

Capital Adequacy Ratio Quantitative Disclosure Data:

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

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Sumitomo Mitsui Trust Bank, Limited

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 "Notification").

Since the end of September 2017, we have adopted 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 Basel 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 63. 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
Nikko Asset Management Co., Ltd.	Investment Management, Investment Advisory
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 Basel 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

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2017	Amounts Excluded under Transitional Arrangements	Sep. 30, 2016	Amounts Excluded under Transitional Arrangements
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	¥ 1,983,367		¥ 1,969,483	
1a	of Which: Capital Stock and Capital Surplus	798,025		834,076	
2