 4,407	\$ (288)	\$ (22)	\$ 4,097	\$ 21,049
Changes during the Period					
Cash Dividends					(1,786)
Net Income					786
Reversal of Revaluation Reserve for Land					10
Net Changes of Items Other Than Shareholders' Equity	(253)	(102)	(10)	(365)	(365)
Total Changes during the Period	(253)	(102)	(10)	(365)	(1,354)
Balance at the End of the Period	\$ 4,154	\$ (389)	\$ (32)	\$ 3,732	\$ 19,695

Basel III Disclosure Data

Sumitomo Mitsui Trust Holdings, Inc.

This section outlines and discloses matters to be stated in explanatory documents relating to the first half of 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 Holdings]

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Sumitomo Mitsui Trust Holdings, Inc.

KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,452,519	¥ 2,423,767	¥ 2,412,110	¥ 2,380,884	¥ 2,353,897
2	Tier 1	2,805,439	2,817,576	2,806,512	2,774,428	2,748,224
3	Total capital	3,328,099	3,351,100	3,320,139	3,297,602	3,301,843
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	19,010,206	19,336,412	19,790,115	19,325,145	19,971,261
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	12.90%	12.53%	12.18%	12.32%	11.78%
6	Tier 1 ratio (%)	14.75%	14.57%	14.18%	14.35%	13.76%
7	Total capital ratio (%)	17.50%	17.33%	16.77%	17.06%	16.53%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	1.87%	1.87%
9	Countercyclical buffer requirement (%)	0.02%	0.03%	0.03%	0.02%	—%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	0.37%	0.37%
11	Total of bank CET1 specific buffer requirements (%)	3.02%	3.03%	3.03%	2.27%	2.25%
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.40%	8.03%	7.68%	7.82%	7.28%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	60,114,680	59,077,414	60,009,211	59,557,896	72,436,378
14	Basel III leverage ratio (%)	4.66%	4.76%	4.67%	4.65%	3.79%

KM1 Basel III Template No.		Millions of Yen, %				
		Fiscal Year 2019 2nd Quarter	Fiscal Year 2019 1st Quarter	Fiscal Year 2018 4th Quarter	Fiscal Year 2018 3rd Quarter	Fiscal Year 2018 2nd Quarter
		Liquidity Coverage Ratio (LCR)				
15	Total HQLA allowed to be included in the calculation	¥ 15,446,412	¥ 15,297,151	¥ 15,231,564	¥ 16,267,668	¥ 28,164,041
16	Net cash outflows	11,469,926	12,470,590	11,951,199	11,878,550	23,118,469
17	Consolidated LCR (%)	134.6%	122.6%	127.4%	136.9%	121.8%

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

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 2019, we used the Advanced Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets, the Advanced Measurement Approach for the calculation of operational risk, and market risk regulations.

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 the "SuMi TRUST Holdings Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to the SuMi TRUST Holdings Group is 59. 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 the SuMi TRUST Holdings 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 As of September 30	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2019	2018	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	¥ 2,277,358	¥ 2,160,574	
1a		of Which: Capital Stock and Capital Surplus	842,204	906,611	
2		of Which: Retained Earnings	1,466,126	1,329,783	
1c		of Which: Treasury Stock (Deduction)	2,850	51,212	
26		of Which: Earnings to be Distributed (Deduction)	28,122	24,608	
		of Which: Others	—	—	
1b		Subscription Rights to Common Shares	1,060	1,067	
3		Accumulated Other Comprehensive Income	366,399	470,604	(a)
5		Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	—	1,936	
6		Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,644,817	2,634,182	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9		Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	126,940	163,161	
8		of Which: Goodwill (Including Those Equivalent)	60,553	84,165	
9		of Which: Other Intangible Assets	66,387	78,996	
10		Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	764	341	
11		Deferred Gains or Losses on Derivatives under Hedge Accounting	(41,199)	(11,171)	
12		Shortfall of Eligible Provisions to Expected Losses	342	8,797	
13		Securitisation Gain on Sale	1,204	1,567	
14		Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	
15		Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	104,224	117,572	
16		Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	20	16	
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)	192,297	280,285	
Common Equity Tier 1 Capital (CET1)					
29		Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,452,519	¥ 2,353,897	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2019	2018	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 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	340,000	340,000	
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
	34–35 Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	12,919	13,326	
	33+35 Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	—	41,000	
	33 of Which: Directly Issued and Issued by Special Purpose Vehicles	—	41,000	
	35 of Which: Issued by Subsidiaries	—	—	
	36 Additional Tier 1 Capital: Instruments (D)	352,919	394,326	
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)	352,919	394,326	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	2,805,439	2,748,224	
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	—	—	
	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	309,589	270,000	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
	48–49 Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,702	3,377	
	47+49 Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	209,227	279,192	
	47 of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—	
	49 of Which: Issued by Subsidiaries	209,227	279,192	
	50 Provisions Allowed in Group Tier 2	2,680	2,588	
	50a of Which: General Allowance for Credit Losses	2,680	2,588	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	—	—	
51	Tier 2 Capital: Instruments and Provisions (H) ¥	524,200	¥ 555,158	

CC1		Millions of Yen, %			
As of September 30		a		b	c
Basel III Template No.	Items	2019	2018	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		1,540		1,540
57	Tier 2 Capital: Regulatory Adjustments	(I)	1,540		1,540
Tier 2 Capital (T2)					
58	Tier 2 Capital	(J) = (H) – (I)	522,660		553,618
Total Capital (TC = T1 + T2)					
59	Total Capital	(K) = (G) + (J)	3,328,099		3,301,843
Total Risk Weighted Assets					
60	Total Risk Weighted Assets	(L)	19,010,206		19,971,261
Capital Ratios and Buffers (Consolidated)					
61	Common Equity Tier 1 Capital Ratio	(C)/(L)	12.90%		11.78%
62	Tier 1 Capital Ratio	(G)/(L)	14.75%		13.76%
63	Total Capital Ratio	(K)/(L)	17.50%		16.53%
64	Total of bank CET1 specific buffer requirements		3.02%		2.25%
65	of Which: Capital conservation buffer requirement		2.50%		1.87%
66	of Which: Countercyclical buffer requirement		0.02%		—%
67	of Which: Bank G-SIB and/or D-SIB additional requirements		0.50%		0.37%
68	CET1 available after meeting the bank's minimum capital requirements		8.40%		7.28%
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)		128,768		174,806
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		147,857		98,316
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		—		—
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		—		—
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 Applicable of Cap)		2,680		2,588
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach		9,094		8,237
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)		—		—
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		94,087		100,647
Capital Instruments Subject to Phase out Arrangements					
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements		163,500		218,000
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)		—		—
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements		257,372		343,163
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥	—	¥	—

Note: SuMi TRUST Holdings received a certain procedure by KPMG AZSA LLC of the calculation of the consolidated BIS capital adequacy ratio in line 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, August 27, 2019).

The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over the financial reporting but was conducted by the external auditor on 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 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.smth.jp/en/ir/basel/index.html>).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 2019

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	Cash and Due from Banks	¥ 16,150,147		
	Call Loans and Bills Bought	52,764		
	Receivables under Resale Agreements	159,139		
	Receivables under Securities Borrowing Transactions	741,350		
	Monetary Claims Bought	842,152		
	Trading Assets	429,529		
	Money Held in Trust	4,742		
	Securities	6,156,477		3-b, 7-a
	Loans and Bills Discounted	29,085,121		7-b
	Foreign Exchanges	32,155		
	Lease Receivables and Investment Assets	668,042		
	Other Assets	1,749,689		7-c
	Tangible Fixed Assets	215,906		
	Intangible Fixed Assets	150,451		3-a
	Assets for Retirement Benefits	150,239		4
	Deferred Tax Assets	11,784		5-a
	Customers' Liabilities for Acceptances and Guarantees	584,926		
	Allowance for Loan Losses	(89,269)		
	Total Assets	¥ 57,095,352		

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥ 30,723,770			
Negotiable Certificates of Deposit	6,906,616			
Call Money and Bills Sold	1,857,320			
Payables under Repurchase Agreements	1,636,623			
Payables under Securities Lending Transactions	141,156			
Trading Liabilities	304,382			
Borrowed Money	4,070,891			9-a
Foreign Exchanges	347			
Short-term Bonds Payable	1,878,062			
Bonds Payable	1,233,101			9-b
Borrowed Money from Trust Account	3,965,260			
Other Liabilities	906,417			7-d
Provision for Bonuses	14,360			
Provision for Directors' Bonuses	27			
Provision for Stocks Payment	139			
Liabilities for Retirement Benefits	14,188			
Provision for Reward Points Program	17,497			
Provision for Reimbursement of Deposits	4,275			
Provision for Contingent Losses	1,385			
Deferred Tax Liabilities	124,425			5-b
Deferred Tax Liabilities for Land Revaluation	2,455			5-c
Acceptances and Guarantees	584,926			
Total Liabilities	54,387,631			
(Net Assets)				
Capital Stock	261,608			1-a
Capital Surplus	580,595			1-b
Retained Earnings	1,466,126			1-c
Treasury Stock	(2,850)			1-d
Total Shareholders' Equity	2,305,480			
Valuation Differences on Available-for-Sale Securities	438,747			
Deferred Gains (Losses) on Hedges	(48,652)			6
Revaluation Reserve for Land	(6,587)			
Foreign Currency Translation Adjustments	1,380			
Adjustments for Retirement Benefits	(18,488)			
Total Accumulated Other Comprehensive Income	366,399	(a)		
Subscription Rights to Shares	1,060			2
Non-controlling Interests	34,781			8
Total Net Assets	2,707,721			
Total Liabilities and Net Assets	¥ 57,095,352			

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

(Appendix)

Note: Amounts in the "Composition of capital" exclude items for regulatory purpose under transitional arrangement.

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	580,595		1-b
Retained Earnings	1,466,126		1-c
Treasury Stock	(2,850)		1-d
Total Shareholders' Equity	¥ 2,305,480		

(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	¥ 2,305,480	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	842,204		1a
of Which: Retained Earnings	1,466,126		2
of Which: Treasury Stock (Deduction)	2,850		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

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 1,060		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	1,060		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Subscription Rights to Common Shares	¥ 1,060		1b
Subscription Rights to Additional Tier 1 Instruments	—		31b
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	¥ 150,451		3-a
Securities	6,156,477		3-b
of Which: Goodwill Arising on the Application of the Equity Method	4,758		
Associated Deferred Tax Liabilities	28,269		

(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)	¥ 60,553		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	66,387	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	¥ 150,239		4
Associated Deferred Tax Liabilities	46,015		

(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)	¥ 104,224		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 11,784		5-a
Deferred Tax Liabilities	124,425		5-b
Deferred Tax Liabilities for Land Revaluation	2,455		5-c
Associated Intangible Fixed Assets	28,269		
Associated Assets for Retirement Benefits	46,015		

(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)	¥ 764	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)	—	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)	—		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	¥ (48,652)		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	¥ (41,199)	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.
Securities	¥ 6,156,477		7-a
Loans and Bills Discounted	29,085,121	Including Subordinated Debts	7-b
Other Assets	1,749,689	Including derivatives	7-c
Other Liabilities	¥ 906,417	Including derivatives	7-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ 20		
Common Equity Tier 1 Capital	20		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	128,768		
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)	128,768		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	149,397		
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	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	147,857		73

8. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 34,781		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)	12,919	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34–35
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)	2,702	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48–49

9. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,070,891		9–a
Bonds Payable	1,233,101		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	¥ 340,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	309,589		46

As of September 30, 2018

Items	Consolidated Balance Sheet (*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Assets)			
Cash and Due from Banks	¥ 29,161,889		
Call Loans and Bills Bought	153,103		
Receivables under Resale Agreements	32,319		
Receivables under Securities Borrowing Transactions	726,971		
Monetary Claims Bought	784,620		
Trading Assets	334,973		
Money Held in Trust	1,406		
Securities	6,183,052	2-b, 6-a	
Loans and Bills Discounted	28,866,578	6-b	
Foreign Exchanges	29,651		
Lease Receivables and Investment Assets	672,405		
Other Assets	1,978,658	6-c	
Tangible Fixed Assets	209,577		
Intangible Fixed Assets	189,292	2-a	
Assets for Retirement Benefits	169,476	3	
Deferred Tax Assets	23,295	4-a	
Customers' Liabilities for Acceptances and Guarantees	570,127		
Allowance for Loan Losses	(86,195)		
Total Assets	¥ 70,001,204		

Items	Consolidated Balance Sheet ^(*) Amount (Millions of Yen)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
(Liabilities)			
Deposits	¥ 37,801,732		
Negotiable Certificates of Deposit	6,947,240		
Call Money and Bills Sold	316,022		
Payables under Repurchase Agreements	1,789,950		
Payables under Securities Lending Transactions	115,094		
Trading Liabilities	224,905		
Borrowed Money	4,255,261	8-a	
Foreign Exchanges	309		
Short-term Bonds Payable	1,320,540		
Bonds Payable	1,581,479	8-b	
Borrowed Money from Trust Account	11,102,964		
Other Liabilities	989,418	6-d	
Provision for Bonuses	14,636		
Provision for Directors' Bonuses	60		
Liabilities for Retirement Benefits	14,278		
Provision for Reward Points Program	17,904		
Provision for Reimbursement of Deposits	3,858		
Provision for Contingent Losses	1,549		
Deferred Tax Liabilities	178,566	4-b	
Deferred Tax Liabilities for Land Revaluation	2,864	4-c	
Acceptances and Guarantees	570,127		
Total Liabilities	67,248,764		
(Net Assets)			
Capital Stock	261,608	1-a	
Capital Surplus	645,003	1-b	
Retained Earnings	1,329,783	1-c	
Treasury Stock	(51,212)	1-d	
Total Shareholders' Equity	2,185,183		
Valuation Difference on Available-for-Sale Securities	476,542		
Deferred Gains or Losses on Hedges	(12,028)	5	
Revaluation Reserve for Land	(5,659)		
Foreign Currency Translation Adjustment	6,115		
Adjustments for Retirement Benefits	5,635		
Total Accumulated Other Comprehensive Income	470,604		3
Subscription Rights to Shares	1,067		1b
Non-controlling Interests	95,584	7	
Total Net Assets	2,752,440		
Total Liabilities and Net Assets	¥ 70,001,204		

(*) The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

Note: Amounts in the "Composition of Capital" exclude items for regulatory purpose under transitional arrangement.

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	645,003		1-b
Retained Earnings	1,329,783		1-c
Treasury Stock	(51,212)		1-d
Total Shareholders' Equity	¥ 2,185,183		

(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	¥ 2,185,183	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	906,611		1a
of Which: Retained Earnings	1,329,783		2
of Which: Treasury Stock (Deduction)	51,212		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. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 189,292		2-a
Securities	6,183,052		2-b
of Which: Goodwill Arising on the Application of the Equity Method	7,828		
Associated Deferred Tax Liabilities	¥ 33,959		

(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)	¥ 84,165		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	78,996	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

3. 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	¥ 169,476		3
Associated Deferred Tax Liabilities	51,904		

(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)	¥ 117,572		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 23,295		4-a
Deferred Tax Liabilities	178,566		4-b
Deferred Tax Liabilities for Land Revaluation	2,864		4-c
Associated Intangible Fixed Assets	33,959		
Associated Assets for Retirement Benefits	51,904		

(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)	¥ 341	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)	—	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)	—		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (12,028)		5

(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	¥ (11,171)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Investments in the capital of financial entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,183,052		6-a
Loans and Bills Discounted	28,866,578	Including subordinated loans	6-b
Other Assets	1,978,658	Including derivatives	6-c
Other Liabilities	¥ 989,418	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ 16		
Common Equity Tier 1 Capital	16		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
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	174,806		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	174,806		72
Significant Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	99,856		
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	1,540		55
Amount below the Thresholds for Deduction (before Risk Weighting)	98,316		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 95,584		7

(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)	¥ 1,936	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	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)	13,326	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	34–35
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)	3,377	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,255,261		8–a
Bonds Payable	1,581,479		8–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	¥ 340,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,000		46

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

As of September 30	Millions of Yen
	2019
Total exposures relating to funds	¥ 1,632,908
Look-through Approach	1,419,204
Mandate-based Approach	213,604
Probability Approach (subject to 250% risk weight)	—
Probability Approach (subject to 400% risk weight)	—
Fall-Back Approach (subject to 1,250% risk weight)	99

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

Exposures Relating to Funds

As of September 30	Millions of Yen
	2018
Total exposures relating to funds	¥ 2,124,135
Look-through Approach	1,983,583
Simple Majority Approach	81,985
Mandate-based Approach	28,872
Internal Model Approach	—
Fall-back Approach (subject to 400% risk weight)	28,212
Others (Exposures not included in any categories above)	1,481

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

Disclosure Data Designated as Per the Appended Forms

Consolidated

OV1: Overview of Risk-weighted assets (RWA)

OV1 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
1	Credit risk (excluding counterparty credit risk)	¥ 12,227,004	¥ 13,135,981	¥ 1,032,852	¥ 1,109,903
2	of Which: Standardised Approach (SA)	311,572	298,109	24,925	23,848
3	of Which: Internal Ratings-Based (IRB) Approach	11,394,191	12,296,829	966,227	1,042,771
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	30,359	15,519	2,428	1,241
	Other assets	490,881	525,523	39,270	42,041
4	Counterparty credit risk (CCR)	1,085,194	733,633	88,507	59,891
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	335,089	232,794	28,400	19,728
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	613,982	375,779	49,118	30,062
	of Which: Central Counterparty (CCP)	47,669	42,935	3,813	3,434
	Others	88,452	82,124	7,175	6,665
7	Equity positions in banking book under market-based approach	240,052	364,077	20,356	30,873
8	Equity investment in funds (Look-Through Approach (LTA))	1,235,895	—	98,871	—
9	Equity investment in funds (Mandate-Based Approach (MBA))	824,931	—	65,994	—
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	1,238	—	99	—
	Equity investment in funds (SA)	—	—	—	—
	Equity investment in funds (IRB)	—	2,283,869	—	193,672
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	345,127	153,263	27,610	12,996
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	331,655	—	26,532	—
14	of Which: External Rating-Based Approach (SEC-ERBA)	12,391	—	991	—
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: IRB Ratings-Based Approach (RBA)	—	43,509	—	3,689
	of Which: IRB Supervisory Formula Approach (SFA)	—	61,565	—	5,220
	of Which: Standardised Approach (SA)	—	—	—	—
	of Which: subject to 1,250% risk weight	1,080	48,188	86	4,086
16	Market risk	989,769	1,125,470	79,181	90,037
17	of Which: Standardised Approach (SA)	19,884	19,683	1,590	1,574
18	of Which: Internal Model Approaches (IMA)	969,885	1,105,786	77,590	88,462
19	Operational risk	949,961	993,538	75,996	79,483
20	of Which: Basic Indicator Approach (BIA)	180,097	165,442	14,407	13,235
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	769,863	828,096	61,589	66,247
	Amounts below the thresholds for deduction (subject to 250% risk weight)	369,644	245,790	31,345	20,843
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 19,010,206	¥ 19,971,261	¥ 1,520,816	¥ 1,597,700

Note: Total risk-weighted assets of Template No.25 are only applied scaling factor.

CR1: Credit quality of assets

CR1 Item No.		Millions of Yen			
		September 30, 2019			
		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	¥ 134,746	¥ 28,440,722	¥ 77,994	¥ 28,497,474
2	Debt Securities	0	2,485,142	—	2,485,142
3	Other on-balance sheet assets (debt-based assets)	20,795	18,563,246	10,001	18,574,040
4	Total on-balance sheet assets (1+2+3)	155,541	49,489,111	87,995	49,556,658
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	694	584,113	1,273	583,534
6	Commitments, etc.	1,118	3,909,797	1,385	3,909,530
7	Total off-balance sheet assets (5+6)	1,813	4,493,910	2,658	4,493,064
Total					
8	Total (4+7)	¥ 157,355	¥ 53,983,022	¥ 90,654	¥ 54,049,722

Note: The aggregate calculation on 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, 2018					
		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	¥ 94,747	¥ 27,711,280	¥ 74,457	¥ 27,731,570		
2	Debt Securities	0	2,531,610	—	2,531,610		
3	Other on-balance sheet assets (debt-based assets)	22,302	29,551,770	10,577	29,563,494		
4	Total on-balance sheet assets (1+2+3)	117,049	59,794,661	85,035	59,826,675		
Off-balance sheet assets							
5	Acceptances and Guarantees, etc.	117	570,009	1,159	568,967		
6	Commitments, etc.	948	3,487,598	1,549	3,486,997		
7	Total off-balance sheet assets (5+6)	1,066	4,057,608	2,709	4,055,965		
Total							
8	Total (4+7)	¥ 118,116	¥ 63,852,269	¥ 87,744	¥ 63,882,640		

Note: The aggregate calculation on 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 Item No.		Millions of Yen	
		September 30, 2019	
		Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥	138,273
2	Of which: Newly defaulted		59,177
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status	17,005
4	for each factor during the first half	Of which: Written-offs	9,793
5		Of which: Other factors	(15,111)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)		155,541

Notes: 1. The end of the previous fiscal year indicates March 31, 2019, and the end of the first half indicates September 30, 2019.
2. The main factor for the item 5. "Of which: Other factors" is the stock decrease caused by the collection of defaulted exposures.

CR2 Item No.		Millions of Yen	
		September 30, 2018	
		Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥	109,458
2	Of which: Newly defaulted		24,443
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status	7,308
4	for each factor during the first half	Of which: Written-offs	2,572
5		Of which: Other factors	(6,970)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)		117,049

Notes: 1. The end of the previous fiscal year indicates March 31, 2018, and the end of the first half indicates September 30, 2018.
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 Item No.		Millions of Yen				
		September 30, 2019				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 27,946,788	¥ 550,686	¥ 271,575	¥ 170,674	¥ —
2	Debt Securities	2,408,329	76,813	2,800	72,775	—
3	Other on-balance sheet assets (debt-based assets)	18,568,913	5,127	123	5,004	—
4	Total (1+2+3)	¥ 48,924,031	¥ 632,626	¥ 274,498	¥ 248,454	¥ —
5	Of which defaulted	129,780	5,549	4,607	—	—

CR3 Item No.		Millions of Yen				
		September 30, 2018				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 27,191,315	¥ 540,254	¥ 247,677	¥ 186,319	¥ —
2	Debt Securities	2,454,468	77,142	3,668	72,288	—
3	Other on-balance sheet assets (debt-based assets)	29,498,347	65,147	38,925	5,003	—
4	Total (1+2+3)	¥ 59,144,131	¥ 682,544	¥ 290,271	¥ 263,611	¥ —
5	Of which defaulted	96,078	5,581	4,690	7	—

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

CR4		Millions of Yen, %										
		September 30, 2019										
		a		b		c		d		e		f
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							
1	Cash	¥	42	¥	—	¥	42	¥	—	¥	—	—%
2	Government of Japan and Bank of Japan (BOJ)		60		—		60		—		—	—
3	Foreign central governments and foreign central banks		348,632		—		348,632		—		28,615	8.20
4	Bank for International Settlements, etc.		—		—		—		—		—	—
5	Local governments of Japan		—		—		—		—		—	—
6	Foreign non-central government public sector entities (PSEs)		40		—		40		—		17	42.34
7	Multilateral development banks (MDBs)		—		—		—		—		—	—
8	Japan Finance Organization for Municipalities (JFM)		—		—		—		—		—	—
9	Government-affiliated agencies of Japan		—		—		—		—		—	—
10	The three local public corporations		—		—		—		—		—	—
11	Financial institutions and type I financial instruments business operators		157,925		—		157,925		—		45,591	28.86
12	Corporates, etc.		228,772		378,150		228,772		9,414		237,346	99.64
13	SMEs, etc. and individuals		—		—		—		—		—	—
14	Residential mortgage loans		—		—		—		—		—	—
15	Real estate acquisition activities, etc.		—		—		—		—		—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		1		—		1		—		1	100.53
17	Past due loans for three months or more (residential mortgage loans)		—		—		—		—		—	—
18	Uncollected notes		—		—		—		—		—	—
19	Guaranteed by credit guarantee corporations, etc.		—		—		—		—		—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—		—		—		—		—	—
21	Investments, etc. (excluding significant investments)		—		—		—		—		—	—
22	Total	¥	735,475	¥	378,150	¥	735,475	¥	9,414	¥	311,572	41.82%

CR4		Millions of Yen, %										
		September 30, 2018										
		a		b		c		d		e		f
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				
1	Cash	¥	75	¥	—	¥	75	¥	—	¥	—	—%
2	Government of Japan and Bank of Japan (BOJ)		12,645,585		—		12,645,585		—		—	—
3	Foreign central governments and foreign central banks		352,104		—		352,104		—		22,301	6.33
4	Bank for International Settlements, etc.		—		—		—		—		—	—
5	Local governments of Japan		—		—		—		—		—	—
6	Foreign non-central government public sector entities (PSEs)		42		—		42		—		18	44.33
7	Multilateral development banks (MDBs)		—		—		—		—		—	—
8	Japan Finance Organization for Municipalities (JFM)		—		—		—		—		—	—
9	Government-affiliated agencies of Japan		28,304		—		28,304		—		2,830	10.00
10	The three local public corporations		—		—		—		—		—	—
11	Financial institutions and type I financial instruments business operators		199,262		—		199,262		—		53,182	26.68
12	Corporates, etc.		266,388		382,529		227,602		593		219,772	96.30
13	SMEs, etc. and individuals		—		—		—		—		—	—
14	Residential mortgage loans		—		—		—		—		—	—
15	Real estate acquisition activities, etc.		—		—		—		—		—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		2		—		2		—		3	113.82
17	Past due loans for three months or more (residential mortgage loans)		—		—		—		—		—	—
18	Uncollected notes		—		—		—		—		—	—
19	Guaranteed by credit guarantee corporations, etc.		—		—		—		—		—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—		—		—		—		—	—
21	Investments, etc. (excluding significant investments)		—		—		—		—		—	—
22	Total		¥ 13,491,767		¥ 382,529		¥ 13,452,980		¥ 593		¥ 298,109	2.21%

CR5: Standardised approach – Exposures by asset classes and risk weights

CR5		Millions of Yen											
Item No.	Asset classes	Risk weight	September 30, 2019										
			a	b	c	d	e	f	g	h	i	j	k
			Credit risk exposure amounts (post-CCF and post-CRM)										
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total
1	Cash	¥	42	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	42
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		291,401	—	—	—	57,231	—	—	—	—	—	348,632
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	22	—	10	—	7	—	—	—	40
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—
9	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	—	—
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators		—	—	124,717	—	25,120	—	8,087	—	—	—	157,925
12	Corporates, etc.		—	—	—	—	1,981	—	236,204	—	—	—	238,186
13	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	0	—	—	0	—	—	1
17	Past due loans for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—
22	Total	¥	291,504	¥ —	¥ 124,739	¥ —	¥ 84,345	¥ —	¥ 244,299	¥ 0	¥ —	¥ —	¥ 744,889

CR5		Millions of Yen											
		September 30, 2018											
Item No.	Asset classes	Risk weight	a	b	c	d	e	f	g	h	i	j	k
			Credit risk exposure amounts (post-CCF and post-CRM)										
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total
1	Cash	¥	75	¥	—	¥	—	¥	—	¥	—	¥	75
2	Government of Japan and Bank of Japan (BOJ)		12,645,585	—	—	—	—	—	—	—	—	—	12,645,585
3	Foreign central governments and foreign central banks		307,502	—	—	—	44,602	—	—	—	—	—	352,104
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	15	—	22	—	4	—	—	—	42
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—
9	Government-affiliated agencies of Japan		—	28,304	—	—	—	—	—	—	—	—	28,304
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators		—	—	159,774	—	36,520	—	2,967	—	—	—	199,262
12	Corporates, etc.		—	—	15	—	16,821	—	211,358	—	—	—	228,195
13	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	1	—	—	1	—	—	2
17	Past due loans for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—
22	Total		¥ 12,953,163	¥ 28,304	¥ 159,805	¥ —	¥ 97,968	¥ —	¥ 214,331	¥ 1	¥ —	¥ —	¥ 13,453,574

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

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2019											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 1,309,660	¥ 33	75.00%	¥ 1,326,377	0.00%	0.0	32.52%	2.0	¥ 16,526	1.24%	¥ 9	
2	0.15 to < 0.25	4,661	1,020	75.00	480	0.20	0.0	31.78	4.5	216	45.12	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	1,314,322	1,053	75.00	1,326,858	0.00	0.0	32.52	2.0	16,743	1.26	9	¥ 68
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	16,180,247	152,029	92.94	16,381,632	0.00	0.0	44.99	1.1	76,254	0.46	114	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.51	0	
3	0.25 to < 0.50	57,954	4,262	75.00	26,094	0.28	0.0	43.27	2.2	15,807	60.57	31	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,343	—	—	2,245	1.77	0.0	45.00	1.0	2,063	91.89	17	
6	2.50 to < 10.00	28,041	—	—	841	5.63	0.0	45.00	2.4	1,284	152.65	21	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	16,268,587	156,292	92.45	16,410,815	0.00	0.1	44.99	1.1	95,410	0.58	185	519
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	434,018	830	75.00	435,377	0.04	0.0	32.53	3.2	99,621	22.88	69	
2	0.15 to < 0.25	25,000	9,000	75.00	31,750	0.20	0.0	32.53	1.3	7,712	24.29	21	
3	0.25 to < 0.50	1,079	—	—	1,079	0.30	0.0	11.99	1.0	113	10.53	0	
4	0.50 to < 0.75	1,400	1,000	75.00	2,150	0.50	0.0	32.53	1.0	815	37.91	3	
5	0.75 to < 2.50	16,784	4,176	95.05	20,753	1.12	0.0	32.53	1.0	11,642	56.09	76	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	478,281	15,006	80.58	491,110	0.10	0.0	32.48	3.0	119,905	24.41	171	324
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	618,846	120,395	80.76	715,896	0.06	0.1	44.37	2.0	159,427	22.26	198	
2	0.15 to < 0.25	536	—	—	536	0.20	0.0	72.94	1.0	265	49.46	0	
3	0.25 to < 0.50	11,778	4,197	75.00	12,426	0.28	0.0	45.00	2.3	8,361	67.28	15	
4	0.50 to < 0.75	0	—	—	0	0.50	0.0	45.00	1.0	0	52.44	0	
5	0.75 to < 2.50	3,937	—	—	3,937	1.77	0.0	45.00	4.9	5,582	141.76	31	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	635,099	124,592	80.56	732,798	0.07	0.1	44.41	2.0	173,637	23.69	246	192

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 6,561,453	¥ 2,446,763	76.29%	¥ 8,513,915	0.07%	0.7	31.92%	2.6	¥ 1,661,526	19.51%	¥ 2,085	
2	0.15 to < 0.25	2,041,192	403,579	76.10	2,304,960	0.20	0.4	31.19	2.5	753,715	32.69	1,474	
3	0.25 to < 0.50	1,366,693	186,818	74.72	1,518,540	0.30	0.5	31.50	2.6	636,472	41.91	1,475	
4	0.50 to < 0.75	1,023,722	191,255	75.80	1,161,642	0.50	0.7	28.65	2.5	517,482	44.54	1,680	
5	0.75 to < 2.50	846,216	131,116	71.01	895,979	1.45	0.7	28.94	2.2	594,197	66.31	3,786	
6	2.50 to < 10.00	144,789	7,477	83.47	151,241	5.97	0.0	24.97	2.5	133,499	88.26	2,278	
7	10.00 to < 100.00	25,855	37	75.00	25,733	18.67	0.0	28.46	2.0	37,050	143.97	1,368	
8	100.00 (Default)	43,582	199	75.00	47,887	100.00	0.0	32.50	1.0	22,042	46.02	13,800	
9	Sub-total	12,053,505	3,367,248	75.96	14,619,903	0.66	3.3	31.24	2.5	4,355,986	29.79	27,949	¥ 39,657
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	780,124	106,575	82.94	879,799	0.07	0.8	52.98	3.1	337,121	38.31	350	
2	0.15 to < 0.25	60,674	145	100.00	60,976	0.20	0.4	65.24	3.9	54,655	89.63	81	
3	0.25 to < 0.50	316,608	66,255	77.65	366,878	0.29	0.5	46.46	2.6	237,023	64.60	505	
4	0.50 to < 0.75	179,067	11,859	75.99	188,862	0.58	0.8	42.08	3.6	161,554	85.54	472	
5	0.75 to < 2.50	367,459	30,111	74.45	389,436	1.40	1.2	44.10	3.8	476,221	122.28	2,400	
6	2.50 to < 10.00	149,731	10,856	98.95	160,415	5.57	0.3	45.09	4.3	288,672	179.95	4,015	
7	10.00 to < 100.00	36,568	—	—	34,662	30.96	0.0	44.56	4.0	91,188	263.07	4,786	
8	100.00 (Default)	11,128	123	0.00	13,607	100.00	0.0	44.25	1.0	0	0.00	6,022	
9	Sub-total	1,901,363	225,926	80.63	2,094,639	1.99	4.3	48.76	3.3	1,646,436	78.60	18,635	10,725
SME exposures (AIRB)													
1	0.00 to < 0.15	61,206	5,500	75.00	65,331	0.11	0.0	30.84	3.7	17,346	26.55	23	
2	0.15 to < 0.25	79,831	1,723	75.00	77,248	0.20	0.0	32.08	3.5	26,552	34.37	50	
3	0.25 to < 0.50	24,536	—	—	24,536	0.30	0.0	30.59	2.0	6,855	27.93	23	
4	0.50 to < 0.75	45,579	319	75.00	44,193	0.50	0.0	21.71	2.5	12,794	28.95	48	
5	0.75 to < 2.50	99,639	10,148	76.70	99,515	1.54	0.1	21.78	2.7	45,607	45.82	330	
6	2.50 to < 10.00	15,516	671	75.98	16,026	6.61	0.0	19.31	2.7	8,954	55.86	214	
7	10.00 to < 100.00	3,923	—	—	3,189	18.67	0.0	16.76	1.3	2,111	66.21	99	
8	100.00 (Default)	1,437	—	—	2,275	100.00	0.0	28.08	1.0	897	39.44	567	
9	Sub-total	331,670	18,362	75.97	332,318	1.80	0.3	26.47	3.0	121,120	36.44	1,358	3,020
SME exposures (FIRB)													
1	0.00 to < 0.15	62	—	—	62	0.12	0.0	45.00	1.0	12	20.69	0	
2	0.15 to < 0.25	48	—	—	48	0.20	0.0	45.00	1.0	12	26.94	0	
3	0.25 to < 0.50	2	—	—	2	0.30	0.0	45.00	1.0	0	34.84	0	
4	0.50 to < 0.75	106,558	929	75.98	106,331	0.50	0.5	38.33	4.5	68,565	64.48	205	
5	0.75 to < 2.50	250,042	1,583	78.48	249,851	1.59	1.4	39.37	4.6	229,691	91.93	1,575	
6	2.50 to < 10.00	10,555	—	—	10,602	7.44	0.0	40.83	3.5	13,871	130.83	321	
7	10.00 to < 100.00	449	—	—	449	18.67	0.0	44.76	3.4	874	194.63	37	
8	100.00 (Default)	9,596	266	90.61	10,020	100.00	0.0	43.23	1.0	0	0.00	4,332	
9	Sub-total	377,314	2,779	78.80	377,367	4.08	2.1	39.23	4.5	313,029	82.95	6,472	582

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2019											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 981,697	¥ 106,790	75.00%	¥ 1,061,789	0.08%	0.2	22.03%	4.0	¥ 194,088	18.27%	¥ 196	
2	0.15 to < 0.25	53,336	5,850	75.00	57,723	0.20	0.0	18.07	3.7	13,012	22.54	21	
3	0.25 to < 0.50	467,747	129,937	74.80	564,947	0.29	0.1	24.07	4.6	230,559	40.81	404	
4	0.50 to < 0.75	302,901	57,427	75.47	346,242	0.56	0.0	19.71	4.5	148,590	42.91	392	
5	0.75 to < 2.50	171,823	53,316	75.00	211,811	1.34	0.0	24.77	4.1	143,120	67.56	706	
6	2.50 to < 10.00	24,111	34,757	74.95	50,163	3.81	0.0	27.73	4.8	50,939	101.54	513	
7	10.00 to < 100.00	8,623	2,411	75.00	10,432	21.01	0.0	25.81	3.6	14,403	138.06	541	
8	100.00 (Default)	9,274	1,467	64.93	10,227	100.00	0.0	22.46	1.0	0	0.00	2,297	
9	Sub-total	2,019,516	391,958	74.96	2,313,338	0.94	0.5	22.47	4.2	794,714	34.35	5,074	¥ 7,492
Specialised lending (FIRB)													
1	0.00 to < 0.15	1,467	—	—	1,467	0.10	0.2	45.00	4.3	633	43.17	0	
2	0.15 to < 0.25	30	—	—	30	0.20	0.0	45.00	1.0	9	30.51	0	
3	0.25 to < 0.50	1,525	—	—	1,525	0.30	0.1	45.00	4.9	1,219	79.97	2	
4	0.50 to < 0.75	180	—	—	180	0.58	0.0	45.00	2.8	143	79.57	0	
5	0.75 to < 2.50	449	—	—	449	1.10	0.0	45.00	4.8	562	125.15	2	
6	2.50 to < 10.00	41	—	—	41	3.17	0.0	45.00	4.9	66	161.28	0	
7	10.00 to < 100.00	55	—	—	55	25.60	0.0	45.00	5.0	141	255.70	6	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	3,751	—	—	3,751	0.73	0.4	45.00	4.5	2,777	74.05	12	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,270,738	29	100.00	471,697	0.07	0.3	90.00	5.0	570,819	121.01	—	
2	0.15 to < 0.25	111,840	—	—	38,148	0.20	0.1	90.00	5.0	58,580	153.56	—	
3	0.25 to < 0.50	64,129	—	—	23,153	0.30	0.2	90.00	5.0	41,424	178.90	—	
4	0.50 to < 0.75	42,052	—	—	18,599	0.50	0.2	90.00	5.0	38,999	209.68	—	
5	0.75 to < 2.50	21,042	—	—	16,395	1.29	0.2	90.00	5.0	45,946	280.23	—	
6	2.50 to < 10.00	3,276	—	—	1,791	6.65	0.0	90.00	5.0	7,705	430.24	—	
7	10.00 to < 100.00	144	—	—	40	18.67	0.0	90.00	5.0	297	731.60	—	
8	100.00 (Default)	93	—	—	50	100.00	0.0	90.00	5.0	563	1,125.00	—	
9	Sub-total	1,513,318	29	100.00	569,875	0.17	1.3	90.00	5.0	764,337	134.12	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,183	7,015	75.00	13,444	0.10	0.0	37.41	2.9	4,136	30.76	5	
2	0.15 to < 0.25	21,639	—	—	21,639	0.20	0.0	32.53	2.5	7,099	32.80	14	
3	0.25 to < 0.50	1,600	—	—	1,600	0.30	0.0	32.53	4.1	835	52.20	1	
4	0.50 to < 0.75	1,045	570	75.00	1,473	0.50	0.0	32.53	1.1	747	50.73	2	
5	0.75 to < 2.50	27,401	—	—	27,401	1.60	0.0	32.47	3.9	24,709	90.17	142	
6	2.50 to < 10.00	2,309	—	—	2,309	7.65	0.0	32.53	3.3	3,089	133.75	57	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	62,179	7,585	75.00	67,868	1.01	0.0	33.47	3.2	40,617	59.84	224	9

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)													
1	0.00 to < 0.15	¥ 0	¥ 7,015	75.00%	¥ 5,261	0.12%	0.0	45.00%	2.7	¥ 1,903	36.16%	¥ 3	
2	0.15 to < 0.25	1,710	570	75.00	2,137	0.22	0.0	100.00	1.0	1,549	72.47	—	
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	1,710	7,585	75.00	7,399	0.15	0.0	60.88	2.2	3,452	46.65	3	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	293,982	—	—	293,982	0.07	0.3	45.00	1.2	49,091	16.69	94	
2	0.15 to < 0.25	85,996	—	—	85,996	0.20	0.2	45.00	1.0	26,308	30.59	79	
3	0.25 to < 0.50	151,720	—	—	151,720	0.28	0.3	45.00	1.0	58,074	38.27	192	
4	0.50 to < 0.75	52,152	—	—	52,152	0.50	1.2	45.00	1.0	27,440	52.61	118	
5	0.75 to < 2.50	45,638	—	—	45,638	1.52	3.9	45.00	1.4	39,762	87.12	312	
6	2.50 to < 10.00	1,512	—	—	1,512	4.05	0.3	45.00	1.6	1,962	129.73	27	
7	10.00 to < 100.00	4,785	—	—	4,785	34.67	0.0	45.00	4.9	12,706	265.54	746	
8	100.00 (Default)	1	—	—	1	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	635,790	—	—	635,790	0.54	6.4	45.00	1.1	215,346	33.87	1,573	273
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	450,209	—	—	450,209	0.06	0.4	92.78	1.1	123,220	27.36	16	
2	0.15 to < 0.25	10,540	—	—	10,540	0.22	0.0	98.94	1.0	7,440	70.59	0	
3	0.25 to < 0.50	27,937	—	—	27,937	0.33	0.1	63.75	1.4	18,481	66.15	22	
4	0.50 to < 0.75	1,102	—	—	1,102	0.50	0.0	45.00	2.6	794	72.07	2	
5	0.75 to < 2.50	8,170	—	—	8,170	0.94	0.3	93.44	1.3	12,379	151.50	7	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	497,960	—	—	497,960	0.09	0.9	91.19	1.1	162,317	32.59	48	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	65,766	—	—	65,787	0.31	35.5	74.64	—	26,683	40.56	153	
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	65,766	—	—	65,787	0.31	35.5	74.64	—	26,683	40.56	153	304

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 42,268	28.44%	¥ 12,023	0.11%	44.4	64.24%	—	¥ 520	4.33%	¥ 8	
2	0.15 to < 0.25	44,969	835,819	11.53	141,381	0.24	200.3	58.77	—	10,436	7.38	203	
3	0.25 to < 0.50	20,322	708,916	8.14	78,048	0.37	149.0	73.17	—	10,017	12.83	211	
4	0.50 to < 0.75	35,638	275,621	11.53	67,431	0.59	85.2	58.77	—	10,122	15.01	235	
5	0.75 to < 2.50	15,683	187,913	11.58	37,443	0.94	88.7	62.91	—	8,571	22.89	221	
6	2.50 to < 10.00	45,213	132,761	13.24	62,795	4.92	93.5	59.65	—	42,659	67.93	1,838	
7	10.00 to < 100.00	479	976	14.20	617	49.55	0.7	62.17	—	963	155.99	190	
8	100.00 (Default)	63	3,698	7.81	17,074	100.00	21.0	60.41	—	5,109	29.92	9,906	
9	Sub-total	162,370	2,187,975	10.86	416,817	5.24	683.2	62.20	—	88,401	21.20	12,815	¥ 18,759
Residential mortgage exposures													
1	0.00 to < 0.15	3,214,116	16,393	100.00	3,230,509	0.10	111.9	19.82	—	160,983	4.98	694	
2	0.15 to < 0.25	2,979,124	90	100.00	2,979,215	0.18	141.9	18.49	—	207,402	6.96	1,012	
3	0.25 to < 0.50	2,541,242	2,485	100.00	2,543,737	0.35	127.8	18.11	—	277,206	10.89	1,611	
4	0.50 to < 0.75	708,831	73	100.00	708,905	0.51	47.2	19.88	—	111,933	15.78	724	
5	0.75 to < 2.50	131,858	19	100.00	131,877	0.92	13.5	22.37	—	34,836	26.41	270	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	93,795	21	100.00	93,816	20.59	5.0	19.36	—	102,114	108.84	3,807	
8	100.00 (Default)	30,482	17	100.00	31,800	100.00	1.8	21.10	—	8,343	26.23	6,043	
9	Sub-total	9,699,451	19,100	100.00	9,719,862	0.76	449.5	19.00	—	902,822	9.28	14,164	23,757
Other retail exposures													
1	0.00 to < 0.15	0	24,660	22.87	5,642	0.11	22.4	19.31	—	298	5.29	1	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	298,799	—	—	298,799	0.31	120.0	54.76	—	88,573	29.64	518	
4	0.50 to < 0.75	362,363	495	100.00	363,057	0.58	100.0	39.62	—	113,511	31.26	855	
5	0.75 to < 2.50	165,384	147,638	28.66	207,714	1.14	280.8	64.27	—	141,997	68.36	1,564	
6	2.50 to < 10.00	63,916	25,804	55.46	78,230	3.82	64.8	44.93	—	49,943	63.84	1,317	
7	10.00 to < 100.00	4,182	925	87.67	5,142	39.81	1.1	36.89	—	4,323	84.07	895	
8	100.00 (Default)	8,899	1,481	32.53	22,353	100.00	13.6	49.48	—	6,115	27.35	10,571	
9	Sub-total	903,546	201,005	31.87	980,940	3.34	603.0	49.97	—	404,762	41.26	15,725	16,487
Lease transactions													
1	0.00 to < 0.15	190,149	—	—	190,149	0.07	0.4	45.00	2.6	47,784	25.13	67	
2	0.15 to < 0.25	136,773	—	—	136,773	0.20	0.1	45.00	4.2	82,629	60.41	126	
3	0.25 to < 0.50	22,919	—	—	22,919	0.30	0.1	45.00	2.1	11,891	51.88	31	
4	0.50 to < 0.75	41,966	—	—	41,966	0.50	0.2	45.00	2.9	31,319	74.62	95	
5	0.75 to < 2.50	37,530	—	—	37,530	1.64	0.3	45.00	3.0	39,826	106.11	278	
6	2.50 to < 10.00	2,426	—	—	2,426	6.26	0.0	45.00	3.2	3,815	157.21	68	
7	10.00 to < 100.00	465	—	—	465	18.67	0.0	45.00	2.9	973	209.10	39	
8	100.00 (Default)	—	—	—	173	100.00	0.0	45.00	1.0	0	0.00	77	
9	Sub-total	432,232	—	—	432,405	0.40	1.3	45.00	3.1	218,239	50.47	784	3,480
Total (all portfolios)		¥ 49,357,420	¥ 6,726,502	54.03%	¥ 52,097,608	0.61%	1,792.9	36.02%	2.1	¥ 10,466,741	20.09%	¥ 105,608	¥ 126,118

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. Purchased receivables for retail (dilution risk and originator risk of loan participation) are not applicable.

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2018											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 1,056,136	¥ 33	75.00%	¥ 1,094,347	0.00%	0.0	32.52%	1.7	¥ 15,641	1.42%	¥ 9	
2	0.15 to < 0.25	4,586	454	75.00	1,390	0.21	0.0	32.19	1.1	327	23.52	0	
3	0.25 to < 0.50	1,416	476	75.00	6	0.32	0.0	32.53	1.0	1	29.60	0	
4	0.50 to < 0.75	1	—	—	1	0.56	0.0	32.53	5.0	1	74.56	0	
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	1,062,140	963	75.00	1,095,746	0.00	0.0	32.52	1.7	15,971	1.45	10	¥ 82
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	17,124,329	25,540	79.73	17,204,961	0.00	0.0	44.99	1.2	71,208	0.41	93	
2	0.15 to < 0.25	0	—	—	0	0.21	0.0	45.00	1.0	0	31.87	0	
3	0.25 to < 0.50	56,090	4,889	75.00	24,258	0.29	0.0	43.14	1.9	12,788	52.71	30	
4	0.50 to < 0.75	0	—	—	0	0.56	0.0	45.00	1.0	0	55.62	0	
5	0.75 to < 2.50	2,881	86	100.00	2,676	1.78	0.0	44.67	1.4	2,583	96.54	21	
6	2.50 to < 10.00	28,242	—	—	1,582	6.44	0.0	20.29	3.5	967	61.16	10	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	17,211,545	30,516	79.03	17,233,479	0.00	0.1	44.98	1.2	87,548	0.50	156	580
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	393,847	348	75.00	394,844	0.05	0.0	32.53	2.9	85,556	21.66	66	
2	0.15 to < 0.25	29,000	6,000	75.00	33,500	0.21	0.0	32.53	1.4	8,648	25.81	23	
3	0.25 to < 0.50	1,135	—	—	1,135	0.32	0.0	11.99	1.0	123	10.91	0	
4	0.50 to < 0.75	1,400	1,000	75.00	2,150	0.56	0.0	32.53	1.0	864	40.21	3	
5	0.75 to < 2.50	13,219	5,896	83.48	18,141	1.16	0.0	32.53	1.0	10,228	56.38	68	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	438,601	13,244	78.77	449,771	0.11	0.0	32.48	2.7	105,421	23.43	163	316
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	539,028	108,112	80.90	626,226	0.06	0.0	43.16	1.0	108,185	17.27	188	
2	0.15 to < 0.25	1,580	—	—	1,580	0.21	0.0	73.47	1.0	822	52.05	2	
3	0.25 to < 0.50	37,548	366	75.00	35,323	0.30	0.0	64.33	3.4	45,523	128.87	69	
4	0.50 to < 0.75	1,144	—	—	1,144	0.64	0.0	45.00	1.0	683	59.69	3	
5	0.75 to < 2.50	4,060	—	—	4,060	1.77	0.0	45.00	4.8	5,743	141.45	32	
6	2.50 to < 10.00	1	—	—	1	3.05	0.0	45.00	1.0	1	110.47	0	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	583,363	108,478	80.88	668,336	0.09	0.1	44.36	1.1	160,959	24.08	296	270

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2018											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 6,118,762	¥ 2,220,301	75.63%	¥ 7,861,109	0.08%	0.6	32.07%	2.5	¥ 1,544,162	19.64%	¥ 2,028	
2	0.15 to < 0.25	2,385,995	537,916	75.69	2,773,392	0.21	0.4	31.62	2.4	931,927	33.60	1,923	
3	0.25 to < 0.50	1,209,393	186,492	75.18	1,351,880	0.32	0.5	31.27	2.4	558,556	41.31	1,385	
4	0.50 to < 0.75	933,299	199,835	75.76	1,071,673	0.56	0.7	29.81	2.3	525,785	49.06	1,801	
5	0.75 to < 2.50	809,726	102,752	68.46	832,315	1.49	0.8	28.84	2.4	557,196	66.94	3,581	
6	2.50 to < 10.00	244,596	26,547	85.40	269,822	7.16	0.0	28.16	2.2	299,667	111.06	5,538	
7	10.00 to < 100.00	7,836	97	59.66	6,093	21.43	0.0	23.08	1.6	7,205	118.25	301	
8	100.00 (Default)	9,100	880	75.00	14,345	100.00	0.0	30.05	1.0	6,081	42.39	3,824	
9	Sub-total	11,718,710	3,274,824	75.48	14,180,633	0.49	3.3	31.47	2.5	4,430,582	31.24	20,384	¥ 39,201
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	802,546	110,495	76.81	897,159	0.07	0.8	53.21	3.0	334,140	37.24	359	
2	0.15 to < 0.25	93,878	188	100.00	95,092	0.21	0.4	57.59	3.1	68,758	72.30	120	
3	0.25 to < 0.50	293,365	47,240	75.83	329,269	0.29	0.6	45.73	2.5	200,194	60.79	444	
4	0.50 to < 0.75	110,479	8,966	75.91	117,661	0.61	0.6	50.22	3.7	129,610	110.15	359	
5	0.75 to < 2.50	395,386	34,169	74.62	420,200	1.49	1.2	43.56	3.9	524,283	124.76	2,711	
6	2.50 to < 10.00	164,730	16,626	91.74	179,908	6.05	0.3	44.61	4.4	331,481	184.24	4,850	
7	10.00 to < 100.00	28,402	1,765	73.16	27,522	30.85	0.0	44.57	4.3	73,106	265.62	3,780	
8	100.00 (Default)	17,752	533	77.52	20,274	100.00	0.0	43.89	1.0	0	0.00	8,900	
9	Sub-total	1,906,540	219,988	77.34	2,087,089	2.32	4.2	49.17	3.3	1,661,575	79.61	21,526	11,889
SME exposures (AIRB)													
1	0.00 to < 0.15	61,917	4,830	75.00	63,710	0.13	0.0	32.53	3.6	19,340	30.35	27	
2	0.15 to < 0.25	71,831	—	—	68,293	0.21	0.0	30.12	3.5	22,815	33.40	45	
3	0.25 to < 0.50	5,804	—	—	5,804	0.32	0.0	24.76	2.0	1,412	24.33	4	
4	0.50 to < 0.75	34,326	5,655	75.00	37,185	0.56	0.0	19.72	3.7	11,836	31.82	41	
5	0.75 to < 2.50	115,995	11,555	76.54	116,100	1.64	0.1	21.45	2.9	53,818	46.35	407	
6	2.50 to < 10.00	10,402	545	75.00	10,720	7.59	0.0	22.29	1.7	6,925	64.60	184	
7	10.00 to < 100.00	5,601	—	—	4,840	21.43	0.0	15.43	1.6	3,108	64.21	160	
8	100.00 (Default)	1,356	—	—	2,196	100.00	0.0	28.05	1.0	864	39.36	547	
9	Sub-total	307,236	22,585	75.78	308,851	2.07	0.3	25.49	3.2	120,122	38.89	1,417	3,098
SME exposures (FIRB)													
1	0.00 to < 0.15	58	—	—	58	0.13	0.0	45.00	1.0	13	22.27	0	
2	0.15 to < 0.25	39	—	—	39	0.21	0.0	45.00	1.0	10	27.52	0	
3	0.25 to < 0.50	1	—	—	1	0.32	0.0	45.00	1.0	0	38.38	0	
4	0.50 to < 0.75	95,994	770	75.00	95,497	0.56	0.5	38.78	4.7	66,204	69.32	208	
5	0.75 to < 2.50	247,404	1,184	77.10	245,773	1.72	1.3	39.18	4.5	225,177	91.61	1,677	
6	2.50 to < 10.00	14,060	—	—	13,990	8.01	0.0	41.98	2.7	19,387	138.57	470	
7	10.00 to < 100.00	404	—	—	404	21.43	0.0	44.71	1.0	763	188.86	38	
8	100.00 (Default)	8,076	250	99.88	8,536	100.00	0.0	44.39	1.0	0	0.00	3,789	
9	Sub-total	366,038	2,204	78.96	364,300	3.98	2.0	39.31	4.4	311,557	85.52	6,184	757

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2018											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 598,272	¥ 11,915	75.00%	¥ 607,209	0.06%	0.0	18.07%	3.0	¥ 62,611	10.31%	¥ 73	
2	0.15 to < 0.25	88,082	—	—	88,082	0.21	0.0	18.07	2.7	17,168	19.49	34	
3	0.25 to < 0.50	75,290	—	—	75,290	0.32	0.0	18.07	1.9	15,588	20.70	44	
4	0.50 to < 0.75	218,253	3,668	75.00	221,005	0.56	0.0	18.07	3.9	80,487	36.41	225	
5	0.75 to < 2.50	70,410	6,050	75.00	74,947	1.17	0.0	18.07	4.3	36,214	48.31	159	
6	2.50 to < 10.00	181	—	—	181	8.23	0.0	18.07	1.4	122	67.39	2	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	1,050,490	21,634	75.00	1,066,716	0.27	0.1	18.07	3.2	212,192	19.89	539	¥ 1,140
Specialised lending (FIRB)													
1	0.00 to < 0.15	231	—	—	231	0.09	0.0	45.00	1.0	38	16.62	0	
2	0.15 to < 0.25	72	—	—	72	0.21	0.0	45.00	1.0	23	31.87	0	
3	0.25 to < 0.50	37	—	—	37	0.32	0.0	45.00	1.0	15	40.94	0	
4	0.50 to < 0.75	82	—	—	82	0.56	0.0	45.00	1.0	45	55.62	0	
5	0.75 to < 2.50	14	—	—	14	1.85	0.0	45.00	1.0	13	92.32	0	
6	2.50 to < 10.00	0	—	—	0	8.23	0.0	45.00	1.0	1	161.92	0	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	440	—	—	440	0.29	0.1	45.00	1.0	137	31.35	0	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,428,583	29	100.00	553,014	0.08	0.3	90.00	5.0	669,781	121.11	—	
2	0.15 to < 0.25	149,511	—	—	54,700	0.21	0.1	90.00	5.0	85,622	156.53	—	
3	0.25 to < 0.50	73,211	—	—	26,629	0.32	0.2	90.00	5.0	46,899	176.11	—	
4	0.50 to < 0.75	62,230	—	—	26,057	0.56	0.2	90.00	5.0	56,702	217.60	—	
5	0.75 to < 2.50	37,600	—	—	32,645	1.25	0.2	90.00	5.0	89,450	274.00	—	
6	2.50 to < 10.00	5,815	—	—	3,148	6.83	0.0	90.00	5.0	14,741	468.13	—	
7	10.00 to < 100.00	16	—	—	5	21.43	0.0	90.00	5.0	40	773.53	—	
8	100.00 (Default)	133	—	—	41	100.00	0.0	90.00	5.0	461	1,125.00	—	
9	Sub-total	1,757,103	29	100.00	696,242	0.21	1.3	90.00	5.0	963,699	138.41	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,682	—	—	8,682	0.08	0.0	32.53	3.3	2,275	26.20	2	
2	0.15 to < 0.25	31,748	—	—	31,748	0.21	0.0	32.53	2.4	10,517	33.12	22	
3	0.25 to < 0.50	1,945	—	—	1,945	0.32	0.0	32.53	4.3	1,076	55.34	2	
4	0.50 to < 0.75	505	570	75.00	932	0.56	0.0	32.53	1.0	498	53.41	1	
5	0.75 to < 2.50	30,298	—	—	30,298	1.83	0.0	32.49	4.1	28,866	95.27	180	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	73,180	570	75.00	73,608	0.87	0.0	32.51	3.2	43,234	58.73	209	6

CR6		Millions of Yen, %, 1,000 cases, Year															
		September 30, 2018															
		a	b	c	d	e	f	g	h	i	j	k	l				
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions				
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)																	
1	0.00 to < 0.15	¥	2	¥	—	—%	¥	2	0.06%	0.0	100.00%	1.0	¥	0	29.46%	¥	—
2	0.15 to < 0.25		—		—		—		—		—		—		—		—
3	0.25 to < 0.50		1,140		570		75.00		1,567		0.25		0.0		99.99		1.0
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		1,142		570		75.00		1,570		0.25		0.0		99.99		1.0
Purchased receivables for corporates, etc. (default risk) (FIRB)																	
1	0.00 to < 0.15		370,061		—		—		370,061		0.06		0.2		45.00		1.2
2	0.15 to < 0.25		73,964		—		—		73,964		0.21		0.1		45.00		1.0
3	0.25 to < 0.50		54,591		—		—		54,591		0.32		0.2		45.00		1.0
4	0.50 to < 0.75		83,118		—		—		83,118		0.56		1.2		45.00		1.1
5	0.75 to < 2.50		49,921		—		—		49,921		1.72		4.4		45.00		1.7
6	2.50 to < 10.00		19,402		—		—		19,402		3.98		1.3		45.00		2.0
7	10.00 to < 100.00		939		—		—		939		34.43		0.0		45.00		4.8
8	100.00 (Default)		—		—		—		—		—		—		—		—
9	Sub-total		652,000		—		—		652,000		0.46		7.8		45.00		1.2
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)																	
1	0.00 to < 0.15		430,694		—		—		430,694		0.06		0.2		90.51		1.1
2	0.15 to < 0.25		320		—		—		320		0.21		0.0		45.00		1.6
3	0.25 to < 0.50		23,570		—		—		23,570		0.29		0.1		98.99		1.0
4	0.50 to < 0.75		513		—		—		513		0.56		0.0		45.00		4.3
5	0.75 to < 2.50		9,370		—		—		9,370		1.17		0.3		87.43		1.4
6	2.50 to < 10.00		—		—		—		—		—		—		—		—
7	10.00 to < 100.00		—		—		—		—		—		—		—		—
8	100.00 (Default)		—		—		—		—		—		—		—		—
9	Sub-total		464,469		—		—		464,469		0.10		0.7		90.80		1.1
Purchased receivables for retail (default risk)																	
1	0.00 to < 0.15		—		—		—		—		—		—		—		—
2	0.15 to < 0.25		—		—		—		—		—		—		—		—
3	0.25 to < 0.50		60,835		—		—		60,835		0.31		20.7		73.62		—
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		60,835		—		—		60,835		0.31		20.7		73.62		—

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2018											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 43,157	28.79%	¥ 12,427	0.12%	43.5	65.05%	—	¥ 569	4.57%	¥ 9	
2	0.15 to < 0.25	41,375	854,735	11.58	140,404	0.24	200.9	58.14	—	10,396	7.40	202	
3	0.25 to < 0.50	19,709	643,820	8.60	75,080	0.38	153.2	72.54	—	9,743	12.97	206	
4	0.50 to < 0.75	34,057	295,363	11.58	68,278	0.62	88.3	58.14	—	10,615	15.54	249	
5	0.75 to < 2.50	17,173	202,193	11.77	40,974	0.97	97.2	62.41	—	9,547	23.30	248	
6	2.50 to < 10.00	37,584	132,683	13.39	55,360	4.51	95.8	58.79	—	35,247	63.66	1,466	
7	10.00 to < 100.00	481	1,118	12.47	620	49.00	0.9	62.09	—	1,016	163.66	189	
8	100.00 (Default)	247	3,728	8.13	17,678	100.00	21.8	59.34	—	4,890	27.66	10,100	
9	Sub-total	150,629	2,176,802	11.16	410,825	5.34	702.0	61.55	—	82,025	19.96	12,674	¥ 19,263
Residential mortgage exposures													
1	0.00 to < 0.15	3,281,501	19,562	100.00	3,301,063	0.11	117.2	20.74	—	175,573	5.31	763	
2	0.15 to < 0.25	2,835,129	164	100.00	2,835,386	0.19	135.6	19.10	—	209,457	7.38	1,031	
3	0.25 to < 0.50	2,113,000	2,556	100.00	2,115,567	0.35	109.1	18.91	—	242,096	11.44	1,409	
4	0.50 to < 0.75	695,932	73	100.00	696,006	0.52	45.8	21.29	—	120,243	17.27	784	
5	0.75 to < 2.50	129,589	19	100.00	129,608	0.95	12.7	23.80	—	37,256	28.74	292	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	93,093	74	100.00	93,167	20.71	4.7	20.16	—	105,614	113.36	3,980	
8	100.00 (Default)	32,382	36	100.00	33,770	100.00	1.9	22.23	—	9,333	27.63	6,761	
9	Sub-total	9,180,628	22,487	100.00	9,204,570	0.81	427.3	19.90	—	899,575	9.77	15,024	23,770
Other retail exposures													
1	0.00 to < 0.15	0	26,008	23.24	6,044	0.12	23.8	25.15	—	432	7.15	1	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	272,335	—	—	272,335	0.32	125.0	56.22	—	83,351	30.60	487	
4	0.50 to < 0.75	344,991	578	100.00	345,675	0.59	101.5	40.02	—	109,297	31.61	821	
5	0.75 to < 2.50	147,542	148,044	28.93	190,403	1.19	284.2	64.71	—	134,010	70.38	1,540	
6	2.50 to < 10.00	65,008	24,287	53.88	78,096	4.66	64.3	47.13	—	54,040	69.19	1,710	
7	10.00 to < 100.00	3,831	957	92.30	4,766	41.77	1.1	38.40	—	4,104	86.12	900	
8	100.00 (Default)	10,693	1,457	36.29	23,673	100.00	13.7	48.65	—	6,883	29.07	10,967	
9	Sub-total	844,403	201,333	31.77	920,995	3.75	613.8	50.64	—	392,118	42.57	16,430	16,012
Lease transactions													
1	0.00 to < 0.15	124,476	—	—	124,476	0.06	0.3	45.00	3.1	31,920	25.64	33	
2	0.15 to < 0.25	201,245	—	—	201,245	0.21	0.1	45.00	3.4	110,519	54.91	198	
3	0.25 to < 0.50	23,174	—	—	23,174	0.32	0.1	45.00	1.9	12,033	51.92	34	
4	0.50 to < 0.75	30,387	—	—	30,387	0.56	0.2	45.00	3.1	24,753	81.46	77	
5	0.75 to < 2.50	42,180	—	—	42,180	1.60	0.3	45.00	2.6	43,290	102.63	304	
6	2.50 to < 10.00	2,138	—	—	2,138	7.01	0.0	45.00	3.0	3,449	161.24	67	
7	10.00 to < 100.00	431	—	—	431	21.43	0.0	45.00	3.9	931	215.71	41	
8	100.00 (Default)	—	—	—	669	100.00	0.0	45.00	1.0	0	0.00	301	
9	Sub-total	424,034	—	—	424,704	0.55	1.3	45.00	3.1	226,898	53.42	1,058	3,554
Total (all portfolios)		¥ 48,253,536	¥ 6,096,233	51.35%	¥ 50,365,187	0.56%	1,785.8	36.95%	2.0	¥ 10,125,106	20.10%	¥ 97,625	¥ 121,030

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. Purchased receivables for retail (dilution risk and originator risk of loan participation) are not applicable.

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

Item No.	Portfolio	Millions of Yen	
		September 30, 2019	
		a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 96,111	¥ 96,111
2	Sovereign Exposures – AIRB	15,319	15,319
3	Financial Institution Exposures – FIRB	173,756	173,756
4	Financial Institution Exposures – AIRB	119,616	119,616
5	Corporate exposures (excluding specialised lending) – FIRB	1,958,646	1,958,646
6	Corporate exposures (excluding specialised lending) – AIRB	4,478,819	4,478,819
7	Specialised lending – FIRB	930,228	930,228
8	Specialised lending – AIRB	794,714	794,714
9	Retail – Qualifying revolving retail exposures	88,401	88,401
10	Retail – Residential mortgage exposures	902,822	902,822
11	Retail – Other retail exposures	404,762	404,762
12	Equity Exposures – FIRB	1,004,390	1,004,390
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	404,347	404,347
15	Purchased receivables – AIRB	44,069	44,069
16	Total	¥ 11,416,005	¥ 11,416,005

Note: The SuMi TRUST Group does not use credit derivatives as credit risk mitigation techniques.

Item No.	Portfolio	Millions of Yen	
		September 30, 2018	
		a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 88,218	¥ 88,218
2	Sovereign Exposures – AIRB	15,145	15,145
3	Financial Institution Exposures – FIRB	161,115	161,115
4	Financial Institution Exposures – AIRB	105,121	105,121
5	Corporate exposures (excluding specialised lending) – FIRB	1,972,306	1,972,306
6	Corporate exposures (excluding specialised lending) – AIRB	4,551,830	4,551,830
7	Specialised lending – FIRB	2,171,861	2,171,861
8	Specialised lending – AIRB	212,192	212,192
9	Retail – Qualifying revolving retail exposures	82,025	82,025
10	Retail – Residential mortgage exposures	899,575	899,575
11	Retail – Other retail exposures	392,118	392,118
12	Equity Exposures – FIRB	1,327,776	1,327,776
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	410,266	410,266
15	Purchased receivables – AIRB	44,453	44,453
16	Total	¥ 12,434,009	¥ 12,434,009

Note: The SuMi TRUST Group does not use credit derivatives as credit risk mitigation techniques.

CR10: IRB – Specialised Lending (Supervisory Slotting Criteria Approach) and Equity Exposures (Market-Based Approach, etc.)

CR10		Millions of Yen, %									
September 30, 2019											
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	¥ 43,793	¥ —	50%	¥ —	¥ 9,131	¥ —	¥ 34,661	¥ 43,793	¥ 21,896	¥ —
	2.5 years≤	166,240	39,348	70%	—	195,676	—	75	195,751	137,026	783
Good	< 2.5 years	51,187	—	70%	—	20,493	—	30,693	51,187	35,831	204
	2.5 years≤	199,125	12,812	90%	—	208,596	—	138	208,734	187,861	1,669
Satisfactory		134,089	2,769	115%	—	81,972	—	54,194	136,166	156,591	3,812
Weak		28,252	—	250%	—	26,091	—	2,160	28,252	70,631	2,260
Default		7,972	—	—	—	1,334	—	6,638	7,972	—	3,986
Total		¥ 630,661	¥ 54,930	—	¥ —	¥ 543,296	¥ —	¥ 128,563	¥ 671,859	¥ 609,838	¥ 12,716
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	5,649	—	70%					5,649	3,954	22
	2.5 years≤	21	—	95%					21	20	0
Good	< 2.5 years	8,600	—	95%					8,600	8,170	34
	2.5 years≤	14,849	31,640	120%					38,579	46,295	154
Satisfactory		108,831	65,037	140%					157,609	220,653	4,413
Weak		7,331	10,767	250%					15,406	38,516	1,232
Default		—	—	—					—	—	—
Total		¥ 145,283	¥ 107,445	—					¥ 225,867	¥ 317,611	¥ 5,857
Equity exposures (Market-Based Approach, etc.)											
Equity exposures subject to market-based approach											
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW					Exposure amounts (EAD)	Credit RWA amounts	
Simple risk weight method – Listed shares		11,540	38,903	300%					50,444	151,332	
Simple risk weight method – Unlisted shares		22,180	—	400%					22,180	88,720	
Internal Models Approach		—	—	—					—	—	
Total		¥ 33,720	¥ 38,903	—					¥ 72,624	¥ 240,052	
Equity exposures subject to 100% risk weight											
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%					—	—	

CR10		Millions of Yen, %										
September 30, 2018												
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	¥ 48,052	¥ 10,031	50%	¥ 31,722	¥ 7,135	¥ —	¥ 16,734	¥ 55,593	¥ 27,796	¥ —	
	2.5 years≤	514,797	96,734	70%	386,601	200,665	—	80	587,348	411,143	2,349	
Good	< 2.5 years	103,331	25,304	70%	31,027	56,668	—	34,614	122,310	85,617	489	
	2.5 years≤	656,480	220,981	90%	538,283	235,432	—	47,840	821,555	739,400	6,572	
Satisfactory		245,504	72,762	115%	167,647	98,131	—	33,513	299,292	344,186	8,380	
Weak		58,402	2,609	250%	6,578	41,842	—	11,938	60,359	150,899	4,828	
Default		4,471	—	—	4,471	—	—	—	4,471	—	2,235	
Total		¥1,631,039	¥428,424	—	¥ 1,166,333	¥639,876	¥ —	¥144,722	¥ 1,950,931	¥ 1,759,043	¥24,855	
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	34,426	—	70%						34,426	24,098	137
	2.5 years≤	82	—	95%						82	77	0
Good	< 2.5 years	12,920	—	95%						12,920	12,274	51
	2.5 years≤	11,247	40,363	120%						41,520	49,824	166
Satisfactory		98,821	102,983	140%						176,059	246,482	4,929
Weak		8,672	31,061	250%						31,968	79,921	2,557
Default		—	—	—						—	—	—
Total		¥ 166,169	¥174,409	—						¥ 296,976	¥ 412,679	¥ 7,842
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to market-based approach												
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW						Exposure amounts (EAD)	Credit RWA amounts	
Simple risk weight method – Listed shares		34,640	61,445	300%						96,086	288,259	
Simple risk weight method – Unlisted shares		18,906	62	400%						18,954	75,818	
Internal Models Approach		—	—	—						—	—	
Total		¥ 53,547	¥ 61,508	—						¥ 115,041	¥ 364,077	
Equity exposures subject to 100% risk weight												
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%						—	—	

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

CCR1		Millions of Yen					
		September 30, 2019					
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	¥ —	¥ —	/	1.4	¥ —	¥ —
	Current Exposure Method (CEM)	372,747	508,095	/	/	880,842	335,089
2	Expected Exposure Method (IMM)	/	/	—	—	—	—
3	Simple Approach for credit risk mitigation	/	/	/	/	—	—
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	589,641	88,452
5	Exposure variation estimation model	/	/	/	/	—	—
6	Total	/	/	/	/	/	¥ 423,542

CCR1		Millions of Yen					
		September 30, 2018					
Item No.		a	b	c	d	e	f
		Replacement cost	Potential future exposure (add-on)	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ —	¥ —	/	1.4	¥ —	¥ —
	Current Exposure Method (CEM)	288,176	462,277	/	/	750,453	232,794
2	Expected Exposure Method (IMM)	/	/	—	—	—	—
3	Simple Approach for credit risk mitigation	/	/	/	/	—	—
4	Comprehensive Approach for credit risk mitigation	/	/	/	/	500,869	82,124
5	Exposure variation estimation model	/	/	/	/	—	—
6	Total	/	/	/	/	/	¥ 314,918

CCR2: Credit valuation adjustment (CVA) capital charge

CCR2		Millions of Yen	
		September 30, 2019	
		a	b
Item No.		EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)		—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)		—
4	Total portfolios subject to the standardised risk measurement method	810,528	613,982
5	Total portfolios subject to the CVA capital charge	¥ 810,528	¥ 613,982

CCR2		Millions of Yen	
		September 30, 2018	
		a	b
Item No.		EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)		—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)		—
4	Total portfolios subject to the standardised risk measurement method	708,409	375,779
5	Total portfolios subject to the CVA capital charge	¥ 708,409	¥ 375,779

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3		Millions of Yen									
		September 30, 2019									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								Total
			a	b	c	d	e	f	g	h	
			0%	10%	20%	50%	75%	100%	150%	Other	
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 and type I financial instruments business operators		—	—	339,425	—	—	—	—	—	339,425
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	—	—	—	—
14	Total		¥ —	¥ —	¥ 339,425	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 339,425

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

CCR3		Millions of Yen									
		September 30, 2018									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								Total
			a	b	c	d	e	f	g	h	
			0%	10%	20%	50%	75%	100%	150%	Other	
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 and type I financial instruments business operators		—	—	311,819	—	—	—	—	—	311,819
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	—	—	—	—
14	Total		¥ —	¥ —	¥ 311,819	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 311,819

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, 2019							
		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	¥ 45,631	0.02%	0.0	27.56%	1.4	¥ 3,602	7.89%	
2	0.15 to < 0.25	—	—	—	—	—	—	—	
3	0.25 to < 0.50	424	0.26	0.0	45.00	1.0	207	48.88	
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	46,056	0.02	0.0	27.65	1.4	3,810	8.27	
Financial Institution exposures									
1	0.00 to < 0.15	435,178	0.04	0.1	13.97	2.6	86,059	19.77	
2	0.15 to < 0.25	198	0.20	0.0	45.00	2.3	101	50.81	
3	0.25 to < 0.50	34,574	0.28	0.0	11.19	3.8	27,555	79.69	
4	0.50 to < 0.75	176	0.50	0.0	45.00	1.0	92	52.44	
5	0.75 to < 2.50	536	1.03	0.0	45.00	1.0	399	74.38	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	470,665	0.06	0.1	13.73	2.7	114,208	24.26	
Corporate exposures and SME exposures									
1	0.00 to < 0.15	398,210	0.06	0.4	11.54	2.3	89,700	22.52	
2	0.15 to < 0.25	33,415	0.20	0.1	45.00	4.5	21,072	63.06	
3	0.25 to < 0.50	28,458	0.30	0.1	45.00	4.7	22,587	79.36	
4	0.50 to < 0.75	16,682	0.51	0.1	45.00	4.7	15,872	95.14	
5	0.75 to < 2.50	61,600	1.40	0.1	44.99	4.7	80,473	130.63	
6	2.50 to < 10.00	1,980	4.55	0.0	45.00	4.2	3,140	158.54	
7	10.00 to < 100.00	608	33.88	0.0	45.00	3.4	1,682	276.64	
8	100.00 (Default)	61	100.00	0.0	45.00	1.0	0	0.00	
9	Sub-total	541,019	0.31	0.9	14.30	2.9	234,530	43.34	
Total (all portfolios)		¥ 1,057,740	0.19%	1.0	14.34%	2.8	¥ 352,548	33.33%	

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, 2018								
		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	¥	40,967	0.01%	0.0	25.12%	1.5	¥	2,693	6.57%
2	0.15 to < 0.25	—		—	—	—	—	—		—
3	0.25 to < 0.50	557		0.26	0.0	45.00	2.0	346		62.22
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	41,524		0.01	0.0	25.27	1.5	3,040		7.32
Financial Institution exposures										
1	0.00 to < 0.15	471,170		0.05	0.1	8.51	2.3	99,967		21.21
2	0.15 to < 0.25	405		0.21	0.0	45.00	1.7	162		40.15
3	0.25 to < 0.50	13,835		0.32	0.0	22.17	3.4	11,938		86.28
4	0.50 to < 0.75	898		0.56	0.0	45.00	1.0	499		55.62
5	0.75 to < 2.50	1,181		1.09	0.0	45.00	1.0	901		76.32
6	2.50 to < 10.00	—		—	—	—	—	—		—
7	10.00 to < 100.00	—		—	—	—	—	—		—
8	100.00 (Default)	—		—	—	—	—	—		—
9	Sub-total	487,492		0.06	0.1	8.70	2.3	113,470		23.27
Corporate exposures and SME exposures										
1	0.00 to < 0.15	272,469		0.06	0.4	9.39	2.2	64,046		23.50
2	0.15 to < 0.25	24,211		0.21	0.1	45.00	3.7	13,955		57.63
3	0.25 to < 0.50	9,166		0.32	0.1	45.00	3.9	6,518		71.11
4	0.50 to < 0.75	7,931		0.56	0.1	45.00	4.1	7,324		92.33
5	0.75 to < 2.50	27,754		1.86	0.1	45.00	4.7	38,683		139.37
6	2.50 to < 10.00	1,783		5.73	0.0	45.00	3.4	2,900		162.64
7	10.00 to < 100.00	72		25.57	0.0	45.00	2.4	159		218.85
8	100.00 (Default)	2		100.00	0.0	45.00	1.0	0		0.00
9	Sub-total	343,392		0.27	0.9	11.18	2.6	133,588		38.90
Total (all portfolios)		¥	872,408	0.14%	1.1	9.88%	2.4	¥	250,098	28.66%

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, 2019					
		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)	¥ —	¥ 108,412	¥ —	¥ 269,824	¥ 18,010	¥ 763,873
2	Cash (other currency)	—	1,412	—	131,450	1,159,270	33,245
3	Domestic sovereign debt	—	2,753	—	6,535	93,929	305,658
4	Other sovereign debt	—	—	—	—	924,094	1,484,073
5	Government agency debt	—	—	—	—	578,821	585,791
6	Corporate bonds	—	—	—	—	73,369	3,052
7	Equity securities	—	—	—	9,657	677,137	754,514
8	Other collateral	—	—	—	—	—	—
9	Total	¥ —	¥ 112,578	¥ —	¥ 417,466	¥ 3,524,633	¥ 3,930,210

Item No.		Millions of Yen					
		September 30, 2018					
		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)	¥ —	¥ 139,262	¥ —	¥ 254,332	¥ 10,818	¥ 748,129
2	Cash (other currency)	—	1,432	—	85,639	1,879,221	45,155
3	Domestic sovereign debt	—	11,943	—	6,764	19,132	170,829
4	Other sovereign debt	—	—	—	—	1,241,765	2,398,037
5	Government agency debt	—	—	—	—	638,572	561,645
6	Corporate bonds	—	—	—	—	17,285	—
7	Equity securities	—	—	—	11,132	531,027	785,994
8	Other collateral	—	—	—	—	—	9,066
9	Total	¥ —	¥ 152,638	¥ —	¥ 357,869	¥ 4,337,823	¥ 4,718,858

CCR6: Credit derivatives exposures

Item No.		Millions of Yen	
		September 30, 2019	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 52,579	¥ 77,339
2	Index credit default swaps	4,720	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 57,300	¥ 77,339
Fair values			
7	Positive fair value (asset)	25	1,070
8	Negative fair value (liability)	(660)	(33)

Item No.		Millions of Yen	
		September 30, 2018	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 74,400	¥ 86,400
2	Index credit default swaps	—	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 74,400	¥ 86,400
Fair values			
7	Positive fair value (asset)	23	1,217
8	Negative fair value (liability)	(903)	(50)

CCR8: Exposures to central counterparties (CCP)

Item No.	CCR8	Millions of Yen	
		September 30, 2019	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 47,669
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,313,493	26,269
3	(i) OTC derivatives	1,162,311	23,246
4	(ii) Exchange-traded derivatives	111,606	2,232
5	(iii) Repo transactions	39,575	791
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	72,418	1,448
9	Pre-funded default fund contributions	22,353	19,950
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	—	—

Item No.	CCR8	Millions of Yen	
		September 30, 2018	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 42,935
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,123,945	22,478
3	(i) OTC derivatives	871,070	17,421
4	(ii) Exchange-traded derivatives	252,316	5,046
5	(iii) Repo transactions	557	11
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	75,819	1,516
9	Pre-funded default fund contributions	21,812	18,940
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, 2019								
		a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
Item No.	Type of underlying asset	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 59,721	¥ —	¥ 59,721	¥ 172,186	¥ —	¥ 172,186	¥ 182,641	¥ —	¥ 182,641
2	Residential mortgage	59,721	—	59,721	84,675	—	84,675	80,336	—	80,336
3	Credit card	—	—	—	1,320	—	1,320	34,103	—	34,103
4	Other retail exposures	—	—	—	86,191	—	86,191	68,201	—	68,201
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	16,677	—	16,677	—	—	—	783,151	—	783,151
7	Loans to corporates	—	—	—	—	—	—	761,554	—	761,554
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	16,677	—	16,677	—	—	—	21,596	—	21,596
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		September 30, 2018								
		a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
Item No.	Type of underlying asset	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 42,865	¥ —	¥ 42,865	¥ 108,945	¥ —	¥ 108,945	¥ 300,898	¥ —	¥ 300,898
2	Residential mortgage	42,865	—	42,865	95,730	—	95,730	72,242	—	72,242
3	Credit card	—	—	—	1,695	—	1,695	56,151	—	56,151
4	Other retail exposures	—	—	—	11,520	—	11,520	172,504	—	172,504
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	5,679	—	5,679	696	—	696	485,902	—	485,902
7	Loans to corporates	—	—	—	—	—	—	454,430	—	454,430
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	5,679	—	5,679	—	—	—	31,471	—	31,471
10	Other wholesale	—	—	—	696	—	696	—	—	—
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, 2019

Not applicable.

As of September 30, 2018

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)

Item No.	SEC3	Millions of Yen														
		September 30, 2019														
		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 un- derlying	Wholesale		Senior	Non-senior			Retail un- derlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥110,167	¥110,167	¥110,167	¥110,167	¥	—	¥	—	¥	—	¥	—	¥	—	¥
2	> 20% to 50% risk weight	63,427	63,427	63,427	63,427	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	42,512	42,512	42,512	42,512	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	32,392	32,392	32,392	15,715	16,677	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	247,744	247,744	247,744	231,067	16,677	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	754	754	754	754	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	154,281	154,281	154,281	106,883	47,398	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	154	154	154	154	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	1,080	1,080	1,080	1,080	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	12,341	12,341	12,341	8,550	3,791	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	12	12	12	12	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—

SEC3		Millions of Yen														
		September 30, 2018														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Item No.	Total													
	Traditional securitisations (sub-total)						Synthetic securitisations (sub-total)									
	Securitisation			Re-securitisation				Securitisation			Re-securitisation					
		Retail un- derlying	Wholesale			Senior		Non-senior			Retail un- derlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥112,182	¥112,182	¥112,182	¥111,485	¥ 696	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	32,700	32,700	32,700	32,700	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	9,450	9,450	9,450	3,770	5,679	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	3,855	3,855	3,855	3,855	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	109,523	109,523	109,523	108,826	696	—	—	—	—	—	—	—	—	—	—
7	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	44,809	44,809	44,809	39,129	5,679	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	3,855	3,855	3,855	3,855	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	7,782	7,782	7,782	7,734	48	—	—	—	—	—	—	—	—	—	—
11	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	29,375	29,375	29,375	14,048	15,326	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	48,188	48,188	48,188	48,188	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	659	659	659	655	4	—	—	—	—	—	—	—	—	—	—
15	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	2,491	2,491	2,491	1,191	1,299	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	4,086	4,086	4,086	4,086	—	—	—	—	—	—	—	—	—	—	—

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

Item No.	SEC4	Millions of Yen														
		September 30, 2019														
		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	¥834,440	¥834,440	¥834,440	¥148,950	¥685,490	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	75,853	75,853	75,853	26,531	49,322	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	51,916	51,916	51,916	3,579	48,337	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	3,580	3,580	3,580	3,580	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	920,760	920,760	920,760	137,609	783,151	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	45,031	45,031	45,031	45,031	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	177,373	177,373	177,373	29,189	148,184	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	12,236	12,236	12,236	12,236	—	—	—	—	—	—	—	—	—	—	—
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) or Internal Assessment Approach (IAA)	14,189	14,189	14,189	2,335	11,854	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	978	978	978	978	—	—	—	—	—	—	—	—	—	—	—
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, 2018														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Item No.	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	¥763,394	¥763,394	¥763,394	¥290,293	¥473,100	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	8,457	8,457	8,457	8,457	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	14,948	14,948	14,948	2,146	12,801	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	463,157	463,157	463,157	140,920	322,236	—	—	—	—	—	—	—	—	—	—
7	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	323,643	323,643	323,643	159,977	163,665	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	35,726	35,726	35,726	13,170	22,556	—	—	—	—	—	—	—	—	—	—
11	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	32,190	32,190	32,190	13,517	18,672	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	3,029	3,029	3,029	1,116	1,912	—	—	—	—	—	—	—	—	—	—
15	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	2,729	2,729	2,729	1,146	1,583	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

MR1: Market risk under standardised approach

MR1		Millions of Yen
		September 30, 2019
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 2,587
2	Equity risk (general and specific)	—
3	Foreign exchange risk	17,296
4	Commodity risk	—
	Options transactions	—
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 19,884

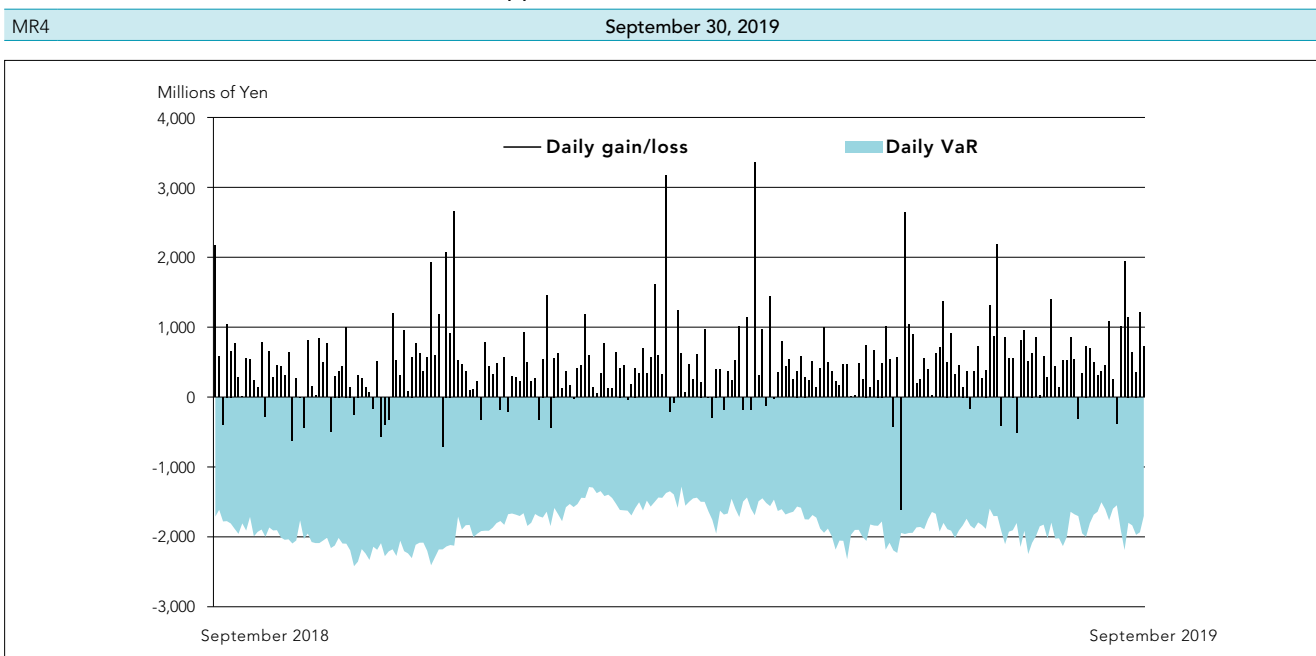
MR1		Millions of Yen
		September 30, 2018
Item No.		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)
1	Interest rate risk (general and specific)	¥ 3,750
2	Equity risk (general and specific)	—
3	Foreign exchange risk	15,933
4	Commodity risk	—
	Options transactions	—
5	Simplified approach	—
6	Delta-plus method	—
7	Scenario approach	—
8	Specific risk related to securitisation exposures	—
9	Total	¥ 19,683

MR3: Values of Internal Model Approaches (IMA) (Market risk)

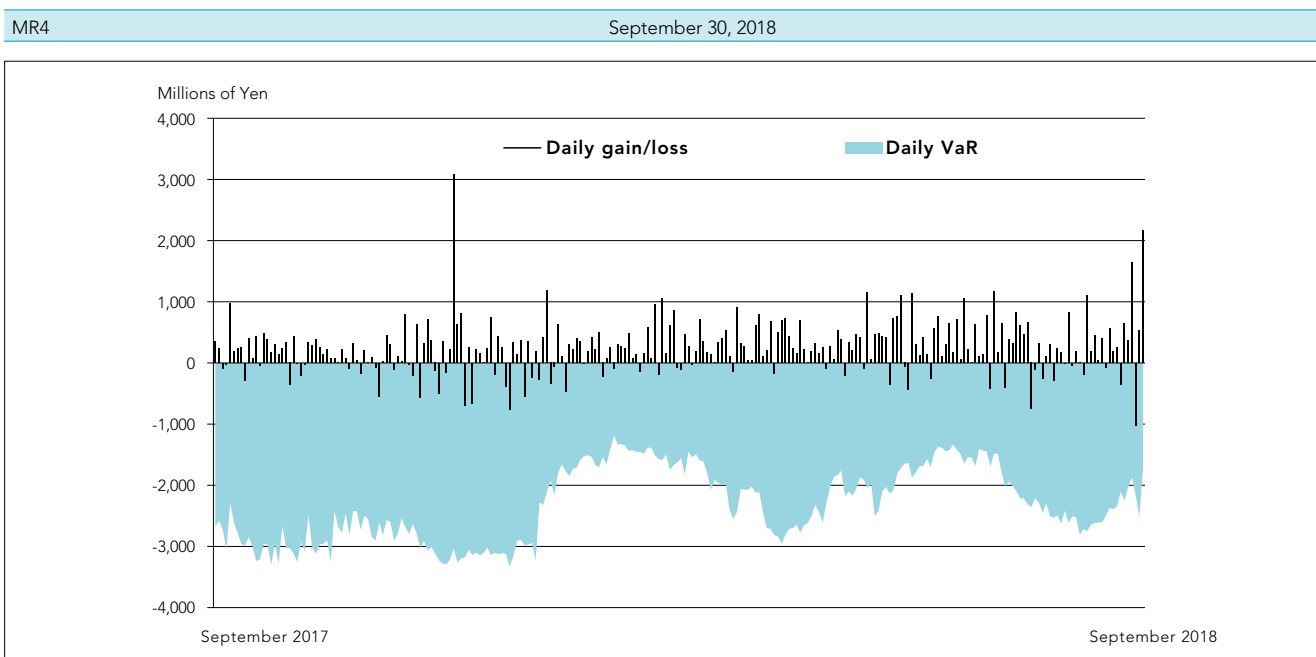
MR3	Millions of Yen	
Item No.	September 30, 2019	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 7,867
2	Average value	5,401
3	Minimum value	3,923
4	Period end	4,595
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	29,225
6	Average value	21,687
7	Minimum value	15,998
8	Period end	19,484
Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (modified standardised measurement method)	—

MR3		Millions of Yen	
Item No.		September 30, 2018	
VaR (holding period:10 business days, one-sided confidence interval:99%)			
1	Maximum value	¥	9,631
2	Average value		6,992
3	Minimum value		4,111
4	Period end		5,321
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)			
5	Maximum value		26,524
6	Average value		21,485
7	Minimum value		15,276
8	Period end		21,666
Incremental risk charge (one-sided confidence interval: 99.9%)			
9	Maximum value		—
10	Average value		—
11	Minimum value		—
12	Period end		—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)			
13	Maximum value		—
14	Average value		—
15	Minimum value		—
16	Period end		—
17	Floor (modified standardised measurement method)		—

MR4: Backtesting results by Internal Model Approaches (IMA)



Note: As shown above, during the reported period, there was no exceedance occurred in backtesting.



Note: As shown above, during the reported period, there was no exceedance occurred in backtesting.

IRRBB1: Interest rate risk

Item No.	IRRBB1	Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
1	Parallel up	¥ 131,376	¥ 98,377	¥ (57,616)	¥ (73,079)
2	Parallel down	19,616	46,983	59,076	75,266
3	Steepener	85,616	48,962		
4	Flattener	—	9,177		
5	Short rate up	4,790	34,273		
6	Short rate down	17,008	26,115		
7	Maximum	131,376	98,377	59,076	75,266
		e		f	
		September 30, 2019		September 30, 2018	
8	Tier 1 Capital	¥ 2,805,439		¥ 2,748,224	

CCyB1: Countercyclical buffer requirement: Status by Country or Region

Country or region	Millions of Yen, %			
	September 30, 2019			
	a	b	c	d
	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
France	0.25%	¥ 17,867		
Hong Kong	2.50%	65,193		
Sweden	2.50%	1,948		
United Kingdom	1.00%	223,390		
Subtotal		308,400		
Total		¥ 15,189,976	0.02%	¥ 3,802

Notes: 1. The amount of credit RWA by country or region 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 Company's exposures in the four countries or regions in which the countercyclical buffer requirement set by regulatory authorities exceeded 0 to the Company's total exposures was limited.

As of September 30, 2018

The description is omitted in accordance with Article 2, Paragraph 4 of Supplementary Provisions of the FSA amended Disclosure Notification.

Composition of Basel III Leverage Ratio

Consolidated

As of September 30			Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2019	2018
On-Balance Sheet Exposures				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 54,510,045	¥ 67,355,088
1a	1	Total Assets Reported in the Consolidated Balance Sheet	57,095,352	70,001,204
1b	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)	—	—
1c	7	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)	—	—
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Consolidated Balance Sheet (except Adjustment Items) (Deduction)	2,585,307	2,646,115
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	232,292	289,889
3		Total On-Balance Sheet Exposures (A)	54,277,753	67,065,199
Exposures Related to Derivative Transactions				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4	474,878	475,917
5		The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4	936,714	973,174
		Add-On Amount Associated with Derivatives Transactions, etc.	425,309	605,319
6		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	—	—
		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	—
		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	86,781	186,460
8		The Amount of Client-Cleared Trade Exposures for which a Bank or Bank Holding Company Acting as Clearing Member is not Obligated to Make Any Indemnification (Deduction)	77,339	86,400
9		Adjusted Effective Notional Amount of Written Credit Derivatives	57,300	86,400
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	57,300	86,400
11	4	Total Exposures Related to Derivative Transactions (B)	1,770,161	1,867,950
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	900,489	759,290
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	299,187	144,227
15		The Exposures for Agent Repo Transaction	—	—
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	1,199,676	903,518
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	7,551,019	7,355,303
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	4,683,930	4,755,593
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	2,867,088	2,599,709
Basel III Leverage Ratio on a Consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,805,439	2,748,224
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 60,114,680	¥ 72,436,378
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	4.66%	3.79%

Note: SuMi TRUST Holdings received a certain procedure by KPMG AZSA LLC of the calculation of the Basel III leverage ratio in line 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, August 27, 2019).

The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over the financial reporting but was conducted by the external auditor on 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 internal control over the procedure to calculate the ratio.

The key drivers of material changes observed from September 30, 2018 to September 30, 2019

Total exposures decreased substantially due to exclusion of Japan Trustee Services Bank, Ltd. from the scope of consolidation, which became an affiliated company resulting from its management integration in October 2018.

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 2019 2nd Quarter		Fiscal Year 2019 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 15,446,412		¥ 15,297,151	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 17,597,966	¥ 821,685	¥ 17,505,449	¥ 816,053
3	of which: Stable deposits	695,051	20,851	675,158	20,254
4	of which: Less stable deposits	7,967,809	800,833	7,915,797	795,798
5	Cash outflows related to unsecured wholesale funding	13,133,457	10,630,331	13,536,000	11,410,062
6	of which: Qualifying operational deposits	0	0	0	0
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,624,976	8,121,850	10,995,528	8,869,590
8	of which: Debt securities	2,508,481	2,508,481	2,540,472	2,540,472
9	Cash outflows related to secured funding, etc.	188,060		114,991	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,393,887	1,617,986	5,522,638	1,610,815
11	of which: Cash outflows related to derivative transactions, etc.	370,861	370,861	337,896	337,896
12	of which: Cash outflows related to funding programs	0	0	0	0
13	of which: Cash outflows related to credit and liquidity facilities	5,023,026	1,247,125	5,184,742	1,272,919
14	Cash outflows related to contractual funding obligations, etc.	462,146	338,979	606,273	499,246
15	Cash outflows related to contingencies	11,155,410	24,258	11,122,717	24,752
16	Total cash outflows	13,621,299		14,475,919	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	69,457	0	81,355	0
18	Cash inflows related to collection of loans, etc.	2,669,521	1,862,841	2,483,701	1,792,644
19	Other cash inflows	455,235	288,532	302,244	212,685
20	Total cash inflows	3,194,213	2,151,373	2,867,300	2,005,329
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	15,446,412		15,297,151	
22	Net cash outflows	11,469,926		12,470,590	
23	Consolidated Liquidity Coverage Ratio (LCR)	134.6		122.6	
24	The number of data used to calculate the average value	62		59	

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

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.

The increase in the 3rd quarter of fiscal year 2018 was due to the change in our scope of consolidation.

(2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the required criteria and going forward it is not expected to fluctuate significantly from the current level. The actual LCR is not significantly different from our primary forecast.

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

The majority of our eligible high-quality liquid assets are reserve deposit 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 assets and net cash outflows in major currencies.

(4) Other items concerning LCR

We apply neither the "treatment for qualifying operational deposit" nor the "additional collateral required to market valuation changes based on the scenario approach."

Furthermore, taking account of the impact to LCR, we are using month-end data in lieu of daily data for the consolidated subsidiary companies of minor importance with practical restrictions.

Basel III Disclosure Data

Sumitomo Mitsui Trust Bank, Limited

This section outlines and discloses matters to be stated in explanatory documents relating to the first half of 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 Bank]

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Quantitative Disclosure Data:

Sumitomo Mitsui Trust Bank, Limited

KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 2,115,555	¥ 2,087,033	¥ 2,068,239	¥ 2,201,397	¥ 2,204,938
2	Tier 1	2,466,947	2,439,841	2,421,640	2,553,940	2,557,849
3	Total capital	2,989,248	2,973,365	2,935,268	3,077,114	3,110,914
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	18,667,159	19,109,831	19,529,822	19,111,660	19,861,313
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	11.33%	10.92%	10.59%	11.51%	11.10%
6	Tier 1 ratio (%)	13.21%	12.76%	12.39%	13.36%	12.87%
7	Total capital ratio (%)	16.01%	15.55%	15.02%	16.10%	15.66%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	59,946,397	58,982,403	59,930,811	59,454,139	59,627,501
14	Basel III leverage ratio (%)	4.11%	4.13%	4.04%	4.29%	4.28%

KM1 Basel III Template No.		Millions of Yen, %				
		Fiscal Year 2019 2nd Quarter	Fiscal Year 2019 1st Quarter	Fiscal Year 2018 4th Quarter	Fiscal Year 2018 3rd Quarter	Fiscal Year 2018 2nd Quarter
Liquidity Coverage Ratio (LCR)						
15	Total HQLA allowed to be included in the calculation	¥ 15,446,412	¥ 15,297,151	¥ 15,231,564	¥ 16,267,668	¥ 16,132,916
16	Net cash outflows	11,584,160	12,552,800	12,064,738	11,964,602	11,904,442
17	Consolidated LCR (%)	133.3%	121.8%	126.2%	135.9%	135.5%

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

Capital Adequacy Ratio

Consolidated

We calculate the BIS capital adequacy ratio on both a consolidated and non-consolidated basis in line with provisions of Article 14-2 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank's capital adequacy ratio is appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 19, hereinafter referred to as the "FSA Capital Adequacy Notification").

As of the end of September 2019, we used the Advanced Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets, the Advanced Measurement Approach for the calculation of operational risk, and market risk regulations.

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 Capital Adequacy Notification, Article 3 (hereinafter referred to as the "SuMi TRUST Bank Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to the SuMi TRUST Bank Group is 37. The principal companies are the following.

Name	Principal Business Operations
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.	General Leasing, Installment Purchase Services, Credit Card Business
Sumitomo Mitsui Trust Club Co., Ltd.	Credit Card Business
Sumitomo Mitsui Trust Realty Co., Ltd.	Real Estate Brokerage Business
Sumitomo Mitsui Trust Loan & Finance Co., Ltd.	Money Lending Business
Sumitomo Mitsui Trust Bank (U.S.A.) Limited	Banking, Trust Business

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

(4) There are no particular restrictions on the transfer of funds and capital within the SuMi TRUST Bank 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 As of September 30	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2019	2018	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	¥ 1,898,459	¥ 1,988,254	
1a		of Which: Capital Stock and Capital Surplus	684,890	751,975	
2		of Which: Retained Earnings	1,270,838	1,312,302	
1c		of Which: Treasury Stock (Deduction)	—	—	
26		of Which: Earnings to be Distributed (Deduction)	57,269	76,023	
		of Which: Others	—	—	
1b		Subscription Rights to Common Shares	—	—	
3		Accumulated Other Comprehensive Income	379,878	484,682	(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)	2,278,337	2,472,936	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9		Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	98,327	151,108	
8		of Which: Goodwill (Including Those Equivalent)	34,836	87,414	
9		of Which: Other Intangible Assets	63,490	63,693	
10		Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	443	340	
11		Deferred Gains or Losses on Derivatives under Hedge Accounting	(41,746)	(11,198)	
12		Shortfall of Eligible Provisions to Expected Losses	342	8,797	
13		Securitisation Gain on Sale	1,204	1,567	
14		Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	
15		Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	104,210	117,382	
16		Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	—	
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)	162,782	267,998	
Common Equity Tier 1 Capital (CET1)					
29		Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,115,555	¥ 2,204,938	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2019	2018	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 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	340,000	340,000	
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
	34–35 Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	11,391	12,911	
33+35	Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	—	—	
33	of Which: Directly Issued and Issued by Special Purpose Vehicles	—	—	
35	of Which: Issued by Subsidiaries	—	—	
36	Additional Tier 1 Capital: Instruments (D)	351,391	352,911	
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)	351,391	352,911	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	2,466,947	2,557,849	
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	—	—	
	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	309,589	270,000	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
48–49	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,343	2,824	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	209,227	279,192	
47	of Which: Directly Issued and Issued by Special Purpose Vehicles	209,227	279,192	
49	of Which: Issued by Subsidiaries	—	—	
50	Provisions Allowed in Group Tier 2	2,680	2,588	
50a	of Which: General Allowance for Credit Losses	2,680	2,588	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	—	—	
51	Tier 2 Capital: Instruments and Provisions (H) ¥	523,840	¥ 554,605	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2019	2018	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	1,540	1,540	
57	Tier 2 Capital: Regulatory Adjustments (I)	1,540	1,540	
Tier 2 Capital (T2)				
58	Tier 2 Capital (J) = (H) - (I)	522,300	553,065	
Total Capital (TC = T1 + T2)				
59	Total Capital (K) = (G) + (J)	2,989,248	3,110,914	
Total Risk Weighted Assets				
60	Total Risk Weighted Assets (L)	18,667,159	19,861,313	
Capital Ratios (Consolidated)				
61	Common Equity Tier 1 Capital Ratio (C)/(L)	11.33%	11.10%	
62	Tier 1 Capital Ratio (G)/(L)	13.21%	12.87%	
63	Total Capital Ratio (K)/(L)	16.01%	15.66%	
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)	121,383	170,718	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	98,003	98,332	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	—	—	
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 Applicable of Cap)	2,680	2,588	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach	7,368	7,521	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	—	—	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	93,238	100,559	
Capital Instruments Subject to Phase out Arrangements				
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	116,700	155,600	
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—	—	
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	257,372	343,163	
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	¥ —	

Note: SuMi TRUST Bank received a certain procedure by KPMG AZSA LLC of the calculation of the consolidated BIS capital adequacy ratio in line 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, August 27, 2019).

The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over the financial reporting but was conducted by the external auditor on 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 internal control over the procedure to calculate the ratio.

Main Features and Further Information of Regulatory Capital Instruments

Consolidated

Main Features and Further Information of Regulatory Capital Instruments are available on our website (<https://www.smth.jp/en/ir/basel/index.html>).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 2019

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
	Cash and Due from Banks	¥ 16,099,942		
	Call Loans and Bills Bought	52,764		
	Receivables under Resale Agreements	159,139		
	Receivables under Securities Borrowing Transactions	741,350		
	Monetary Claims Bought	842,152		
	Trading Assets	429,529		
	Money Held in Trust	1,369		
	Securities	6,060,402		2-b, 6-a
	Loans and Bills Discounted	29,083,657		6-b
	Foreign Exchanges	32,155		
	Lease Receivables and Investment Assets	668,042		
	Other Assets	1,709,683		6-c
	Tangible Fixed Assets	223,182		
	Intangible Fixed Assets	120,607		2-a
	Assets for Retirement Benefits	150,219		3
	Deferred Tax Assets	28,654		4-a
	Customers' Liabilities for Acceptances and Guarantees	584,926		
	Allowance for Loan Losses	(89,269)		
	Total Assets	¥ 56,898,511		

CC2	Items	a	c	d
		Consolidated Balance Sheet (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥	30,752,574		
Negotiable Certificates of Deposit		7,018,616		
Call Money and Bills Sold		1,857,320		
Payables under Repurchase Agreements		1,636,623		
Payables under Securities Lending Transactions		141,156		
Trading Liabilities		304,382		
Borrowed Money		4,710,891		8
Foreign Exchanges		347		
Short-term Bonds Payable		1,878,062		
Bonds Payable		592,681		
Borrowed Money from Trust Account		3,965,260		
Other Liabilities		905,893		6–d
Provision for Bonuses		11,427		
Provision for Directors’ Bonuses		—		
Provision for Stocks Payment		109		
Liabilities for Retirement Benefits		12,168		
Provision for Reward Points Program		17,497		
Provision for Reimbursement of Deposits		4,275		
Provision for Contingent Losses		1,385		
Deferred Tax Liabilities		137,552		4–b
Deferred Tax Liabilities for Land Revaluation		2,455		4–c
Acceptances and Guarantees		584,926		
Total Liabilities		54,535,609		
(Net Assets)				
Capital Stock		342,037		1–a
Capital Surplus		342,853		1–b
Retained Earnings		1,270,838		1–c
Total Shareholders’ Equity		1,955,728		
Valuation Differences on Available-for-Sale Securities		455,538		
Deferred Gains (Losses) on Hedges		(49,198)		5
Revaluation Reserve for Land		(3,409)		
Foreign Currency Translation Adjustments		(2,393)		
Adjustments for Retirement Benefits		(20,659)		
Total Accumulated Other Comprehensive Income		379,878	(a)	
Non-controlling Interests		27,294		7
Total Net Assets		2,362,901		
Total Liabilities and Net Assets	¥	56,898,511		

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

(Appendix)

Note: Amounts in the "Composition of capital" exclude items for regulatory purpose under transitional arrangement.

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	342,853		1-b
Retained Earnings	1,270,838		1-c
Total Shareholders' Equity	¥ 1,955,728		

(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	¥ 1,955,728	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,890		1a
of Which: Retained Earnings	1,270,838		2
of Which: Treasury Stock (Deduction)	—		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. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 120,607		2-a
Securities	6,060,402		2-b
of Which: Goodwill Arising on the Application of the Equity Method	4,618		
Associated Deferred Tax Liabilities	26,899		

(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)	¥ 34,836		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	63,490	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

3. 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	¥ 150,219		3
Associated Deferred Tax Liabilities	46,009		

(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)	¥ 104,210		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 28,654		4-a
Deferred Tax Liabilities	137,552		4-b
Deferred Tax Liabilities for Land Revaluation	2,455		4-c
Associated Intangible Fixed Assets	26,899		
Associated Assets for Retirement Benefits	46,009		

(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)	¥ 443	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)	—	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)	—		75

5. 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	¥ (49,198)		5

(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	¥ (41,746)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. 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.
Securities	¥ 6,060,402		6-a
Loans and Bills Discounted	29,083,657	Including Subordinated Debts	6-b
Other Assets	1,709,683	Including derivatives	6-c
Other Liabilities	¥ 905,893	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		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	121,383		
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)	121,383		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	99,543		
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	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	98,003		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 27,294		7

(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)	11,391	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34–35
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)	2,343	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,710,891		8

(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	¥ 340,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	309,589		46

As of September 30, 2018

Items	Consolidated Balance Sheet (*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Assets)			
Cash and Due from Banks	¥ 16,696,717		
Call Loans and Bills Bought	65,103		
Receivables under Resale Agreements	32,319		
Receivables under Securities Borrowing Transactions	726,971		
Monetary Claims Bought	784,620		
Trading Assets	334,973		
Money Held in Trust	1,406		
Securities	6,135,068	2-b, 6-a	
Loans and Bills Discounted	28,715,747	6-b	
Foreign Exchanges	29,651		
Lease Receivables and Investment Assets	672,405		
Other Assets	1,920,857	6-c	
Tangible Fixed Assets	216,428		
Intangible Fixed Assets	170,485	2-a	
Assets for Retirement Benefits	169,203	3	
Deferred Tax Assets	25,263	4-a	
Customers' Liabilities for Acceptances and Guarantees	570,127		
Allowance for Loan Losses	(86,195)		
Total Assets	¥ 57,181,155		

Items	Consolidated Balance Sheet (*) Amount (Millions of Yen)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
(Liabilities)			
Deposits	¥ 30,953,084		
Negotiable Certificates of Deposit	7,013,240		
Call Money and Bills Sold	606,022		
Payables under Repurchase Agreements	1,789,950		
Payables under Securities Lending Transactions	115,094		
Trading Liabilities	224,905		
Borrowed Money	4,855,261	8	
Foreign Exchanges	309		
Short-term Bonds Payable	1,320,540		
Bonds Payable	980,857		
Borrowed Money from Trust Account	4,963,929		
Other Liabilities	976,962	6-d	
Provision for Bonuses	13,900		
Provision for Directors' Bonuses	60		
Liabilities for Retirement Benefits	13,112		
Provision for Reward Points Program	17,904		
Provision for Reimbursement of Deposits	3,858		
Provision for Contingent Losses	1,549		
Deferred Tax Liabilities	174,139	4-b	
Deferred Tax Liabilities for Land Revaluation	2,864	4-c	
Acceptances and Guarantees	570,127		
Total Liabilities	54,597,675		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	409,938	1-b	
Retained Earnings	1,312,302	1-c	
Total Shareholders' Equity	2,064,278		
Valuation Difference on Available-for-Sale Securities	492,645		
Deferred Gains or Losses on Hedges	(12,055)	5	
Revaluation Reserve for Land	(1,796)		
Foreign Currency Translation Adjustment	4,000		
Adjustments for Retirement Benefits	1,887		
Total Accumulated Other Comprehensive Income	484,682		3
Non-controlling Interests	34,519	7	
Total Net Assets	2,583,480		
Total Liabilities and Net Assets	¥ 57,181,155		

(*) The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

Note: Amounts in the "Composition of Capital" exclude items for regulatory purpose under transitional arrangement.

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	409,938		1-b
Retained Earnings	1,312,302		1-c
Total Shareholders' Equity	¥ 2,064,278		

(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	¥ 2,064,278	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	751,975		1a
of Which: Retained Earnings	1,312,302		2
of Which: Treasury Stock (Deduction)	—		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. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 170,485		2-a
Securities	6,135,068		2-b
of Which: Goodwill Arising on the Application of the Equity Method	7,828		
Associated Deferred Tax Liabilities	27,205		

(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)	¥ 87,414		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	63,693	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

3. 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	¥ 169,203		3
Associated Deferred Tax Liabilities	51,820		

(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)	¥ 117,382		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 25,263		4-a
Deferred Tax Liabilities	174,139		4-b
Deferred Tax Liabilities for Land Revaluation	2,864		4-c
Associated Intangible Fixed Assets	27,205		
Associated Assets for Retirement Benefits	51,820		

(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)	¥ 340	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)	—	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)	—		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (12,055)		5

(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	¥ (11,198)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Investments in the capital of financial entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,135,068		6-a
Loans and Bills Discounted	28,715,747	Including subordinated loans	6-b
Other Assets	1,920,857	Including derivatives	6-c
Other Liabilities	¥ 976,962	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
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	170,718		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	170,718		72
Significant Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	99,872		
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	1,540		55
Amount below the Thresholds for Deduction (before Risk Weighting)	98,332		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 34,519		7

(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)	¥ —	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	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)	12,911	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	34–35
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)	2,824	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,855,261		8

(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	¥ 340,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,000		46

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

As of September 30	Millions of Yen
	2019
Total exposures relating to funds	¥ 1,600,700
Look-through Approach	1,419,204
Mandate-based Approach	181,396
Probability Approach (subject to 250% risk weight)	—
Probability Approach (subject to 400% risk weight)	—
Fall-Back Approach (subject to 1,250% risk weight)	99

Note: Exposures subject to the calculation of credit risk-weighted assets under the provisions of Article 167 of the FSA Capital Adequacy Notification are shown.

Exposures Relating to Funds

As of September 30	Millions of Yen
	2018
Total exposures relating to funds	¥ 2,124,135
Look-through Approach	1,983,583
Simple Majority Approach	81,985
Mandate-based Approach	28,872
Internal Model Approach	—
Fall-back Approach (subject to 400% risk weight)	28,212
Others (Exposures not included in any categories above)	1,481

Note: Exposures subject to the calculation of credit risk-weighted assets under the provisions of Article 167 of the FSA Capital Adequacy Notification are shown.

Disclosure Data Designated as Per the Appended Forms

Consolidated

OV1: Overview of Risk-weighted assets (RWA)

OV1 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
1	Credit risk (excluding counterparty credit risk)	¥ 12,152,104	¥ 13,066,031	¥ 1,026,822	¥ 1,104,268
2	of Which: Standardised Approach (SA)	297,989	273,051	23,839	21,844
3	of Which: Internal Ratings-Based (IRB) Approach	11,386,340	12,288,694	965,561	1,042,081
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	30,359	15,519	2,428	1,241
	Other assets	437,414	488,766	34,993	39,101
4	Counterparty credit risk (CCR)	1,114,942	725,532	90,887	59,243
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	334,952	232,794	28,389	19,728
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	643,868	375,779	51,509	30,062
	of Which: Central Counterparty (CCP)	47,669	34,835	3,813	2,786
	Others	88,452	82,124	7,175	6,665
7	Equity positions in banking book under market-based approach	240,052	362,658	20,356	30,753
8	Equity investment in funds (Look-Through Approach (LTA))	1,235,895	—	98,871	—
9	Equity investment in funds (Mandate-Based Approach (MBA))	753,025	—	60,242	—
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	—	—	—	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	—	—	—	—
10	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	1,238	—	99	—
	Equity investment in funds (SA)	—	—	—	—
	Equity investment in funds (IRB)	—	2,283,880	—	193,673
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	345,127	153,263	27,610	12,996
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	331,655	—	26,532	—
14	of Which: External Rating-Based Approach (SEC-ERBA)	12,391	—	991	—
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: IRB Ratings-Based Approach (RBA)	—	43,509	—	3,689
	of Which: IRB Supervisory Formula Approach (SFA)	—	61,565	—	5,220
	of Which: Standardised Approach (SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	1,080	48,188	86	4,086
16	Market risk	981,661	1,125,470	78,532	90,037
17	of Which: Standardised Approach (SA)	11,776	19,683	942	1,574
18	of Which: Internal Model Approaches (IMA)	969,885	1,105,786	77,590	88,462
19	Operational risk	864,666	963,589	69,173	77,087
20	of Which: Basic Indicator Approach (BIA)	169,798	164,962	13,583	13,197
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	694,868	798,627	55,589	63,890
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	245,007	245,820	20,776	20,845
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 18,667,159	¥ 19,861,313	¥ 1,493,372	¥ 1,588,905

Note: Total risk-weighted assets of Template No.25 are only applied scaling factor.

CR1: Credit quality of assets

CR1 Item No.		Millions of Yen			
		September 30, 2019			
		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	¥ 134,746	¥ 28,439,258	¥ 77,994	¥ 28,496,010
2	Debt Securities	0	2,485,142	—	2,485,142
3	Other on-balance sheet assets (debt-based assets)	20,795	17,712,789	10,001	17,723,583
4	Total on-balance sheet assets (1+2+3)	155,541	48,637,190	87,995	48,704,737
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	694	584,113	1,273	583,534
6	Commitments, etc.	1,118	3,909,797	1,385	3,909,530
7	Total off-balance sheet assets (5+6)	1,813	4,493,910	2,658	4,493,064
Total					
8	Total (4+7)	¥ 157,355	¥ 53,131,101	¥ 90,654	¥ 53,197,802

Note: The aggregate calculation on 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, 2018			
		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	¥ 94,747	¥ 27,560,448	¥ 74,457	¥ 27,580,738
2	Debt Securities	0	2,531,610	—	2,531,610
3	Other on-balance sheet assets (debt-based assets)	22,302	16,940,844	10,577	16,952,568
4	Total on-balance sheet assets (1+2+3)	117,049	47,032,903	85,035	47,064,917
Off-balance sheet assets					
5	Acceptances and Guarantees, etc.	117	570,009	1,159	568,967
6	Commitments, etc.	948	3,487,598	1,549	3,486,997
7	Total off-balance sheet assets (5+6)	1,066	4,057,608	2,709	4,055,965
Total					
8	Total (4+7)	¥ 118,116	¥ 51,090,511	¥ 87,744	¥ 51,120,883

Note: The aggregate calculation on 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 Item No.	Millions of Yen	
	September 30, 2019	
	Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 138,273
2	Of which: Newly defaulted	59,177
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status 17,005
4	for each factor during the first half	Of which: Written-offs 9,793
5		Of which: Other factors (15,111)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	155,541

Notes: 1. The end of the previous fiscal year indicates March 31, 2019, and the end of the first half indicates September 30, 2019.

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

CR2 Item No.	Millions of Yen	
	September 30, 2018	
	Amounts	
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year	¥ 109,458
2	Of which: Newly defaulted	24,443
3	Changes in stock of loans and debt securities	Of which: Returning to non-defaulted status 7,308
4	for each factor during the first half	Of which: Written-offs 2,572
5		Of which: Other factors (6,970)
6	Stock of defaulted loans and debt securities at the end of the first half (1+2-3-4+5)	117,049

Notes: 1. The end of the previous fiscal year indicates March 31, 2018, and the end of the first half indicates September 30, 2018.

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, 2019				
		a	b	c	d	e
Item No.		Exposures unsecured	Exposures secured	Exposures secured by col-lateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 27,945,324	¥ 550,686	¥ 271,575	¥ 170,674	¥ —
2	Debt Securities	2,408,329	76,813	2,800	72,775	—
3	Other on-balance sheet assets (debt-based assets)	17,718,456	5,127	123	5,004	—
4	Total (1+2+3)	¥ 48,072,110	¥ 632,626	¥ 274,498	¥ 248,454	¥ —
5	Of which defaulted	129,780	5,549	4,607	—	—

CR3		Millions of Yen				
		September 30, 2018				
		a	b	c	d	e
Item No.		Exposures unsecured	Exposures secured	Exposures secured by col-lateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 27,040,483	¥ 540,254	¥ 247,677	¥ 186,319	¥ —
2	Debt Securities	2,454,468	77,142	3,668	72,288	—
3	Other on-balance sheet assets (debt-based assets)	16,947,421	5,147	139	5,003	—
4	Total (1+2+3)	¥ 46,442,373	¥ 622,544	¥ 251,484	¥ 263,611	¥ —
5	Of which defaulted	96,078	5,581	4,690	7	—

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

Item No.	Asset classes	Millions of Yen, %					
		September 30, 2019					
		a	b	c	d	e	f
		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		
1	Cash	¥ 42	¥ —	¥ 42	¥ —	¥ —	—%
2	Government of Japan and Bank of Japan (BOJ)	60	—	60	—	—	—
3	Foreign central governments and foreign central banks	348,632	—	348,632	—	28,615	8.20
4	Bank for International Settlements, etc.	—	—	—	—	—	—
5	Local governments of Japan	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)	—	—	—	—	—	—
7	Multilateral development banks (MDBs)	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
9	Government-affiliated agencies of Japan	—	—	—	—	—	—
10	The three local public corporations	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators	108,438	—	108,438	—	35,667	32.89
12	Corporates, etc.	225,181	378,150	225,181	9,414	233,705	99.62
13	SMEs, etc. and individuals	—	—	—	—	—	—
14	Residential mortgage loans	—	—	—	—	—	—
15	Real estate acquisition activities, etc.	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)	1	—	1	—	1	100.53
17	Past due loans for three months or more (residential mortgage loans)	—	—	—	—	—	—
18	Uncollected notes	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)	—	—	—	—	—	—
22	Total	¥ 682,356	¥ 378,150	¥ 682,356	¥ 9,414	¥ 297,989	43.07%

CR4		Millions of Yen, %										
		September 30, 2018										
Item No.	Asset classes	a		b		c		d		e	f	
		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							
1	Cash	¥	72	¥	—	¥	72	¥	—	¥	—	—%
2	Government of Japan and Bank of Japan (BOJ)		60		—		60		—		—	—
3	Foreign central governments and foreign central banks		352,104		—		352,104		—		22,301	6.33
4	Bank for International Settlements, etc.		—		—		—		—		—	—
5	Local governments of Japan		—		—		—		—		—	—
6	Foreign non-central government public sector entities (PSEs)		42		—		42		—		18	44.33
7	Multilateral development banks (MDBs)		—		—		—		—		—	—
8	Japan Finance Organization for Municipalities (JFM)		—		—		—		—		—	—
9	Government-affiliated agencies of Japan		—		—		—		—		—	—
10	The three local public corporations		—		—		—		—		—	—
11	Financial institutions and type I financial instruments business operators		195,576		—		195,576		—		52,445	26.81
12	Corporates, etc.		206,112		371,529		206,112		593		198,282	95.92
13	SMEs, etc. and individuals		—		—		—		—		—	—
14	Residential mortgage loans		—		—		—		—		—	—
15	Real estate acquisition activities, etc.		—		—		—		—		—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		2		—		2		—		3	113.82
17	Past due loans for three months or more (residential mortgage loans)		—		—		—		—		—	—
18	Uncollected notes		—		—		—		—		—	—
19	Guaranteed by credit guarantee corporations, etc.		—		—		—		—		—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—		—		—		—		—	—
21	Investments, etc. (excluding significant investments)		—		—		—		—		—	—
22	Total	¥	753,971	¥	371,529	¥	753,971	¥	593	¥	273,051	36.18%

CR5: Standardised approach – Exposures by asset classes and risk weights

CR5		Millions of Yen											
Item No.	Asset classes	Risk weight	September 30, 2019										
			a	b	c	d	e	f	g	h	i	j	k
			Credit risk exposure amounts (post-CCF and post-CRM)										
			0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total
1	Cash	¥	42	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	42
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		291,401	—	—	—	57,231	—	—	—	—	—	348,632
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	—	—	—	—	—	—	—	—	—
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—
9	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	—	—
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators		—	—	75,318	—	25,032	—	8,087	—	—	—	108,438
12	Corporates, etc.		—	—	—	—	1,981	—	232,613	—	—	—	234,595
13	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	0	—	—	0	—	—	1
17	Past due loans for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—
22	Total	¥	291,504	¥ —	¥ 75,318	¥ —	¥ 84,245	¥ —	¥ 240,701	¥ 0	¥ —	¥ —	¥ 691,770

CR5			Millions of Yen											
			September 30, 2018											
			a	b	c	d	e	f	g	h	i	j	k	
Item No.	Credit risk exposure amounts (post-CCF and post-CRM)													
	Asset classes	Risk weight	0%	10%	20%	35%	50%	75%	100%	150%	250%	1,250%	Total	
1	Cash	¥	72	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	72
2	Government of Japan and Bank of Japan (BOJ)		60	—	—	—	—	—	—	—	—	—	—	60
3	Foreign central governments and foreign central banks		307,502	—	—	—	44,602	—	—	—	—	—	—	352,104
4	Bank for International Settlements, etc.		—	—	—	—	—	—	—	—	—	—	—	—
5	Local governments of Japan		—	—	—	—	—	—	—	—	—	—	—	—
6	Foreign non-central government public sector entities (PSEs)		—	—	15	—	22	—	4	—	—	—	—	42
7	Multilateral development banks (MDBs)		—	—	—	—	—	—	—	—	—	—	—	—
8	Japan Finance Organization for Municipalities (JFM)		—	—	—	—	—	—	—	—	—	—	—	—
9	Government-affiliated agencies of Japan		—	—	—	—	—	—	—	—	—	—	—	—
10	The three local public corporations		—	—	—	—	—	—	—	—	—	—	—	—
11	Financial institutions and type I financial instruments business operators		—	—	156,088	—	36,520	—	2,967	—	—	—	—	195,576
12	Corporates, etc.		—	—	15	—	16,821	—	189,868	—	—	—	—	206,705
13	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—	—	—	—
14	Residential mortgage loans		—	—	—	—	—	—	—	—	—	—	—	—
15	Real estate acquisition activities, etc.		—	—	—	—	—	—	—	—	—	—	—	—
16	Past due loans for three months or more, etc. (excluding residential mortgage loans)		—	—	—	—	1	—	—	1	—	—	—	2
17	Past due loans for three months or more (residential mortgage loans)		—	—	—	—	—	—	—	—	—	—	—	—
18	Uncollected notes		—	—	—	—	—	—	—	—	—	—	—	—
19	Guaranteed by credit guarantee corporations, etc.		—	—	—	—	—	—	—	—	—	—	—	—
20	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.		—	—	—	—	—	—	—	—	—	—	—	—
21	Investments, etc. (excluding significant investments)		—	—	—	—	—	—	—	—	—	—	—	—
22	Total	¥	307,634	¥ —	¥ 156,119	¥ —	¥ 97,968	¥ —	¥ 192,841	¥ 1	¥ —	¥ —	¥ —	754,565

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

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2019											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 1,309,660	¥ 33	75.00%	¥ 1,326,377	0.00%	0.0	32.52%	2.0	¥ 16,526	1.24%	¥ 9	
2	0.15 to < 0.25	4,661	1,020	75.00	480	0.20	0.0	31.78	4.5	216	45.12	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	1,314,322	1,053	75.00	1,326,858	0.00	0.0	32.52	2.0	16,743	1.26	9	¥ 68
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	16,180,247	152,029	92.94	16,381,632	0.00	0.0	44.99	1.1	76,254	0.46	114	
2	0.15 to < 0.25	0	—	—	0	0.20	0.0	45.00	1.0	0	30.51	0	
3	0.25 to < 0.50	57,954	4,262	75.00	26,094	0.28	0.0	43.27	2.2	15,807	60.57	31	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	2,343	—	—	2,245	1.77	0.0	45.00	1.0	2,063	91.89	17	
6	2.50 to < 10.00	28,041	—	—	841	5.63	0.0	45.00	2.4	1,284	152.65	21	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	16,268,587	156,292	92.45	16,410,815	0.00	0.1	44.99	1.1	95,410	0.58	185	519
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	434,018	830	75.00	435,377	0.04	0.0	32.53	3.2	99,621	22.88	69	
2	0.15 to < 0.25	25,000	9,000	75.00	31,750	0.20	0.0	32.53	1.3	7,712	24.29	21	
3	0.25 to < 0.50	1,079	—	—	1,079	0.30	0.0	11.99	1.0	113	10.53	0	
4	0.50 to < 0.75	1,400	1,000	75.00	2,150	0.50	0.0	32.53	1.0	815	37.91	3	
5	0.75 to < 2.50	16,784	4,176	95.05	20,753	1.12	0.0	32.53	1.0	11,642	56.09	76	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	478,281	15,006	80.58	491,110	0.10	0.0	32.48	3.0	119,905	24.41	171	324
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	618,846	120,395	80.76	715,896	0.06	0.1	44.37	2.0	159,427	22.26	198	
2	0.15 to < 0.25	536	—	—	536	0.20	0.0	72.94	1.0	265	49.46	0	
3	0.25 to < 0.50	11,778	4,197	75.00	12,426	0.28	0.0	45.00	2.3	8,361	67.28	15	
4	0.50 to < 0.75	0	—	—	0	0.50	0.0	45.00	1.0	0	52.44	0	
5	0.75 to < 2.50	3,937	—	—	3,937	1.77	0.0	45.00	4.9	5,582	141.76	31	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	635,099	124,592	80.56	732,798	0.07	0.1	44.41	2.0	173,637	23.69	246	192

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 6,561,453	¥ 2,446,763	76.29%	¥ 8,513,915	0.07%	0.7	31.92%	2.6	¥ 1,661,526	19.51%	¥ 2,085	
2	0.15 to < 0.25	2,041,192	403,579	76.10	2,304,960	0.20	0.4	31.19	2.5	753,715	32.69	1,474	
3	0.25 to < 0.50	1,366,693	186,818	74.72	1,518,540	0.30	0.5	31.50	2.6	636,472	41.91	1,475	
4	0.50 to < 0.75	1,023,722	191,255	75.80	1,161,642	0.50	0.7	28.65	2.5	517,482	44.54	1,680	
5	0.75 to < 2.50	846,216	131,116	71.01	895,979	1.45	0.7	28.94	2.2	594,197	66.31	3,786	
6	2.50 to < 10.00	144,789	7,477	83.47	151,241	5.97	0.0	24.97	2.5	133,499	88.26	2,278	
7	10.00 to < 100.00	25,855	37	75.00	25,733	18.67	0.0	28.46	2.0	37,050	143.97	1,368	
8	100.00 (Default)	43,582	199	75.00	47,887	100.00	0.0	32.50	1.0	22,042	46.02	13,800	
9	Sub-total	12,053,505	3,367,248	75.96	14,619,903	0.66	3.3	31.24	2.5	4,355,986	29.79	27,949	¥ 39,672
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	780,124	106,575	82.94	879,799	0.07	0.8	52.98	3.1	337,121	38.31	350	
2	0.15 to < 0.25	60,674	145	100.00	60,976	0.20	0.4	65.24	3.9	54,655	89.63	81	
3	0.25 to < 0.50	316,608	66,255	77.65	366,878	0.29	0.5	46.46	2.6	237,023	64.60	505	
4	0.50 to < 0.75	179,067	11,859	75.99	188,862	0.58	0.8	42.08	3.6	161,554	85.54	472	
5	0.75 to < 2.50	367,459	30,111	74.45	389,436	1.40	1.2	44.10	3.8	476,221	122.28	2,400	
6	2.50 to < 10.00	149,731	10,856	98.95	160,415	5.57	0.3	45.09	4.3	288,672	179.95	4,015	
7	10.00 to < 100.00	36,568	—	—	34,662	30.96	0.0	44.56	4.0	91,188	263.07	4,786	
8	100.00 (Default)	11,128	123	0.00	13,607	100.00	0.0	44.25	1.0	0	0.00	6,022	
9	Sub-total	1,901,363	225,926	80.63	2,094,639	1.99	4.3	48.76	3.3	1,646,436	78.60	18,635	10,725
SME exposures (AIRB)													
1	0.00 to < 0.15	61,206	5,500	75.00	65,331	0.11	0.0	30.84	3.7	17,346	26.55	23	
2	0.15 to < 0.25	79,831	1,723	75.00	77,248	0.20	0.0	32.08	3.5	26,552	34.37	50	
3	0.25 to < 0.50	24,536	—	—	24,536	0.30	0.0	30.59	2.0	6,855	27.93	23	
4	0.50 to < 0.75	45,579	319	75.00	44,193	0.50	0.0	21.71	2.5	12,794	28.95	48	
5	0.75 to < 2.50	99,639	10,148	76.70	99,515	1.54	0.1	21.78	2.7	45,607	45.82	330	
6	2.50 to < 10.00	15,516	671	75.98	16,026	6.61	0.0	19.31	2.7	8,954	55.86	214	
7	10.00 to < 100.00	3,923	—	—	3,189	18.67	0.0	16.76	1.3	2,111	66.21	99	
8	100.00 (Default)	1,437	—	—	2,275	100.00	0.0	28.08	1.0	897	39.44	567	
9	Sub-total	331,670	18,362	75.97	332,318	1.80	0.3	26.47	3.0	121,120	36.44	1,358	3,020
SME exposures (FIRB)													
1	0.00 to < 0.15	62	—	—	62	0.12	0.0	45.00	1.0	12	20.69	0	
2	0.15 to < 0.25	48	—	—	48	0.20	0.0	45.00	1.0	12	26.94	0	
3	0.25 to < 0.50	2	—	—	2	0.30	0.0	45.00	1.0	0	34.84	0	
4	0.50 to < 0.75	106,558	929	75.98	106,331	0.50	0.5	38.33	4.5	68,565	64.48	205	
5	0.75 to < 2.50	250,042	1,583	78.48	249,851	1.59	1.4	39.37	4.6	229,691	91.93	1,575	
6	2.50 to < 10.00	10,555	—	—	10,602	7.44	0.0	40.83	3.5	13,871	130.83	321	
7	10.00 to < 100.00	449	—	—	449	18.67	0.0	44.76	3.4	874	194.63	37	
8	100.00 (Default)	9,596	266	90.61	10,020	100.00	0.0	43.23	1.0	0	0.00	4,332	
9	Sub-total	377,314	2,779	78.80	377,367	4.08	2.1	39.23	4.5	313,029	82.95	6,472	582

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2019											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 981,697	¥ 106,790	75.00%	¥ 1,061,789	0.08%	0.2	22.03%	4.0	¥ 194,088	18.27%	¥ 196	
2	0.15 to < 0.25	53,336	5,850	75.00	57,723	0.20	0.0	18.07	3.7	13,012	22.54	21	
3	0.25 to < 0.50	467,747	129,937	74.80	564,947	0.29	0.1	24.07	4.6	230,559	40.81	404	
4	0.50 to < 0.75	302,901	57,427	75.47	346,242	0.56	0.0	19.71	4.5	148,590	42.91	392	
5	0.75 to < 2.50	171,823	53,316	75.00	211,811	1.34	0.0	24.77	4.1	143,120	67.56	706	
6	2.50 to < 10.00	24,111	34,757	74.95	50,163	3.81	0.0	27.73	4.8	50,939	101.54	513	
7	10.00 to < 100.00	8,623	2,411	75.00	10,432	21.01	0.0	25.81	3.6	14,403	138.06	541	
8	100.00 (Default)	9,274	1,467	64.93	10,227	100.00	0.0	22.46	1.0	0	0.00	2,297	
9	Sub-total	2,019,516	391,958	74.96	2,313,338	0.94	0.5	22.47	4.2	794,714	34.35	5,074	¥ 7,492
Specialised lending (FIRB)													
1	0.00 to < 0.15	1,467	—	—	1,467	0.10	0.2	45.00	4.3	633	43.17	0	
2	0.15 to < 0.25	30	—	—	30	0.20	0.0	45.00	1.0	9	30.51	0	
3	0.25 to < 0.50	1,525	—	—	1,525	0.30	0.1	45.00	4.9	1,219	79.97	2	
4	0.50 to < 0.75	180	—	—	180	0.58	0.0	45.00	2.8	143	79.57	0	
5	0.75 to < 2.50	449	—	—	449	1.10	0.0	45.00	4.8	562	125.15	2	
6	2.50 to < 10.00	41	—	—	41	3.17	0.0	45.00	4.9	66	161.28	0	
7	10.00 to < 100.00	55	—	—	55	25.60	0.0	45.00	5.0	141	255.70	6	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	3,751	—	—	3,751	0.73	0.4	45.00	4.5	2,777	74.05	12	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,267,438	29	100.00	468,397	0.07	0.3	90.00	5.0	565,727	120.77	—	
2	0.15 to < 0.25	111,564	—	—	37,871	0.20	0.1	90.00	5.0	58,079	153.35	—	
3	0.25 to < 0.50	63,280	—	—	22,304	0.30	0.2	90.00	5.0	39,903	178.89	—	
4	0.50 to < 0.75	41,775	—	—	18,322	0.50	0.2	90.00	5.0	38,266	208.85	—	
5	0.75 to < 2.50	21,041	—	—	16,394	1.29	0.2	90.00	5.0	45,943	280.23	—	
6	2.50 to < 10.00	3,276	—	—	1,791	6.65	0.0	90.00	5.0	7,705	430.24	—	
7	10.00 to < 100.00	144	—	—	40	18.67	0.0	90.00	5.0	297	731.60	—	
8	100.00 (Default)	93	—	—	50	100.00	0.0	90.00	5.0	563	1,125.00	—	
9	Sub-total	1,508,615	29	100.00	565,173	0.17	1.3	90.00	5.0	756,486	133.85	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,183	7,015	75.00	13,444	0.10	0.0	37.41	2.9	4,136	30.76	5	
2	0.15 to < 0.25	21,639	—	—	21,639	0.20	0.0	32.53	2.5	7,099	32.80	14	
3	0.25 to < 0.50	1,600	—	—	1,600	0.30	0.0	32.53	4.1	835	52.20	1	
4	0.50 to < 0.75	1,045	570	75.00	1,473	0.50	0.0	32.53	1.1	747	50.73	2	
5	0.75 to < 2.50	27,401	—	—	27,401	1.60	0.0	32.47	3.9	24,709	90.17	142	
6	2.50 to < 10.00	2,309	—	—	2,309	7.65	0.0	32.53	3.3	3,089	133.75	57	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	62,179	7,585	75.00	67,868	1.01	0.0	33.47	3.2	40,617	59.84	224	9

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2019											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)													
1	0.00 to < 0.15	¥ 0	¥ 7,015	75.00%	¥ 5,261	0.12%	0.0	45.00%	2.7	¥ 1,903	36.16%	¥ 3	
2	0.15 to < 0.25	1,710	570	75.00	2,137	0.22	0.0	100.00	1.0	1,549	72.47	—	
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	1,710	7,585	75.00	7,399	0.15	0.0	60.88	2.2	3,452	46.65	3	¥ —
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	293,982	—	—	293,982	0.07	0.3	45.00	1.2	49,091	16.69	94	
2	0.15 to < 0.25	85,996	—	—	85,996	0.20	0.2	45.00	1.0	26,308	30.59	79	
3	0.25 to < 0.50	151,720	—	—	151,720	0.28	0.3	45.00	1.0	58,074	38.27	192	
4	0.50 to < 0.75	52,152	—	—	52,152	0.50	1.2	45.00	1.0	27,440	52.61	118	
5	0.75 to < 2.50	45,638	—	—	45,638	1.52	3.9	45.00	1.4	39,762	87.12	312	
6	2.50 to < 10.00	1,512	—	—	1,512	4.05	0.3	45.00	1.6	1,962	129.73	27	
7	10.00 to < 100.00	4,785	—	—	4,785	34.67	0.0	45.00	4.9	12,706	265.54	746	
8	100.00 (Default)	1	—	—	1	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	635,790	—	—	635,790	0.54	6.4	45.00	1.1	215,346	33.87	1,573	721
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	450,209	—	—	450,209	0.06	0.4	92.78	1.1	123,220	27.36	16	
2	0.15 to < 0.25	10,540	—	—	10,540	0.22	0.0	98.94	1.0	7,440	70.59	0	
3	0.25 to < 0.50	27,937	—	—	27,937	0.33	0.1	63.75	1.4	18,481	66.15	22	
4	0.50 to < 0.75	1,102	—	—	1,102	0.50	0.0	45.00	2.6	794	72.07	2	
5	0.75 to < 2.50	8,170	—	—	8,170	0.94	0.3	93.44	1.3	12,379	151.50	7	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	497,960	—	—	497,960	0.09	0.9	91.19	1.1	162,317	32.59	48	—
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	—	—	—	—	—	—	—	—	—	—	—	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	65,787	—	—	65,787	0.31	35.5	74.64	—	26,683	40.56	153	
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	65,787	—	—	65,787	0.31	35.5	74.64	—	26,683	40.56	153	304

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2019											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 42,268	28.44%	¥ 12,023	0.11%	44.4	64.24%	—	¥ 520	4.33%	¥ 8	
2	0.15 to < 0.25	44,969	835,819	11.53	141,381	0.24	200.3	58.77	—	10,436	7.38	203	
3	0.25 to < 0.50	20,322	708,916	8.14	78,048	0.37	149.0	73.17	—	10,017	12.83	211	
4	0.50 to < 0.75	35,638	275,621	11.53	67,431	0.59	85.2	58.77	—	10,122	15.01	235	
5	0.75 to < 2.50	15,683	187,913	11.58	37,443	0.94	88.7	62.91	—	8,571	22.89	221	
6	2.50 to < 10.00	45,213	132,761	13.24	62,795	4.92	93.5	59.65	—	42,659	67.93	1,838	
7	10.00 to < 100.00	479	976	14.20	617	49.55	0.7	62.17	—	963	155.99	190	
8	100.00 (Default)	63	3,698	7.81	17,074	100.00	21.0	60.41	—	5,109	29.92	9,906	
9	Sub-total	162,370	2,187,975	10.86	416,817	5.24	683.2	62.20	—	88,401	21.20	12,815	¥ 18,759
Residential mortgage exposures													
1	0.00 to < 0.15	3,214,116	16,393	100.00	3,230,509	0.10	111.9	19.82	—	160,983	4.98	694	
2	0.15 to < 0.25	2,979,124	90	100.00	2,979,215	0.18	141.9	18.49	—	207,402	6.96	1,012	
3	0.25 to < 0.50	2,541,242	2,485	100.00	2,543,737	0.35	127.8	18.11	—	277,206	10.89	1,611	
4	0.50 to < 0.75	708,831	73	100.00	708,905	0.51	47.2	19.88	—	111,933	15.78	724	
5	0.75 to < 2.50	131,858	19	100.00	131,877	0.92	13.5	22.37	—	34,836	26.41	270	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	93,795	21	100.00	93,816	20.59	5.0	19.36	—	102,114	108.84	3,807	
8	100.00 (Default)	30,482	17	100.00	31,800	100.00	1.8	21.10	—	8,343	26.23	6,043	
9	Sub-total	9,699,451	19,100	100.00	9,719,862	0.76	449.5	19.00	—	902,822	9.28	14,164	23,757
Other retail exposures													
1	0.00 to < 0.15	0	24,660	22.87	5,642	0.11	22.4	19.31	—	298	5.29	1	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	298,799	—	—	298,799	0.31	120.0	54.76	—	88,573	29.64	518	
4	0.50 to < 0.75	362,363	495	100.00	363,057	0.58	100.0	39.62	—	113,511	31.26	855	
5	0.75 to < 2.50	165,384	147,638	28.66	207,714	1.14	280.8	64.27	—	141,997	68.36	1,564	
6	2.50 to < 10.00	63,916	25,804	55.46	78,230	3.82	64.8	44.93	—	49,943	63.84	1,317	
7	10.00 to < 100.00	4,182	925	87.67	5,142	39.81	1.1	36.89	—	4,323	84.07	895	
8	100.00 (Default)	8,899	1,481	32.53	22,353	100.00	13.6	49.48	—	6,115	27.35	10,571	
9	Sub-total	903,546	201,005	31.87	980,940	3.34	603.0	49.97	—	404,762	41.26	15,725	16,487
Lease transactions													
1	0.00 to < 0.15	190,149	—	—	190,149	0.07	0.4	45.00	2.6	47,784	25.13	67	
2	0.15 to < 0.25	136,773	—	—	136,773	0.20	0.1	45.00	4.2	82,629	60.41	126	
3	0.25 to < 0.50	22,919	—	—	22,919	0.30	0.1	45.00	2.1	11,891	51.88	31	
4	0.50 to < 0.75	41,966	—	—	41,966	0.50	0.2	45.00	2.9	31,319	74.62	95	
5	0.75 to < 2.50	37,530	—	—	37,530	1.64	0.3	45.00	3.0	39,826	106.11	278	
6	2.50 to < 10.00	2,426	—	—	2,426	6.26	0.0	45.00	3.2	3,815	157.21	68	
7	10.00 to < 100.00	465	—	—	465	18.67	0.0	45.00	2.9	973	209.10	39	
8	100.00 (Default)	—	—	—	173	100.00	0.0	45.00	1.0	0	0.00	77	
9	Sub-total	432,232	—	—	432,405	0.40	1.3	45.00	3.1	218,239	50.47	784	3,480
Total (all portfolios)		¥ 49,353,056	¥ 6,726,502	54.03%	¥ 52,092,905	0.61%	1,796.6	36.02%	2.1	¥ 10,458,890	20.07%	¥ 105,608	¥ 126,118

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. Purchased receivables for retail (dilution risk and originator risk of loan participation) are not applicable.

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2018											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 1,056,136	¥ 33	75.00%	¥ 1,094,347	0.00%	0.0	32.52%	1.7	¥ 15,641	1.42%	¥ 9	
2	0.15 to < 0.25	4,586	454	75.00	1,390	0.21	0.0	32.19	1.1	327	23.52	0	
3	0.25 to < 0.50	1,416	476	75.00	6	0.32	0.0	32.53	1.0	1	29.60	0	
4	0.50 to < 0.75	1	—	—	1	0.56	0.0	32.53	5.0	1	74.56	0	
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	1,062,140	963	75.00	1,095,746	0.00	0.0	32.52	1.7	15,971	1.45	10	¥ 82
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	17,124,329	25,540	79.73	17,204,961	0.00	0.0	44.99	1.2	71,208	0.41	93	
2	0.15 to < 0.25	0	—	—	0	0.21	0.0	45.00	1.0	0	31.87	0	
3	0.25 to < 0.50	56,090	4,889	75.00	24,258	0.29	0.0	43.14	1.9	12,788	52.71	30	
4	0.50 to < 0.75	0	—	—	0	0.56	0.0	45.00	1.0	0	55.62	0	
5	0.75 to < 2.50	2,881	86	100.00	2,676	1.78	0.0	44.67	1.4	2,583	96.54	21	
6	2.50 to < 10.00	28,242	—	—	1,582	6.44	0.0	20.29	3.5	967	61.16	10	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	17,211,545	30,516	79.03	17,233,479	0.00	0.1	44.98	1.2	87,548	0.50	156	580
Financial Institution exposures (AIRB)													
1	0.00 to < 0.15	393,847	348	75.00	394,844	0.05	0.0	32.53	2.9	85,556	21.66	66	
2	0.15 to < 0.25	29,000	6,000	75.00	33,500	0.21	0.0	32.53	1.4	8,648	25.81	23	
3	0.25 to < 0.50	1,135	—	—	1,135	0.32	0.0	11.99	1.0	123	10.91	0	
4	0.50 to < 0.75	1,400	1,000	75.00	2,150	0.56	0.0	32.53	1.0	864	40.21	3	
5	0.75 to < 2.50	13,219	5,896	83.48	18,141	1.16	0.0	32.53	1.0	10,228	56.38	68	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	438,601	13,244	78.77	449,771	0.11	0.0	32.48	2.7	105,421	23.43	163	316
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	539,028	108,112	80.90	626,226	0.06	0.0	43.16	1.0	108,185	17.27	188	
2	0.15 to < 0.25	1,580	—	—	1,580	0.21	0.0	73.47	1.0	822	52.05	2	
3	0.25 to < 0.50	37,548	366	75.00	35,323	0.30	0.0	64.33	3.4	45,523	128.87	69	
4	0.50 to < 0.75	1,144	—	—	1,144	0.64	0.0	45.00	1.0	683	59.69	3	
5	0.75 to < 2.50	4,060	—	—	4,060	1.77	0.0	45.00	4.8	5,743	141.45	32	
6	2.50 to < 10.00	1	—	—	1	3.05	0.0	45.00	1.0	1	110.47	0	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	583,363	108,478	80.88	668,336	0.09	0.1	44.36	1.1	160,959	24.08	296	270

CR6		Millions of Yen, %, 1,000 cases, Year											
Item No.	PD scale	September 30, 2018											
		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 6,118,762	¥ 2,220,301	75.63%	¥ 7,861,109	0.08%	0.6	32.07%	2.5	¥ 1,544,162	19.64%	¥ 2,028	
2	0.15 to < 0.25	2,385,995	537,916	75.69	2,773,392	0.21	0.4	31.62	2.4	931,927	33.60	1,923	
3	0.25 to < 0.50	1,209,393	186,492	75.18	1,351,880	0.32	0.5	31.27	2.4	558,556	41.31	1,385	
4	0.50 to < 0.75	933,299	199,835	75.76	1,071,673	0.56	0.7	29.81	2.3	525,785	49.06	1,801	
5	0.75 to < 2.50	809,726	102,752	68.46	832,315	1.49	0.8	28.84	2.4	557,196	66.94	3,581	
6	2.50 to < 10.00	244,596	26,547	85.40	269,822	7.16	0.0	28.16	2.2	299,667	111.06	5,538	
7	10.00 to < 100.00	7,836	97	59.66	6,093	21.43	0.0	23.08	1.6	7,205	118.25	301	
8	100.00 (Default)	9,100	880	75.00	14,345	100.00	0.0	30.05	1.0	6,081	42.39	3,824	
9	Sub-total	11,718,710	3,274,824	75.48	14,180,633	0.49	3.3	31.47	2.5	4,430,582	31.24	20,384	¥ 39,201
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	802,546	110,495	76.81	897,159	0.07	0.8	53.21	3.0	334,140	37.24	359	
2	0.15 to < 0.25	93,878	188	100.00	95,092	0.21	0.4	57.59	3.1	68,758	72.30	120	
3	0.25 to < 0.50	293,365	47,240	75.83	329,269	0.29	0.6	45.73	2.5	200,194	60.79	444	
4	0.50 to < 0.75	110,479	8,966	75.91	117,661	0.61	0.6	50.22	3.7	129,610	110.15	359	
5	0.75 to < 2.50	395,386	34,169	74.62	420,200	1.49	1.2	43.56	3.9	524,283	124.76	2,711	
6	2.50 to < 10.00	164,730	16,626	91.74	179,908	6.05	0.3	44.61	4.4	331,481	184.24	4,850	
7	10.00 to < 100.00	28,402	1,765	73.16	27,522	30.85	0.0	44.57	4.3	73,106	265.62	3,780	
8	100.00 (Default)	17,752	533	77.52	20,274	100.00	0.0	43.89	1.0	0	0.00	8,900	
9	Sub-total	1,906,540	219,988	77.34	2,087,089	2.32	4.2	49.17	3.3	1,661,575	79.61	21,526	11,889
SME exposures (AIRB)													
1	0.00 to < 0.15	61,917	4,830	75.00	63,710	0.13	0.0	32.53	3.6	19,340	30.35	27	
2	0.15 to < 0.25	71,831	—	—	68,293	0.21	0.0	30.12	3.5	22,815	33.40	45	
3	0.25 to < 0.50	5,804	—	—	5,804	0.32	0.0	24.76	2.0	1,412	24.33	4	
4	0.50 to < 0.75	34,326	5,655	75.00	37,185	0.56	0.0	19.72	3.7	11,836	31.82	41	
5	0.75 to < 2.50	115,995	11,555	76.54	116,100	1.64	0.1	21.45	2.9	53,818	46.35	407	
6	2.50 to < 10.00	10,402	545	75.00	10,720	7.59	0.0	22.29	1.7	6,925	64.60	184	
7	10.00 to < 100.00	5,601	—	—	4,840	21.43	0.0	15.43	1.6	3,108	64.21	160	
8	100.00 (Default)	1,356	—	—	2,196	100.00	0.0	28.05	1.0	864	39.36	547	
9	Sub-total	307,236	22,585	75.78	308,851	2.07	0.3	25.49	3.2	120,122	38.89	1,417	3,098
SME exposures (FIRB)													
1	0.00 to < 0.15	58	—	—	58	0.13	0.0	45.00	1.0	13	22.27	0	
2	0.15 to < 0.25	39	—	—	39	0.21	0.0	45.00	1.0	10	27.52	0	
3	0.25 to < 0.50	1	—	—	1	0.32	0.0	45.00	1.0	0	38.38	0	
4	0.50 to < 0.75	95,994	770	75.00	95,497	0.56	0.5	38.78	4.7	66,204	69.32	208	
5	0.75 to < 2.50	247,404	1,184	77.10	245,773	1.72	1.3	39.18	4.5	225,177	91.61	1,677	
6	2.50 to < 10.00	14,060	—	—	13,990	8.01	0.0	41.98	2.7	19,387	138.57	470	
7	10.00 to < 100.00	404	—	—	404	21.43	0.0	44.71	1.0	763	188.86	38	
8	100.00 (Default)	8,076	250	99.88	8,536	100.00	0.0	44.39	1.0	0	0.00	3,789	
9	Sub-total	366,038	2,204	78.96	364,300	3.98	2.0	39.31	4.4	311,557	85.52	6,184	757

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2018											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 598,272	¥ 11,915	75.00%	¥ 607,209	0.06%	0.0	18.07%	3.0	¥ 62,611	10.31%	¥ 73	
2	0.15 to < 0.25	88,082	—	—	88,082	0.21	0.0	18.07	2.7	17,168	19.49	34	
3	0.25 to < 0.50	75,290	—	—	75,290	0.32	0.0	18.07	1.9	15,588	20.70	44	
4	0.50 to < 0.75	218,253	3,668	75.00	221,005	0.56	0.0	18.07	3.9	80,487	36.41	225	
5	0.75 to < 2.50	70,410	6,050	75.00	74,947	1.17	0.0	18.07	4.3	36,214	48.31	159	
6	2.50 to < 10.00	181	—	—	181	8.23	0.0	18.07	1.4	122	67.39	2	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	1,050,490	21,634	75.00	1,066,716	0.27	0.1	18.07	3.2	212,192	19.89	539	¥ 1,140
Specialised lending (FIRB)													
1	0.00 to < 0.15	231	—	—	231	0.09	0.0	45.00	1.0	38	16.62	0	
2	0.15 to < 0.25	72	—	—	72	0.21	0.0	45.00	1.0	23	31.87	0	
3	0.25 to < 0.50	37	—	—	37	0.32	0.0	45.00	1.0	15	40.94	0	
4	0.50 to < 0.75	82	—	—	82	0.56	0.0	45.00	1.0	45	55.62	0	
5	0.75 to < 2.50	14	—	—	14	1.85	0.0	45.00	1.0	13	92.32	0	
6	2.50 to < 10.00	0	—	—	0	8.23	0.0	45.00	1.0	1	161.92	0	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	440	—	—	440	0.29	0.1	45.00	1.0	137	31.35	0	—
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	1,425,283	29	100.00	549,714	0.08	0.3	90.00	5.0	664,455	120.87	—	
2	0.15 to < 0.25	149,235	—	—	54,423	0.21	0.1	90.00	5.0	85,105	156.37	—	
3	0.25 to < 0.50	72,362	—	—	25,780	0.32	0.2	90.00	5.0	45,372	175.99	—	
4	0.50 to < 0.75	61,953	—	—	25,780	0.56	0.2	90.00	5.0	55,939	216.98	—	
5	0.75 to < 2.50	37,599	—	—	32,644	1.25	0.2	90.00	5.0	89,446	274.00	—	
6	2.50 to < 10.00	5,815	—	—	3,148	6.83	0.0	90.00	5.0	14,741	468.13	—	
7	10.00 to < 100.00	16	—	—	5	21.43	0.0	90.00	5.0	40	773.53	—	
8	100.00 (Default)	133	—	—	41	100.00	0.0	90.00	5.0	461	1,125.00	—	
9	Sub-total	1,752,400	29	100.00	691,539	0.21	1.3	90.00	5.0	955,563	138.17	—	
Purchased receivables for corporates, etc. (default risk) (AIRB)													
1	0.00 to < 0.15	8,682	—	—	8,682	0.08	0.0	32.53	3.3	2,275	26.20	2	
2	0.15 to < 0.25	31,748	—	—	31,748	0.21	0.0	32.53	2.4	10,517	33.12	22	
3	0.25 to < 0.50	1,945	—	—	1,945	0.32	0.0	32.53	4.3	1,076	55.34	2	
4	0.50 to < 0.75	505	570	75.00	932	0.56	0.0	32.53	1.0	498	53.41	1	
5	0.75 to < 2.50	30,298	—	—	30,298	1.83	0.0	32.49	4.1	28,866	95.27	180	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	73,180	570	75.00	73,608	0.87	0.0	32.51	3.2	43,234	58.73	209	6

CR6		Millions of Yen, %, 1,000 cases, Year															
		September 30, 2018															
		a	b		c	d	e	f	g	h	i	j	k	l			
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions				
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (AIRB)																	
1	0.00 to < 0.15	¥	2	¥	—	—%	¥	2	0.06%	0.0	100.00%	1.0	¥	0	29.46%	¥	—
2	0.15 to < 0.25		—		—		—		—		—		—		—		—
3	0.25 to < 0.50		1,140		570	75.00		1,567	0.25	0.0	99.99	1.0		1,218	77.74		0
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		1,142		570	75.00		1,570	0.25	0.0	99.99	1.0		1,219	77.65		0
Purchased receivables for corporates, etc. (default risk) (FIRB)																	
1	0.00 to < 0.15		370,061		—	—		370,061	0.06	0.2	45.00	1.2		60,811	16.43		116
2	0.15 to < 0.25		73,964		—	—		73,964	0.21	0.1	45.00	1.0		23,812	32.19		72
3	0.25 to < 0.50		54,591		—	—		54,591	0.32	0.2	45.00	1.0		23,273	42.63		79
4	0.50 to < 0.75		83,118		—	—		83,118	0.56	1.2	45.00	1.1		47,788	57.49		212
5	0.75 to < 2.50		49,921		—	—		49,921	1.72	4.4	45.00	1.7		46,911	93.97		387
6	2.50 to < 10.00		19,402		—	—		19,402	3.98	1.3	45.00	2.0		25,838	133.17		347
7	10.00 to < 100.00		939		—	—		939	34.43	0.0	45.00	4.8		2,486	264.58		145
8	100.00 (Default)		—		—	—		—	—	—	—	—		—	—		—
9	Sub-total		652,000		—	—		652,000	0.46	7.8	45.00	1.2		230,922	35.41		1,361
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)																	
1	0.00 to < 0.15		430,694		—	—		430,694	0.06	0.2	90.51	1.1		119,749	27.80		20
2	0.15 to < 0.25		320		—	—		320	0.21	0.0	45.00	1.6		121	37.96		0
3	0.25 to < 0.50		23,570		—	—		23,570	0.29	0.1	98.99	1.0		19,864	84.27		0
4	0.50 to < 0.75		513		—	—		513	0.56	0.0	45.00	4.3		641	124.77		1
5	0.75 to < 2.50		9,370		—	—		9,370	1.17	0.3	87.43	1.4		14,342	153.06		18
6	2.50 to < 10.00		—		—	—		—	—	—	—	—		—	—		—
7	10.00 to < 100.00		—		—	—		—	—	—	—	—		—	—		—
8	100.00 (Default)		—		—	—		—	—	—	—	—		—	—		—
9	Sub-total		464,469		—	—		464,469	0.10	0.7	90.80	1.1		154,719	33.31		41
Purchased receivables for retail (default risk)																	
1	0.00 to < 0.15		—		—	—		—	—	—	—	—		—	—		—
2	0.15 to < 0.25		—		—	—		—	—	—	—	—		—	—		—
3	0.25 to < 0.50		60,835		—	—		60,835	0.31	20.7	73.62	—		24,624	40.47		142
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		60,835		—	—		60,835	0.31	20.7	73.62	—		24,624	40.47		142

CR6		Millions of Yen, %, 1,000 cases, Year											
		September 30, 2018											
Item No.	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 43,157	28.79%	¥ 12,427	0.12%	43.5	65.05%	—	¥ 569	4.57%	¥ 9	
2	0.15 to < 0.25	41,375	854,735	11.58	140,404	0.24	200.9	58.14	—	10,396	7.40	202	
3	0.25 to < 0.50	19,709	643,820	8.60	75,080	0.38	153.2	72.54	—	9,743	12.97	206	
4	0.50 to < 0.75	34,057	295,363	11.58	68,278	0.62	88.3	58.14	—	10,615	15.54	249	
5	0.75 to < 2.50	17,173	202,193	11.77	40,974	0.97	97.2	62.41	—	9,547	23.30	248	
6	2.50 to < 10.00	37,584	132,683	13.39	55,360	4.51	95.8	58.79	—	35,247	63.66	1,466	
7	10.00 to < 100.00	481	1,118	12.47	620	49.00	0.9	62.09	—	1,016	163.66	189	
8	100.00 (Default)	247	3,728	8.13	17,678	100.00	21.8	59.34	—	4,890	27.66	10,100	
9	Sub-total	150,629	2,176,802	11.16	410,825	5.34	702.0	61.55	—	82,025	19.96	12,674	¥ 19,263
Residential mortgage exposures													
1	0.00 to < 0.15	3,281,501	19,562	100.00	3,301,063	0.11	117.2	20.74	—	175,573	5.31	763	
2	0.15 to < 0.25	2,835,129	164	100.00	2,835,386	0.19	135.6	19.10	—	209,457	7.38	1,031	
3	0.25 to < 0.50	2,113,000	2,556	100.00	2,115,567	0.35	109.1	18.91	—	242,096	11.44	1,409	
4	0.50 to < 0.75	695,932	73	100.00	696,006	0.52	45.8	21.29	—	120,243	17.27	784	
5	0.75 to < 2.50	129,589	19	100.00	129,608	0.95	12.7	23.80	—	37,256	28.74	292	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	93,093	74	100.00	93,167	20.71	4.7	20.16	—	105,614	113.36	3,980	
8	100.00 (Default)	32,382	36	100.00	33,770	100.00	1.9	22.23	—	9,333	27.63	6,761	
9	Sub-total	9,180,628	22,487	100.00	9,204,570	0.81	427.3	19.90	—	899,575	9.77	15,024	23,770
Other retail exposures													
1	0.00 to < 0.15	0	26,008	23.24	6,044	0.12	23.8	25.15	—	432	7.15	1	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	272,335	—	—	272,335	0.32	125.0	56.22	—	83,351	30.60	487	
4	0.50 to < 0.75	344,991	578	100.00	345,675	0.59	101.5	40.02	—	109,297	31.61	821	
5	0.75 to < 2.50	147,542	148,044	28.93	190,403	1.19	284.2	64.71	—	134,010	70.38	1,540	
6	2.50 to < 10.00	65,008	24,287	53.88	78,096	4.66	64.3	47.13	—	54,040	69.19	1,710	
7	10.00 to < 100.00	3,831	957	92.30	4,766	41.77	1.1	38.40	—	4,104	86.12	900	
8	100.00 (Default)	10,693	1,457	36.29	23,673	100.00	13.7	48.65	—	6,883	29.07	10,967	
9	Sub-total	844,403	201,333	31.77	920,995	3.75	613.8	50.64	—	392,118	42.57	16,430	16,012
Lease transactions													
1	0.00 to < 0.15	124,476	—	—	124,476	0.06	0.3	45.00	3.1	31,920	25.64	33	
2	0.15 to < 0.25	201,245	—	—	201,245	0.21	0.1	45.00	3.4	110,519	54.91	198	
3	0.25 to < 0.50	23,174	—	—	23,174	0.32	0.1	45.00	1.9	12,033	51.92	34	
4	0.50 to < 0.75	30,387	—	—	30,387	0.56	0.2	45.00	3.1	24,753	81.46	77	
5	0.75 to < 2.50	42,180	—	—	42,180	1.60	0.3	45.00	2.6	43,290	102.63	304	
6	2.50 to < 10.00	2,138	—	—	2,138	7.01	0.0	45.00	3.0	3,449	161.24	67	
7	10.00 to < 100.00	431	—	—	431	21.43	0.0	45.00	3.9	931	215.71	41	
8	100.00 (Default)	—	—	—	669	100.00	0.0	45.00	1.0	0	0.00	301	
9	Sub-total	424,034	—	—	424,704	0.55	1.3	45.00	3.1	226,898	53.42	1,058	3,554
Total (all portfolios)		¥ 48,248,833	¥ 6,096,233	51.35%	¥ 50,360,484	0.56%	1,785.8	36.94%	2.0	¥ 10,116,971	20.08%	¥ 97,625	¥ 121,030

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. Purchased receivables for retail (dilution risk and originator risk of loan participation) are not applicable.

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

Item No.	Portfolio	Millions of Yen	
		September 30, 2019	
		a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 96,111	¥ 96,111
2	Sovereign Exposures – AIRB	15,319	15,319
3	Financial Institution Exposures – FIRB	173,756	173,756
4	Financial Institution Exposures – AIRB	119,616	119,616
5	Corporate exposures (excluding specialised lending) – FIRB	1,958,646	1,958,646
6	Corporate exposures (excluding specialised lending) – AIRB	4,478,819	4,478,819
7	Specialised lending – FIRB	930,228	930,228
8	Specialised lending – AIRB	794,714	794,714
9	Retail – Qualifying revolving retail exposures	88,401	88,401
10	Retail – Residential mortgage exposures	902,822	902,822
11	Retail – Other retail exposures	404,762	404,762
12	Equity Exposures – FIRB	996,539	996,539
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	404,347	404,347
15	Purchased receivables – AIRB	44,069	44,069
16	Total	¥ 11,408,154	¥ 11,408,154

Note: The SuMi TRUST Group does not use credit derivatives as credit risk mitigation techniques.

Item No.	Portfolio	Millions of Yen	
		September 30, 2018	
		a	b
		Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 88,218	¥ 88,218
2	Sovereign Exposures – AIRB	15,145	15,145
3	Financial Institution Exposures – FIRB	161,115	161,115
4	Financial Institution Exposures – AIRB	105,121	105,121
5	Corporate exposures (excluding specialised lending) – FIRB	1,972,306	1,972,306
6	Corporate exposures (excluding specialised lending) – AIRB	4,551,830	4,551,830
7	Specialised lending – FIRB	2,171,861	2,171,861
8	Specialised lending – AIRB	212,192	212,192
9	Retail – Qualifying revolving retail exposures	82,025	82,025
10	Retail – Residential mortgage exposures	899,575	899,575
11	Retail – Other retail exposures	392,118	392,118
12	Equity Exposures – FIRB	1,318,222	1,318,222
13	Equity Exposures – AIRB	—	—
14	Purchased receivables – FIRB	410,266	410,266
15	Purchased receivables – AIRB	44,453	44,453
16	Total	¥ 12,424,454	¥ 12,424,454

Note: The SuMi TRUST Group does not use credit derivatives as credit risk mitigation techniques.

CR10: IRB – Specialised Lending (Supervisory Slotting Criteria Approach) and Equity Exposures (Market-Based Approach, etc.)

CR10		Millions of Yen, %										
September 30, 2019												
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	¥ 43,793	¥ —	50%	¥ —	¥ 9,131	¥ —	¥ 34,661	¥ 43,793	¥ 21,896	¥ —	
	2.5 years≤	166,240	39,348	70%	—	195,676	—	75	195,751	137,026	783	
Good	< 2.5 years	51,187	—	70%	—	20,493	—	30,693	51,187	35,831	204	
	2.5 years≤	199,125	12,812	90%	—	208,596	—	138	208,734	187,861	1,669	
Satisfactory		134,089	2,769	115%	—	81,972	—	54,194	136,166	156,591	3,812	
Weak		28,252	—	250%	—	26,091	—	2,160	28,252	70,631	2,260	
Default		7,972	—	—	—	1,334	—	6,638	7,972	—	3,986	
Total		¥ 630,661	¥ 54,930	—	¥ —	¥ 543,296	¥ —	¥ 128,563	¥ 671,859	¥ 609,838	¥ 12,716	
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	5,649	—	70%						5,649	3,954	22
	2.5 years≤	21	—	95%						21	20	0
Good	< 2.5 years	8,600	—	95%						8,600	8,170	34
	2.5 years≤	14,849	31,640	120%						38,579	46,295	154
Satisfactory		108,831	65,037	140%						157,609	220,653	4,413
Weak		7,331	10,767	250%						15,406	38,516	1,232
Default		—	—	—						—	—	—
Total		¥ 145,283	¥ 107,445	—						¥ 225,867	¥ 317,611	¥ 5,857
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to market-based approach												
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW						Exposure amounts (EAD)	Credit RWA amounts	
Simple risk weight method – Listed shares		11,540	38,903	300%						50,444	151,332	
Simple risk weight method – Unlisted shares		22,180	—	400%						22,180	88,720	
Internal Models Approach		—	—	—						—	—	
Total		¥ 33,720	¥ 38,903	—						¥ 72,624	¥ 240,052	
Equity exposures subject to 100% risk weight												
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%						—	—	

CR10		Millions of Yen, % September 30, 2018										
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	¥ 48,052	¥ 10,031	50%	¥ 31,722	¥ 7,135	¥ —	¥ 16,734	¥ 55,593	¥ 27,796	¥ —	
	2.5 years≤	514,797	96,734	70%	386,601	200,665	—	80	587,348	411,143	2,349	
Good	< 2.5 years	103,331	25,304	70%	31,027	56,668	—	34,614	122,310	85,617	489	
	2.5 years≤	656,480	220,981	90%	538,283	235,432	—	47,840	821,555	739,400	6,572	
Satisfactory		245,504	72,762	115%	167,647	98,131	—	33,513	299,292	344,186	8,380	
Weak		58,402	2,609	250%	6,578	41,842	—	11,938	60,359	150,899	4,828	
Default		4,471	—	—	4,471	—	—	—	4,471	—	2,235	
Total		¥ 1,631,039	¥ 428,424	—	¥ 1,166,333	¥ 639,876	¥ —	¥ 144,722	¥ 1,950,931	¥ 1,759,043	¥ 24,855	
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	34,426	—	70%						34,426	24,098	137
	2.5 years≤	82	—	95%						82	77	0
Good	< 2.5 years	12,920	—	95%						12,920	12,274	51
	2.5 years≤	11,247	40,363	120%						41,520	49,824	166
Satisfactory		98,821	102,983	140%						176,059	246,482	4,929
Weak		8,672	31,061	250%						31,968	79,921	2,557
Default		—	—	—						—	—	—
Total		¥ 166,169	¥ 174,409	—						¥ 296,976	¥ 412,679	¥ 7,842
Equity exposures (Market-Based Approach, etc.)												
Equity exposures subject to market-based approach												
Categories		On-balance sheet amounts	Off-balance sheet amounts	RW						Exposure amounts (EAD)	Credit RWA amounts	
Simple risk weight method – Listed shares		34,615	61,445	300%						96,060	288,182	
Simple risk weight method – Unlisted shares		18,570	62	400%						18,618	74,475	
Internal Models Approach		—	—	—						—	—	
Total		¥ 53,186	¥ 61,508	—						¥ 114,679	¥ 362,658	
Equity exposures subject to 100% risk weight												
Equity exposures subject to 100% risk weight in accordance with the provisions of Article 166, Paragraph 1 of the FSA Capital Adequacy Notification or Paragraph 1 of Article 144 of the FSA Bank Holding Company Capital Adequacy Notification		—	—	100%						—	—	

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

CCR1		Millions of Yen					
		September 30, 2019					
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	¥ —	¥ —		1.4	¥ —	¥ —
	Current Exposure Method (CEM)	372,078	508,078			880,156	334,952
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					589,641	88,452
5	Exposure variation estimation model					—	—
6	Total						¥ 423,405

CCR1		Millions of Yen					
		September 30, 2018					
Item No.		a	b	c	d	e	f
		Replacement cost	Potential future exposure (add-on)	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ —	¥ —		1.4	¥ —	¥ —
	Current Exposure Method (CEM)	288,176	462,277			750,453	232,794
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					500,869	82,124
5	Exposure variation estimation model					—	—
6	Total						¥ 314,918

CCR2: Credit valuation adjustment (CVA) capital charge

CCR2		Millions of Yen	
		September 30, 2019	
		a	b
Item No.		EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)		—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)		—
4	Total portfolios subject to the standardised risk measurement method	885,390	643,868
5	Total portfolios subject to the CVA capital charge	¥ 885,390	¥ 643,868

CCR2		Millions of Yen	
		September 30, 2018	
		a	b
Item No.		EAD post-CRM	RWA amounts (Amounts calculated by dividing CVA risk equivalent amounts by 8%)
1	Total portfolios subject to advanced risk measurement method	¥ —	¥ —
2	(i) Amount of CVA Value at Risk (including the multiplier)		—
3	(ii) Amount of CVA Stressed Value at Risk (including the multiplier)		—
4	Total portfolios subject to the standardised risk measurement method	708,409	375,779
5	Total portfolios subject to the CVA capital charge	¥ 708,409	¥ 375,779

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3		Millions of Yen									
		September 30, 2019									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								
			a	b	c	d	e	f	g	h	i
			0%	10%	20%	50%	75%	100%	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 and type I financial instruments business operators		—	—	338,739	—	—	—	—	—	338,739
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	—	—	—	—
14	Total		¥ —	¥ —	¥ 338,739	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 338,739

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

CCR3		Millions of Yen									
		September 30, 2018									
Item No.	Regulatory portfolio	Risk weight	Credit equivalent amounts (post-CRM)								
			a	b	c	d	e	f	g	h	i
			0%	10%	20%	50%	75%	100%	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 and type I financial instruments business operators		—	—	311,819	—	—	—	—	—	311,819
11	Corporates, etc.		—	—	—	—	—	—	—	—	—
12	SMEs, etc. and individuals		—	—	—	—	—	—	—	—	—
13	Other than the above		—	—	—	—	—	—	—	—	—
14	Total		¥ —	¥ —	¥ 311,819	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 311,819

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							
Item No.	PD scale	September 30, 2019							
		a	b	c	d	e	f	g	
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density	
Sovereign exposures									
1	0.00 to < 0.15	¥ 45,631	0.02%	0.0	27.56%	1.4	¥ 3,602	7.89%	
2	0.15 to < 0.25	—	—	—	—	—	—	—	
3	0.25 to < 0.50	424	0.26	0.0	45.00	1.0	207	48.88	
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	46,056	0.02	0.0	27.65	1.4	3,810	8.27	
Financial Institution exposures									
1	0.00 to < 0.15	435,178	0.04	0.1	13.97	2.6	86,059	19.77	
2	0.15 to < 0.25	198	0.20	0.0	45.00	2.3	101	50.81	
3	0.25 to < 0.50	34,574	0.28	0.0	11.19	3.8	27,555	79.69	
4	0.50 to < 0.75	176	0.50	0.0	45.00	1.0	92	52.44	
5	0.75 to < 2.50	536	1.03	0.0	45.00	1.0	399	74.38	
6	2.50 to < 10.00	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Sub-total	470,665	0.06	0.1	13.73	2.7	114,208	24.26	
Corporate exposures and SME exposures									
1	0.00 to < 0.15	398,210	0.06	0.4	11.54	2.3	89,700	22.52	
2	0.15 to < 0.25	33,415	0.20	0.1	45.00	4.5	21,072	63.06	
3	0.25 to < 0.50	28,458	0.30	0.1	45.00	4.7	22,587	79.36	
4	0.50 to < 0.75	16,682	0.51	0.1	45.00	4.7	15,872	95.14	
5	0.75 to < 2.50	61,600	1.40	0.1	44.99	4.7	80,473	130.63	
6	2.50 to < 10.00	1,980	4.55	0.0	45.00	4.2	3,140	158.54	
7	10.00 to < 100.00	608	33.88	0.0	45.00	3.4	1,682	276.64	
8	100.00 (Default)	61	100.00	0.0	45.00	1.0	0	0.00	
9	Sub-total	541,019	0.31	0.9	14.30	2.9	234,530	43.34	
Total (all portfolios)		¥ 1,057,740	0.19%	1.0	14.34%	2.8	¥ 352,548	33.33%	

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, 2018						
		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	¥ 40,967	0.01%	0.0	25.12%	1.5	¥ 2,693	6.57%
2	0.15 to < 0.25	—	—	—	—	—	—	—
3	0.25 to < 0.50	557	0.26	0.0	45.00	2.0	346	62.22
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	41,524	0.01	0.0	25.27	1.5	3,040	7.32
Financial Institution exposures								
1	0.00 to < 0.15	471,170	0.05	0.1	8.51	2.3	99,967	21.21
2	0.15 to < 0.25	405	0.21	0.0	45.00	1.7	162	40.15
3	0.25 to < 0.50	13,835	0.32	0.0	22.17	3.4	11,938	86.28
4	0.50 to < 0.75	898	0.56	0.0	45.00	1.0	499	55.62
5	0.75 to < 2.50	1,181	1.09	0.0	45.00	1.0	901	76.32
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	487,492	0.06	0.1	8.70	2.3	113,470	23.27
Corporate exposures and SME exposures								
1	0.00 to < 0.15	272,469	0.06	0.4	9.39	2.2	64,046	23.50
2	0.15 to < 0.25	24,211	0.21	0.1	45.00	3.7	13,955	57.63
3	0.25 to < 0.50	9,166	0.32	0.1	45.00	3.9	6,518	71.11
4	0.50 to < 0.75	7,931	0.56	0.1	45.00	4.1	7,324	92.33
5	0.75 to < 2.50	27,754	1.86	0.1	45.00	4.7	38,683	139.37
6	2.50 to < 10.00	1,783	5.73	0.0	45.00	3.4	2,900	162.64
7	10.00 to < 100.00	72	25.57	0.0	45.00	2.4	159	218.85
8	100.00 (Default)	2	100.00	0.0	45.00	1.0	0	0.00
9	Sub-total	343,392	0.27	0.9	11.18	2.6	133,588	38.90
Total (all portfolios)		¥ 872,408	0.14%	1.1	9.88%	2.4	¥ 250,098	28.66%

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

CCR5		Millions of Yen					
		September 30, 2019					
		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
Item No.		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral
1	Cash (domestic currency)	¥ —	¥ 108,412	¥ —	¥ 269,824	¥ 18,010	¥ 763,873
2	Cash (other currency)	—	1,412	—	131,450	1,159,270	33,245
3	Domestic sovereign debt	—	2,753	—	6,535	93,929	305,658
4	Other sovereign debt	—	—	—	—	924,094	1,484,073
5	Government agency debt	—	—	—	—	578,821	585,791
6	Corporate bonds	—	—	—	—	73,369	3,052
7	Equity securities	—	—	—	9,657	677,137	754,514
8	Other collateral	—	—	—	—	—	—
9	Total	¥ —	¥ 112,578	¥ —	¥ 417,466	¥ 3,524,633	¥ 3,930,210

CCR5		Millions of Yen					
		September 30, 2018					
		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
Item No.		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral
1	Cash (domestic currency)	¥ —	¥ 139,262	¥ —	¥ 254,332	¥ 10,818	¥ 736,574
2	Cash (other currency)	—	1,432	—	85,639	1,879,221	45,155
3	Domestic sovereign debt	—	11,943	—	6,764	19,132	170,829
4	Other sovereign debt	—	—	—	—	1,241,765	2,398,037
5	Government agency debt	—	—	—	—	638,572	561,645
6	Corporate bonds	—	—	—	—	17,285	—
7	Equity securities	—	—	—	11,132	531,027	785,994
8	Other collateral	—	—	—	—	—	9,066
9	Total	¥ —	¥ 152,638	¥ —	¥ 357,869	¥ 4,337,823	¥ 4,707,303

CCR6: Credit derivatives exposures

Item No.		Millions of Yen	
		September 30, 2019	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 52,579	¥ 77,339
2	Index credit default swaps	4,720	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 57,300	¥ 77,339
Fair values			
7	Positive fair value (asset)	25	1,070
8	Negative fair value (liability)	(660)	(33)

Item No.		Millions of Yen	
		September 30, 2018	
		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	¥ 74,400	¥ 86,400
2	Index credit default swaps	—	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 74,400	¥ 86,400
Fair values			
7	Positive fair value (asset)	23	1,217
8	Negative fair value (liability)	(903)	(50)

CCR8: Exposures to central counterparties (CCP)

Item No.	CCR8	Millions of Yen	
		September 30, 2019	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 47,669
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,313,493	26,269
3	(i) OTC derivatives	1,162,311	23,246
4	(ii) Exchange-traded derivatives	111,606	2,232
5	(iii) Repo transactions	39,575	791
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	72,418	1,448
9	Pre-funded default fund contributions	22,353	19,950
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	—	—

Item No.	CCR8	Millions of Yen	
		September 30, 2018	
		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 34,835
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,123,945	22,478
3	(i) OTC derivatives	871,070	17,421
4	(ii) Exchange-traded derivatives	252,316	5,046
5	(iii) Repo transactions	557	11
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	—
8	Non-segregated initial margin	64,264	1,285
9	Pre-funded default fund contributions	5,576	11,071
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, 2019								
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	¥ 59,721	¥ —	¥ 59,721	¥ 172,186	¥ —	¥ 172,186	¥ 182,641	¥ —	¥ 182,641
2	Residential mortgage	59,721	—	59,721	84,675	—	84,675	80,336	—	80,336
3	Credit card	—	—	—	1,320	—	1,320	34,103	—	34,103
4	Other retail exposures	—	—	—	86,191	—	86,191	68,201	—	68,201
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	¥ 16,677	¥ —	¥ 16,677	¥ —	¥ —	¥ —	¥ 783,151	¥ —	¥ 783,151
7	Loans to corporates	—	—	—	—	—	—	761,554	—	761,554
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	16,677	—	16,677	—	—	—	21,596	—	21,596
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		September 30, 2018								
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	¥ 42,865	¥ —	¥ 42,865	¥ 108,945	¥ —	¥ 108,945	¥ 300,898	¥ —	¥ 300,898
2	Residential mortgage	42,865	—	42,865	95,730	—	95,730	72,242	—	72,242
3	Credit card	—	—	—	1,695	—	1,695	56,151	—	56,151
4	Other retail exposures	—	—	—	11,520	—	11,520	172,504	—	172,504
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	¥ 5,679	¥ —	¥ 5,679	¥ 696	¥ —	¥ 696	¥ 485,902	¥ —	¥ 485,902
7	Loans to corporates	—	—	—	—	—	—	454,430	—	454,430
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	5,679	—	5,679	—	—	—	31,471	—	31,471
10	Other wholesale	—	—	—	696	—	696	—	—	—
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, 2019

Not applicable.

As of September 30, 2018

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)

Item No.	SEC3	Millions of Yen														
		September 30, 2019														
		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 un- derlying	Wholesale		Senior	Non-senior			Retail un- derlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥110,167	¥110,167	¥110,167	¥110,167	¥	—	¥	—	¥	—	¥	—	¥	—	¥
2	> 20% to 50% risk weight	63,427	63,427	63,427	63,427	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	42,512	42,512	42,512	42,512	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	32,392	32,392	32,392	15,715	16,677	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	247,744	247,744	247,744	231,067	16,677	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	754	754	754	754	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	154,281	154,281	154,281	106,883	47,398	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	154	154	154	154	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	1,080	1,080	1,080	1,080	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	12,341	12,341	12,341	8,550	3,791	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	12	12	12	12	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	86	86	86	86	—	—	—	—	—	—	—	—	—	—	—

SEC3		Millions of Yen														
		September 30, 2018														
		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 un- derlying	Wholesale		Senior	Non-senior			Retail un- derlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥112,182	¥112,182	¥112,182	¥111,485	¥ 696	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	32,700	32,700	32,700	32,700	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	9,450	9,450	9,450	3,770	5,679	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	3,855	3,855	3,855	3,855	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	109,523	109,523	109,523	108,826	696	—	—	—	—	—	—	—	—	—	—
7	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	44,809	44,809	44,809	39,129	5,679	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	3,855	3,855	3,855	3,855	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	7,782	7,782	7,782	7,734	48	—	—	—	—	—	—	—	—	—	—
11	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	29,375	29,375	29,375	14,048	15,326	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	48,188	48,188	48,188	48,188	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	659	659	659	655	4	—	—	—	—	—	—	—	—	—	—
15	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	2,491	2,491	2,491	1,191	1,299	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	4,086	4,086	4,086	4,086	—	—	—	—	—	—	—	—	—	—	—

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

Item No.	SEC4	Millions of Yen														
		September 30, 2019														
		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 un- derlying	Wholesale		Senior	Non-senior			Retail un- derlying	Wholesale		Senior	Non-senior	
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥834,440	¥834,440	¥834,440	¥148,950	¥685,490	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	75,853	75,853	75,853	26,531	49,322	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	51,916	51,916	51,916	3,579	48,337	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	3,580	3,580	3,580	3,580	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	920,760	920,760	920,760	137,609	783,151	—	—	—	—	—	—	—	—	—	—
7	Subject to the External Ratings-Based Approach (SEC-ERBA)	45,031	45,031	45,031	45,031	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA) or Internal Assessment Approach (IAA)	177,373	177,373	177,373	29,189	148,184	—	—	—	—	—	—	—	—	—	—
11	Subject to the External Ratings-Based Approach (SEC-ERBA)	12,236	12,236	12,236	12,236	—	—	—	—	—	—	—	—	—	—	—
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) or Internal Assessment Approach (IAA)	14,189	14,189	14,189	2,335	11,854	—	—	—	—	—	—	—	—	—	—
15	Subject to the External Ratings-Based Approach (SEC-ERBA)	978	978	978	978	—	—	—	—	—	—	—	—	—	—	—
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, 2018														
		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 un- derlying	Wholesale		Senior	Non-senior				Retail un- derlying	Wholesale		Senior	Non-senior
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥763,394	¥763,394	¥763,394	¥290,293	¥473,100	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	8,457	8,457	8,457	8,457	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	14,948	14,948	14,948	2,146	12,801	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	463,157	463,157	463,157	140,920	322,236	—	—	—	—	—	—	—	—	—	—
7	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	323,643	323,643	323,643	159,977	163,665	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	35,726	35,726	35,726	13,170	22,556	—	—	—	—	—	—	—	—	—	—
11	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	32,190	32,190	32,190	13,517	18,672	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Ratings-Based Approach (RBA) or Internal Assessment Approach (IAA) in the IRB Approach	3,029	3,029	3,029	1,116	1,912	—	—	—	—	—	—	—	—	—	—
15	Subject to the Supervisory Formula Approach (SFA) in the IRB Approach	2,729	2,729	2,729	1,146	1,583	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight in accordance with Article 247, Paragraph 1 of the FSA Capital Adequacy Notification or Article 225, Paragraph 1 of the FSA Bank Holding Company Capital Adequacy Notification	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

MR1: Market risk under standardised approach

Item No.	MR1	Millions of Yen	
		September 30, 2019	
		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1	Interest rate risk (general and specific)	¥	2,587
2	Equity risk (general and specific)		—
3	Foreign exchange risk		9,188
4	Commodity risk		—
	Options transactions		—
5	Simplified approach		—
6	Delta-plus method		—
7	Scenario approach		—
8	Specific risk related to securitisation exposures		—
9	Total	¥	11,776

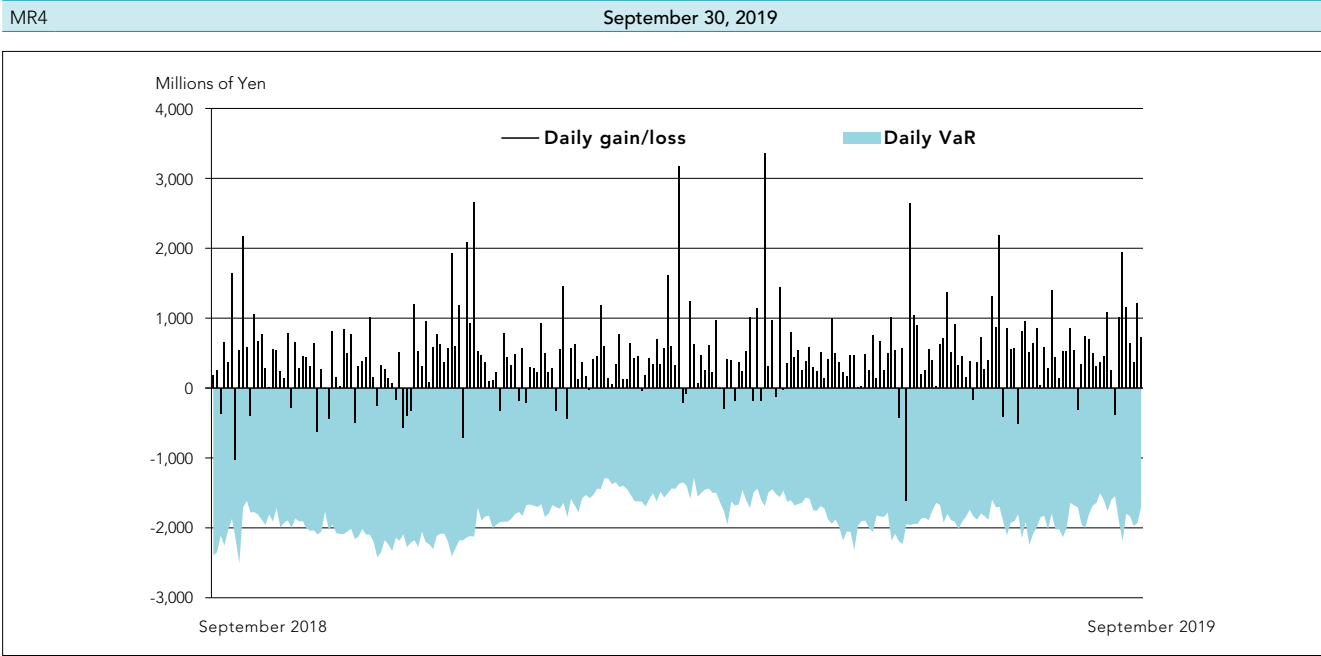
Item No.	MR1	Millions of Yen	
		September 30, 2018	
		RWA (Amounts calculated by dividing risk equivalent amounts by 8%)	
1	Interest rate risk (general and specific)	¥	3,750
2	Equity risk (general and specific)		—
3	Foreign exchange risk		15,933
4	Commodity risk		—
	Options transactions		—
5	Simplified approach		—
6	Delta-plus method		—
7	Scenario approach		—
8	Specific risk related to securitisation exposures		—
9	Total	¥	19,683

MR3: Values of Internal Model Approaches (IMA) (Market risk)

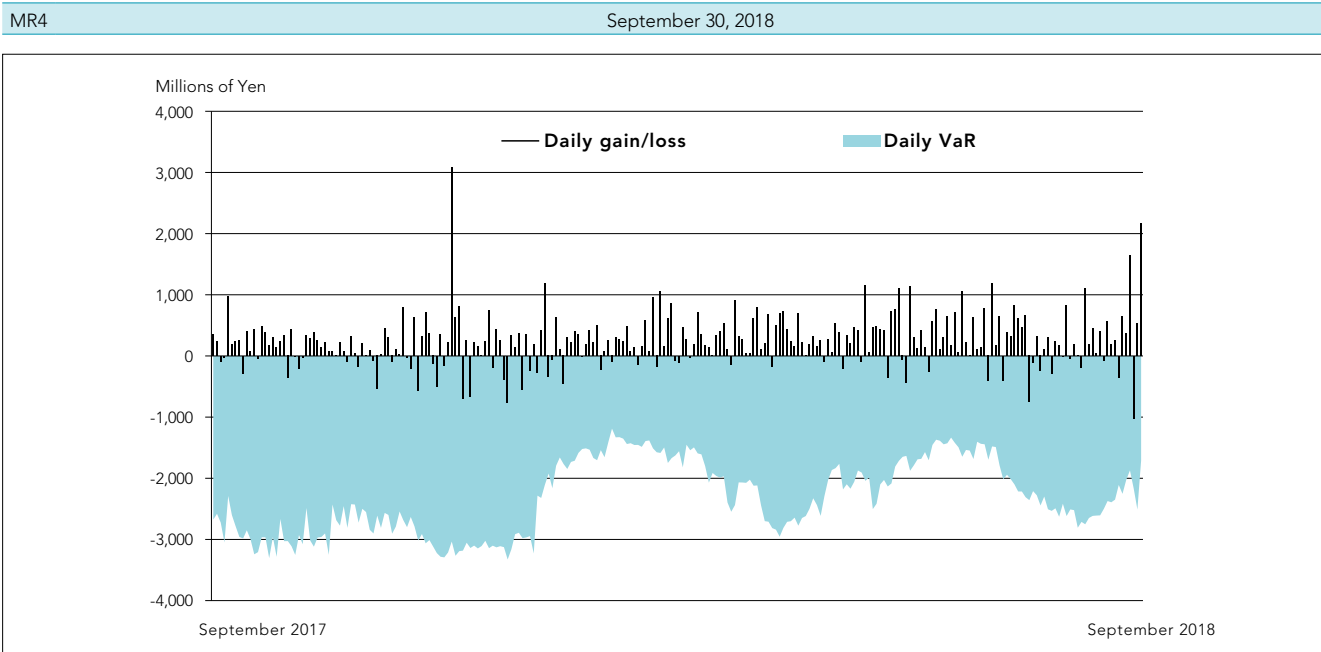
MR3 Item No.	Millions of Yen	
		September 30, 2019
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 7,867
2	Average value	5,401
3	Minimum value	3,923
4	Period end	4,595
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	29,225
6	Average value	21,687
7	Minimum value	15,998
8	Period end	19,484
Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (modified standardised measurement method)	—

MR3 Item No.	Millions of Yen	
	September 30, 2018	
VaR (holding period:10 business days, one-sided confidence interval:99%)		
1	Maximum value	¥ 9,631
2	Average value	6,992
3	Minimum value	4,111
4	Period end	5,321
Stressed VaR (holding period:10 business days, one-sided confidence interval:99%)		
5	Maximum value	26,524
6	Average value	21,485
7	Minimum value	15,276
8	Period end	21,666
Incremental risk charge (one-sided confidence interval: 99.9%)		
9	Maximum value	—
10	Average value	—
11	Minimum value	—
12	Period end	—
Comprehensive risk capital charge (one-sided confidence interval: 99.9%)		
13	Maximum value	—
14	Average value	—
15	Minimum value	—
16	Period end	—
17	Floor (modified standardised measurement method)	—

MR4: Backtesting results by Internal Model Approaches (IMA)



Note: As shown above, during the reported period, there was no exceedance occurred in backtesting.



Note: As shown above, during the reported period, there was no exceedance occurred in backtesting.

IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
Item No.					
1	Parallel up	¥ 131,376	¥ 97,775	¥ (57,616)	¥ (74,236)
2	Parallel down	19,616	47,585	59,076	76,423
3	Steepener	85,616	49,287		
4	Flattener	—	9,177		
5	Short rate up	4,790	34,273		
6	Short rate down	17,008	26,675		
7	Maximum	131,376	97,775	59,076	76,423
		e		f	
		September 30, 2019		September 30, 2018	
8	Tier 1 Capital	¥ 2,466,947		¥ 2,557,849	

Composition of Basel III Leverage Ratio

Consolidated

As of September 30			Millions of Yen, %	
Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	2019	2018
On-Balance Sheet Exposures				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 54,313,361	¥ 54,566,594
1a	1	Total Assets Reported in the Consolidated Balance Sheet	56,898,511	57,181,155
1b	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)	—	—
1c	7	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)	—	—
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Consolidated Balance Sheet (except Adjustment Items) (Deduction)	2,585,149	2,614,560
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	203,323	277,629
3		Total On-Balance Sheet Exposures (A)	54,110,038	54,288,965
Exposures Related to Derivative Transactions				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4	474,861	475,917
5		The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4	936,164	973,174
		Add-On Amount Associated with Derivatives Transactions, etc.	425,309	573,764
6		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	—	—
		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	86,781	186,460
8		The Amount of Client-Cleared Trade Exposures for which a Bank or Bank Holding Company Acting as Clearing Member is not Obligated to Make Any Indemnification (Deduction)	77,339	86,400
9		Adjusted Effective Notional Amount of Written Credit Derivatives	57,300	86,400
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	1,769,594	1,836,396
11	4	Total Exposures Related to Derivative Transactions (B)	1,769,594	1,836,396
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	900,489	759,290
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	299,187	144,227
15		The Exposures for Agent Repo Transaction	1,199,676	903,518
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	1,199,676	903,518
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	7,551,019	7,344,315
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	4,683,930	4,745,693
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	2,867,088	2,598,621
Basel III Leverage Ratio on a Consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,466,947	2,557,849
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 59,946,397	¥ 59,627,501
22		Basel III Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	4.11%	4.28%

Note: SuMi TRUST Bank received a certain procedure by KPMG AZSA LLC of the calculation of the Basel III leverage ratio in line 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, August 27, 2019).

The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over the financial reporting but was conducted by the external auditor on 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 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 2019 2nd Quarter		Fiscal Year 2019 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 15,446,412		¥ 15,297,151	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 17,597,966	¥ 821,685	¥ 17,505,449	¥ 816,053
3	of which: Stable deposits	695,051	20,851	675,158	20,254
4	of which: Less stable deposits	7,967,809	800,833	7,915,797	795,798
5	Cash outflows related to unsecured wholesale funding	13,266,820	10,763,501	13,638,724	11,512,497
6	of which: Qualifying operational deposits	0	0	0	0
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,654,242	8,150,923	11,025,981	8,899,754
8	of which: Debt securities	2,612,578	2,612,578	2,612,743	2,612,743
9	Cash outflows related to secured funding, etc.	188,060		114,991	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	5,397,274	1,619,341	5,522,638	1,610,815
11	of which: Cash outflows related to derivative transactions, etc.	370,861	370,861	337,896	337,896
12	of which: Cash outflows related to funding programs	0	0	0	0
13	of which: Cash outflows related to credit and liquidity facilities	5,026,413	1,248,480	5,184,742	1,272,919
14	Cash outflows related to contractual funding obligations, etc.	441,855	318,688	586,048	479,021
15	Cash outflows related to contingencies	11,155,410	24,258	11,122,717	24,752
16	Total cash outflows	13,735,533		14,558,129	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	69,457	0	81,355	0
18	Cash inflows related to collection of loans, etc.	2,669,521	1,862,841	2,483,701	1,792,644
19	Other cash inflows	455,235	288,532	302,244	212,685
20	Total cash inflows	3,194,213	2,151,373	2,867,300	2,005,329
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	15,446,412		15,297,151	
22	Net cash outflows	11,584,160		12,552,800	
23	Consolidated Liquidity Coverage Ratio (LCR)	133.3		121.8	
24	The number of data used to calculate the average value	62		59	

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

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 required criteria and we do not expect the LCR to significantly fluctuate from the current level. Furthermore, the actual LCR is not significantly different from our forecast.

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

The majority of our eligible high-quality liquid assets are reserve deposit 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 assets and net cash outflows in major currencies.

(4) Other items concerning LCR

We apply neither the "treatment for qualifying operational deposit" nor the "additional collateral required to market valuation changes based on the scenario approach."

Furthermore, taking account of the impact to LCR, we are using month-end data in lieu of daily data for the consolidated subsidiary companies of minor importance with practical restrictions.

KM1: Key Metrics

Non-consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	¥ 1,912,687	¥ 1,930,945	¥ 1,919,843	¥ 2,093,433	¥ 2,105,502
2	Tier 1	2,252,687	2,270,945	2,259,843	2,433,433	2,445,502
3	Total capital	2,769,965	2,798,706	2,767,568	2,951,012	2,993,154
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	18,149,949	18,550,949	19,152,340	18,580,794	19,426,260
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	10.53%	10.40%	10.02%	11.26%	10.83%
6	Tier 1 ratio (%)	12.41%	12.24%	11.79%	13.09%	12.58%
7	Total capital ratio (%)	15.26%	15.08%	14.45%	15.88%	15.40%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	58,115,701	57,098,271	58,241,947		
14	Basel III leverage ratio (%)	3.87%	3.97%	3.88%		

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2019 2nd Quarter	Fiscal Year 2019 1st Quarter	Fiscal Year 2018 4th Quarter	Fiscal Year 2018 3rd Quarter	Fiscal Year 2018 2nd Quarter
		Liquidity Coverage Ratio (LCR)				
15	Total HQLA allowed to be included in the calculation	¥ 15,251,414	¥ 15,100,550	¥ 15,076,420	¥ 16,072,242	¥ 15,942,059
16	Net cash outflows	10,783,358	11,388,356	11,067,028	11,034,546	10,896,775
17	Non-consolidated LCR (%)	141.4%	132.5%	136.2%	145.6%	146.3%

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

Composition of Capital (Non-consolidated BIS capital adequacy ratio)

Non-consolidated

CC1: Composition of Capital

CC1 As of September 30	Basel III Template No.	Items	Millions of Yen, %		
			a	b	c
			2019	2018	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	¥ 1,665,537	¥ 1,805,137	
1a		of Which: Capital Stock and Capital Surplus	685,103	752,237	
2		of Which: Retained Earnings	1,037,703	1,128,923	
1c		of Which: Treasury Stock (Deduction)	—	—	
26		of Which: Earnings to be Distributed (Deduction)	57,269	76,023	
		of Which: Others	—	—	
1b		Subscription Rights to Common Shares	—	—	
3		Valuation and Translation Adjustments	402,842	478,570	(a)
6		Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,068,379	2,283,708	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9		Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	48,297	45,428	
8		of Which: Goodwill (Including Those Equivalent)	—	—	
9		of Which: Other Intangible Assets	48,297	45,428	
10		Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	
11		Deferred Gains or Losses on Derivatives under Hedge Accounting	(34,585)	(7,191)	
12		Shortfall of Eligible Provisions to Expected Losses	16,352	23,224	
13		Securitisation Gain on Sale	1,324	1,740	
14		Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	
15		Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	124,301	115,003	
16		Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	—	
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)	155,691	178,205	
Common Equity Tier 1 Capital (CET1)					
29		Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,912,687	¥ 2,105,502	

CC1		Millions of Yen, %		
As of September 30		a	b	c
Basel III Template No.	Items	2019	2018	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 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	340,000	340,000	
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—	—	
	33+35 Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	—	—	
36	Additional Tier 1 Capital: Instruments (D)	340,000	340,000	
Additional Tier 1 Capital: Regulatory Adjustments				
37	Investments in Own Additional Tier 1 Instruments	—	—	
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	
39	Investments in the 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)	340,000	340,000	
Tier 1 Capital (T1 = CET1 + AT1)				
45	Tier 1 Capital (G) = (C) + (F)	2,252,687	2,445,502	
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	—	—	
	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	309,589	270,000	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—	—	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 Capital	209,227	279,192	
50	Provisions Allowed in Group Tier 2	—	—	
50a	of Which: General Allowance for Credit Losses	—	—	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	—	—	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 518,817	¥ 549,192	

CC1		Millions of Yen, %					
As of September 30		a		b		c	
Basel III Template No.	Items	2019		2018		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		1,540		1,540		
57	Tier 2 Capital: Regulatory Adjustments	(I)	1,540		1,540		
Tier 2 Capital (T2)							
58	Tier 2 Capital	(J) = (H) – (I)	517,277		547,652		
Total Capital (TC = T1 + T2)							
59	Total Capital	(K) = (G) + (J)	2,769,965		2,993,154		
Total Risk Weighted Assets							
60	Total Risk Weighted Assets	(L)	18,149,949		19,426,260		
Capital Ratios (Non-consolidated)							
61	Common Equity Tier 1 Capital Ratio	(C)/(L)	10.53%		10.83%		
62	Tier 1 Capital Ratio	(G)/(L)	12.41%		12.58%		
63	Total Capital Ratio	(K)/(L)	15.26%		15.40%		
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)		118,515		165,401		
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		62,938		62,909		
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		—		—		
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		—		—		
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 Applicable of Cap)		—		—		
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach		2,036		2,394		
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)		—		—		
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		94,206		101,921		
Capital Instruments Subject to Phase out Arrangements							
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements		116,700		155,600		
83	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)		—		—		
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements		257,372		343,163		
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥	—	¥	—		

Note: SuMi TRUST Bank received a certain procedure by KPMG AZSA LLC of the calculation of the non-consolidated BIS capital adequacy ratio in line 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, August 27, 2019).

The certain procedure is not part of the audit of the non-consolidated financial statements or the audit of the internal control over the financial reporting but was conducted by the external auditor on 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 non-consolidated BIS capital adequacy ratio itself or parts of internal control over the procedure to calculate the ratio.

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements Non-consolidated

As of September 30, 2019

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	a	b	c	d
Items	Non-consolidated Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Assets)				
Cash and Due from Banks	¥ 15,929,438	¥ 15,929,439		
Call Loans	52,764	52,764		
Receivables under Resale Agreements	159,139	159,139		
Receivables under Securities Borrowing Transactions	741,350	741,350		
Monetary Claims Bought	42,916	42,916		
Trading Assets	468,135	468,135		
Money Held in Trust	99	99		
Securities	6,381,176	6,381,175		6-a
Loans and Bills Discounted	29,280,061	29,280,061		6-b
Foreign Exchanges	32,155	32,155		
Other Assets	1,291,018	1,291,018		6-c
Tangible Fixed Assets	192,736	192,736		
Intangible Fixed Assets	69,613	69,613		2
Prepaid Pension Expenses	179,161	179,161		3
Customers' Liabilities for Acceptances and Guarantees	420,745	420,745		
Allowance for Loan Losses	(65,434)	(65,434)		
Total Assets	¥ 55,175,077	¥ 55,175,076		

CC2	a	b	c	d
Items	Non-consolidated Balance Sheet (Millions of Yen)	Under Regulatory Scope of Consolidation (Millions of Yen)	Ref. No. of Composition of Capital	Ref. No. of Appendix
(Liabilities)				
Deposits	¥ 30,557,568	¥ 30,557,568		
Negotiable Certificates of Deposit	7,142,216	7,142,216		
Call Money	1,911,650	1,911,650		
Payables under Repurchase Agreements	1,636,623	1,636,623		
Payables under Securities Lending Transactions	141,156	141,156		
Trading Liabilities	304,382	304,382		
Borrowed Money	4,170,320	4,170,320		7
Foreign Exchanges	16,503	16,503		
Short-term Bonds Payable	1,386,776	1,386,776		
Bonds Payable	542,681	542,681		
Borrowed Money from Trust Account	3,965,260	3,965,260		
Other Liabilities	692,076	692,076		6-d
Provision for Bonuses	8,216	8,216		
Provision for Directors' Bonuses	—	—		
Provision for Stocks Payment	109	109		
Provision for Retirement Benefits	731	731		
Provision for Reimbursement of Deposits	4,275	4,275		
Provision for Contingent Losses	1,385	1,385		
Deferred Tax Liabilities	144,290	144,290		4-a
Deferred Tax Liabilities for Land Revaluation	2,455	2,455		4-b
Acceptances and Guarantees	420,745	420,745		
Total Liabilities	53,049,428	53,049,428		
(Net Assets)				
Capital Stock	342,037	342,037		1-a
Capital Surplus	343,066	343,066		1-b
Retained Earnings	1,037,703	1,037,703		1-c
Total Shareholders' Equity	1,722,806	1,722,806		
Valuation Differences on Available-for-Sale Securities	448,289	448,289		
Deferred Gains (Losses) on Hedges	(42,038)	(42,038)		5
Revaluation Reserve for Land	(3,409)	(3,409)		
Foreign Currency Translation Adjustments	—	(0)		
Total Valuation and Translation Adjustments	402,842	402,842	(a)	
Total Net Assets	2,125,648	2,125,648		
Total Liabilities and Net Assets	¥ 55,175,077	¥ 55,175,076		

(Appendix)

Note: Amounts in the "Composition of capital" exclude items for regulatory purpose under transitional arrangement.

1. Shareholders' equity

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	343,066		1-b
Retained Earnings	1,037,703		1-c
Total Shareholders' Equity	¥ 1,722,806		

(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	¥ 1,722,806	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	685,103		1a
of Which: Retained Earnings	1,037,703		2
of Which: Treasury Stock (Deduction)	—		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. Intangible assets

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 69,613		2
Associated Deferred Tax Liabilities	21,315		

(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)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	48,297	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

3. Defined-benefit pension fund net assets (prepaid pension Expenses)**(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Expenses	¥ 179,161		3
Associated Deferred Tax Liabilities	54,859		

(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 (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	¥ 124,301		15

4. Deferred tax assets**(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 144,290		4-a
Deferred Tax Liabilities for Land Revaluation	2,455		4-b
Associated Intangible Fixed Assets	21,315		
Associated Prepaid Pension Expenses	54,859		

(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)	¥ —	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the 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)	—		75

5. Deferred gains or losses on hedges

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (42,038)		5

(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	¥ (34,585)	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

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

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,381,176		6-a
Loans and Bills Discounted	29,280,061	Including Subordinated Debts	6-b
Other Assets	1,291,018	Including derivatives	6-c
Other Liabilities	¥ 692,076	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		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	118,515		
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)	118,515		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	64,478		
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	1,540		55
Amount below the Thresholds for Deduction (before risk weighting)	62,938		73

7. Other Capital Instruments

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,170,320		7

(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	¥ 340,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	309,589		46

As of September 30, 2018

Items	Non-consolidated Balance Sheet Amount (Millions of Yen)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
(Assets)			
Cash and Due from Banks	¥ 16,413,891		
Call Loans	65,103		
Receivables under Resale Agreements	32,319		
Receivables under Securities Borrowing Transactions	726,971		
Monetary Claims Bought	56,455		
Trading Assets	406,180		
Money Held in Trust	99		
Securities	6,583,179	6-a	
Loans and Bills Discounted	28,870,898	6-b	
Foreign Exchanges	29,651		
Other Assets	1,503,743	6-c	
Tangible Fixed Assets	193,853		
Intangible Fixed Assets	65,478	2	
Prepaid Pension Expenses	165,758	3	
Customers' Liabilities for Acceptances and Guarantees	390,766		
Allowance for Loan Losses	(61,147)		
Total Assets	¥ 55,443,203		

Items	Non-consolidated Balance Sheet Amount (Millions of Yen)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
(Liabilities)			
Deposits	¥ 30,717,721		
Negotiable Certificates of Deposit	7,131,640		
Call Money	666,992		
Payables under Repurchase Agreements	1,789,950		
Payables under Securities Lending Transactions	115,094		
Trading Liabilities	224,905		
Borrowed Money	4,306,957	7	
Foreign Exchanges	18,837		
Short-term Bonds Payable	839,757		
Bonds Payable	955,857		
Borrowed Money from Trust Account	4,963,929		
Other Liabilities	773,106	6-d	
Provision for Bonuses	8,462		
Provision for Retirement Benefits	726		
Provision for Reimbursement of Deposits	3,858		
Provision for Contingent Loss	1,549		
Deferred Tax Liabilities	170,493	4-a	
Deferred Tax Liabilities for Land Revaluation	2,864	4-b	
Acceptances and Guarantees	390,766		
Total Liabilities	53,083,471		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	410,200	1-b	
Retained Earnings	1,128,923	1-c	
Total Shareholders' Equity	1,881,161		
Valuation Difference on Available-for-Sale Securities	488,415		
Deferred Gains or Losses on Hedges	(8,048)	5	
Revaluation Reserve for Land	(1,796)		
Total Valuation and Translation Adjustments	478,570		3
Total Net Assets	2,359,732		
Total Liabilities and Net Assets	¥ 55,443,203		

(Appendix)

Note: Amounts in the “Composition of Capital” exclude items for regulatory purpose under transitional arrangement.

1. Shareholders' equity

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	410,200		1-b
Retained Earnings	1,128,923		1-c
Total Shareholders' Equity	¥ 1,881,161		

(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	¥ 1,881,161	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	752,237		1a
of Which: Retained Earnings	1,128,923		2
of Which: Treasury Stock (Deduction)	—		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. Intangible assets

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 65,478		2
Associated Deferred Tax Liabilities	20,049		

(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)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	45,428	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

3. Defined-benefit pension fund net assets (prepaid pension Expenses)**(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Expenses	¥ 165,758		3
Associated Deferred Tax Liabilities	50,755		

(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 (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	¥ 115,003		15

4. Deferred tax assets**(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 170,493		4-a
Deferred Tax Liabilities for Land Revaluation	2,864		4-b
Associated Intangible Fixed Assets	20,049		
Associated Prepaid Pension Expenses	50,755		

(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)	¥ —	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the 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)	—		75

5. Deferred gains or losses on hedges**(1) Non-consolidated balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (8,048)		5

(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	¥ (7,191)	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

6. Investments in the capital of financial entities

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 6,583,179		6-a
Loans and Bills Discounted	28,870,898	Including subordinated loans	6-b
Other Assets	1,503,743	Including derivatives	6-c
Other Liabilities	¥ 773,106	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
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	165,401		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	165,401		72
Significant Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	64,449		
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	1,540		55
Amount below the Thresholds for Deduction (before Risk Weighting)	62,909		73

7. Other Capital Instruments

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,306,957		7

(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	¥ 340,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	270,000		46

Disclosure Data Designated as Per the Appended Forms

Non-consolidated

OV1: Overview of Risk-weighted assets (RWA)

OV1 Basel III Template No.		Millions of Yen			
		Risk-weighted assets (RWA)		Minimum capital requirements	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
1	Credit risk (excluding counterparty credit risk)	¥ 12,241,476	¥ 13,207,661	¥ 1,027,977	¥ 1,109,572
2	of Which: Standardised Approach (SA)	1,317	741	105	59
3	of Which: Internal Ratings-Based (IRB) Approach	10,137,290	11,033,199	859,642	935,615
	of Which: Significant investments in commercial entities	—	—	—	—
	of Which: Lease residual value	—	—	—	—
	Other assets	2,102,867	2,173,720	168,229	173,897
4	Counterparty credit risk (CCR)	1,013,900	660,517	82,803	54,041
5	of Which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	—	—	—	—
	of Which: Current Exposure Method (CEM)	331,708	230,153	28,128	19,517
6	of Which: Expected Positive Exposure (EPE)	—	—	—	—
	of Which: Credit Valuation Adjustment (CVA)	613,817	375,711	49,105	30,056
	of Which: Central Counterparty (CCP)	47,669	34,835	3,813	2,786
	Others	20,705	19,816	1,755	1,680
7	Equity positions in banking book under market-based approach	214,223	305,087	18,166	25,871
8	Equity Investments in Funds (Look-through Approach)	1,235,895	—	98,871	—
9	Equity Investments in Funds (Mandate-based Approach)	752,084	—	60,166	—
	Equity Investments in Funds (Probability Approach 250%)	—	—	—	—
	Equity Investments in Funds (Probability Approach 400%)	—	—	—	—
10	Equity Investments in Funds (Probability Approach 1,250%)	1,238	—	99	—
	Equity investment in funds (SA)	—	—	—	—
	Equity investment in funds (IRB)	—	2,283,880	—	193,673
11	Settlement risk	—	—	—	—
12	Securitisation exposures in banking book	257,704	125,404	20,616	10,634
13	of Which: Internal Rating-Based Approach (SEC-IRBA)	245,313	—	19,625	—
14	of Which: External Rating-Based Approach (SEC-ERBA)	12,391	—	991	—
15	of Which: Standardised Approach (SEC-SA)	—	—	—	—
	of Which: Subject to the Internal Ratings-Based (IRB) Approach or Internal Assessment Approach (IAA)	—	37,755	—	3,201
	of Which: IRB Supervisory Formula Approach (SFA)	—	40,946	—	3,472
	of Which: Standardised Approach (SA)	—	—	—	—
	of Which: Subject to 1,250% risk weight	0	46,702	0	3,960
16	Market risk	972,472	1,109,536	77,797	88,762
17	of Which: Standardised Approach (SA)	2,587	3,750	207	300
18	of Which: Internal Model Approaches (IMA)	969,885	1,105,786	77,590	88,462
19	Operational risk	651,932	727,622	52,154	58,209
20	of Which: Basic Indicator Approach (BIA)	428	428	34	34
21	of Which: The Standardised Approach (TSA)	—	—	—	—
22	of Which: Advanced Measurement Approach (AMA)	651,503	727,194	52,120	58,175
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	157,345	157,262	13,342	13,335
	Amounts included under transitional arrangements	—	—	—	—
24	Floor adjustment	—	—	—	—
25	Total (after applying scaling factor)	¥ 18,149,949	¥ 19,426,260	¥ 1,451,995	¥ 1,554,100

Note: Total risk-weighted assets of Template No.25 are only applied scaling factor.

IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
Item No.					
1	Parallel up	¥ 111,435	¥ 95,109	¥ (59,506)	¥ (77,176)
2	Parallel down	37,861	60,649	60,966	79,363
3	Steepener	77,588	45,942		
4	Flattener	—	9,177		
5	Short rate up	3,159	34,273		
6	Short rate down	23,330	32,102		
7	Maximum	111,435	95,109	60,966	79,363
		e		f	
		September 30, 2019		September 30, 2018	
8	Tier 1 Capital	¥ 2,252,687		¥ 2,445,502	

Composition of Basel III Leverage Ratio

Non-consolidated

As of September 30			Millions of Yen, %	
Basel III Template No. (Table2)	Basel III Template No. (Table1)	Items	2019	2018
On-Balance Sheet Exposures				
1		On-balance Sheet Exposures before Deducting Adjustment Items	¥ 52,754,211	
1a	1	Total Assets Reported in the Non-consolidated Balance Sheet	55,175,076	
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Non-consolidated Balance Sheet (except adjustment items) (Deduction)	2,420,865	
2	7	The Amount of Adjustment Items Pertaining to Tier1 Capital (Deduction)	188,952	
3		Total On-Balance Sheet Exposures (A)	52,565,258	
Exposures Related to Derivative Transactions				
4		The Amount Equivalent to Replacement Cost Associated with Derivatives Transactions, etc. Multiplied by 1.4		
		Replacement Cost Associated with Derivatives Transactions, etc.	474,758	
5		The Amount Equivalent to Potential Future Exposure Associated with Derivatives Transactions, etc. Multiplied by 1.4		
		Add-On Amount Associated with Derivatives Transactions, etc.	932,082	
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	425,309	
6		The Amount of Receivables Arising from Providing Collateral, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework		
		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Non-Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	86,781	
8		The Amount of Client-Cleared Trade Exposures for which a Bank Acting as Clearing Member is not Obligated to Make any Indemnification (Deduction)		
9		Adjusted Effective Notional Amount of Written Credit Derivatives	77,339	
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	57,300	
11	4	Total Exposures Related to Derivative Transactions (B)	1,765,409	
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	900,489	
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	297,222	
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	1,197,711	
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	4,942,144	
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	2,354,823	
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	2,587,320	
Basel III Leverage ratio on a Non-consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,252,687	
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	¥ 58,115,701	
22		Basel III Leverage Ratio on a Non-consolidated Basis (G) = (E)/(F)	3.87%	

Note: SuMi TRUST Bank received a certain procedure by KPMG AZSA LLC of the calculation of the Basel III leverage ratio in line 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, August 27, 2019).

The certain procedure is not part of the audit of the non-consolidated financial statements or the audit of the internal control over the financial reporting but was conducted by the external auditor on 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 internal control over the procedure to calculate the ratio.

As of September 30, 2018

The description is omitted in accordance with Article 27, Paragraph 1 of Supplementary Provisions of the FSA amended Disclosure Notification.

Liquidity Coverage Ratio (LCR)

Non-consolidated

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

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2019 2nd Quarter		Fiscal Year 2019 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	¥ 15,251,414		¥ 15,100,550	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 17,598,051	¥ 821,710	¥ 17,505,609	¥ 816,088
3	of which: Stable deposits	695,051	20,851	675,158	20,254
4	of which: Less stable deposits	7,967,894	800,859	7,915,957	795,833
5	Cash outflows related to unsecured wholesale funding	13,048,448	10,524,442	13,356,073	11,201,311
6	of which: Qualifying operational deposits	0	0	0	0
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	10,556,654	8,032,648	10,883,484	8,728,722
8	of which: Debt securities	2,491,794	2,491,794	2,472,589	2,472,589
9	Cash outflows related to secured funding, etc.	188,060		114,991	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	4,698,736	1,547,515	4,883,352	1,562,536
11	of which: Cash outflows related to derivative transactions, etc.	328,575	328,575	315,657	315,657
12	of which: Cash outflows related to funding programs	0	0	0	0
13	of which: Cash outflows related to credit and liquidity facilities	4,370,161	1,218,940	4,567,695	1,246,879
14	Cash outflows related to contractual funding obligations, etc.	357,062	233,949	312,805	205,822
15	Cash outflows related to contingencies	12,710,688	24,321	12,718,359	24,910
16	Total cash outflows	13,339,997		13,925,658	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	69,457	0	81,355	0
18	Cash inflows related to collection of loans, etc.	3,034,097	2,278,670	2,983,480	2,314,467
19	Other cash inflows	437,720	277,969	311,039	222,835
20	Total cash inflows	3,541,274	2,556,639	3,375,874	2,537,302
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	15,251,414		15,100,550	
22	Net cash outflows	10,783,358		11,388,356	
23	Non-consolidated Liquidity Coverage Ratio (LCR)	141.4		132.5	
24	The number of data used to calculate the average value	62		59	

Note: Month-end data used for some items instead of daily data to calculate figures for the above periods.

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

(1) Items concerning fluctuations in the LCR over time

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

(2) Items concerning evaluation of the LCR level

Our non-consolidated LCR satisfies the required criteria and going forward it is not expected to fluctuate significantly from the current level. The actual LCR is not significantly different from our primary forecast.

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

The majority of our eligible high-quality liquid assets are reserve deposit 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 assets and net cash outflows in major currencies.

(4) Other items concerning LCR

We apply neither the "treatment for qualifying operational deposit" nor the "additional collateral required to market valuation changes based on the scenario approach."

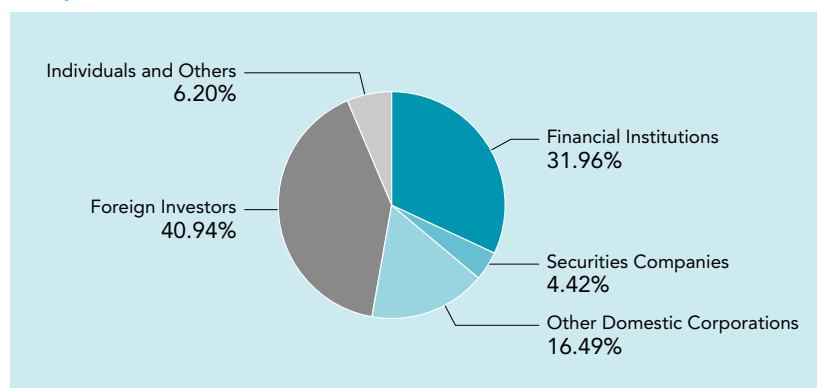
Stock Information (as of September 30, 2019)

Major Shareholders (Common Shares)

Shareholder Name	Number of Shares Held (Shares)	Shareholding Ratio (%)
1 The Master Trust Bank of Japan, Ltd. (Trust Account)	24,491,500	6.53
2 Japan Trustee Services Bank, Ltd. (Trust Account)	20,256,400	5.40
3 Japan Trustee Services Bank, Ltd. (Trust Account 9)	12,673,800	3.37
4 JP Morgan Chase Bank 385151	8,003,680	2.13
5 Japan Trustee Services Bank, Ltd. (Trust Account 5)	7,502,900	2.00
6 The Bank of New York Mellon 140051	7,160,300	1.90
7 SSBTC Client Omnibus Account	6,451,788	1.72
8 Japan Trustee Services Bank, Ltd. (Trust Account 7)	6,025,500	1.60
9 Japan Trustee Services Bank, Ltd. (Trust Account 1)	5,171,900	1.37
10 State Street Bank West Client - Treaty 505234	5,052,535	1.34

(Note) The shareholding ratio is calculated by excluding the treasury stock and rounded down to second decimal places.

Composition of Shareholders (Common Shares)



(Note 1) Excluding the treasury stock (324,650 shares)

(Note 2) The component ratio is rounded off to second decimal places.

ADR (American Depositary Receipt) Information

ADR:	Underlying Share Ratio 1:1
Exchange:	OTC (Over-the-Counter)
Symbol:	SUTNY
CUSIP:	86562X106
Level of Program:	Level I
Depository:	The Bank of New York Mellon Depository Receipts Division 101 Barclay Street, 22nd Floor, New York, NY 10286, U.S.A. Telephone: 1 (201) 680-6825 U.S. toll free: 888-269-2377 (888-BNY-ADRS) Facsimile: 1 (212) 571-3050/3051/3052 http://www.adrbnymellon.com

Other Data

Authorized Shares:	
Common Shares:	850,000,000 Shares
Preferred Shares:	40,000,000 Shares
Number of Shares issued:	
Common Shares:	375,291,440 Shares
Preferred Shares:	0 Shares
Number of Shareholders:	
Common Shares:	58,776
Preferred Shares:	0

Disclosure Policy

SuMi TRUST Holdings is fully aware of the importance of its social responsibility and public mission, and constantly seeks to secure unwavering trust from society through sound management based on rigorous self-discipline. For this purpose, we endeavor to ensure appropriate disclosure of corporate information to assure the transparency of our corporate management.

Attitude toward Disclosure

We not only comply strictly with various laws and rules, such as the Companies Act, the Banking Law and the Financial Instruments and Exchange Act (including the rules for timely disclosure of corporate information, etc., defined by securities exchanges on which our shares are listed), but also endeavor to disclose corporate information that helps our clients, shareholders, and investors better understand the SuMi TRUST Group, under the basic conditions of appropriate timing, accuracy and fairness, and realize highly transparent management.

We do not release personal information, client data or any information, the disclosure of which violates the rights of the parties concerned by such action.

Disclosure Methods

When disclosing information, we make active use of the Internet, various publications and other media tools to reach the broadest possible number of interested parties, whether clients, shareholders or investors, in or outside Japan, in a timely, accurate and fair manner.

In the disclosure of various materials, we strive to provide easy-to-understand explanations of the main points of SuMi TRUST Group's management policies, business results, finance situation, etc. We explain these main points at our information meetings, etc.

Establishment of Disclosure System

We maintain and promote the appropriate disclosure system by such means as the establishment of an Information Disclosure Committee to ensure disclosure of SuMi TRUST Group's information in accordance with the above disclosure policy.

Corporate Information (as of September 30, 2019)

Registered Trade Name:	Sumitomo Mitsui Trust Holdings, Inc.
Headquarters Location:	1-4-1 Marunouchi, Chiyoda-ku, Tokyo 100-8233, Japan
Date of Establishment:	February 1, 2002 (Change of trade name: April 1, 2011)
Main Business:	With trust banking at its core, Sumitomo Mitsui Trust Holdings, Inc., will focus on the management of business operations, as the holding company of the Sumitomo Mitsui Trust Group, and sets the following (1) - (6) as its key functions: (1) Supervising management strategies (including the allocation of management resources) (2) Supervising financial management (3) Supervising human resource management (4) Controlling budget and expenses (5) Supervising IT management (6) Supervising risk management (7) Supervising compliance management (8) Managing internal auditing
Capital:	261,608,725,000 Yen
Stock Exchange Listings:	Tokyo, Nagoya Stock Exchanges Tokyo (1st Section), Nagoya (1st Section)
Securities Code:	8309

Rating Information (as of December 31, 2019)

		Long-term	Short-term
Sumitomo Mitsui Trust Holdings	JCR	AA-	—
	R&I	A	—
	S&P	A	A-1
	Moody's	A1	P-1
Sumitomo Mitsui Trust Bank	Fitch	A-	F1
	JCR	AA-	—
	R&I	A+	a-1

Website

Please go to our website for specifics on our Group.



About The Sumitomo Mitsui Trust Group
https://www.smth.jp/en/about_us/index.html



IR Library
<https://www.smth.jp/en/ir/index.html>



Sustainability in The Sumitomo Mitsui Trust Group
<https://www.smth.jp/en/csr/index.html>

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 URL: <https://www.smth.jp/en/ir/index.html>

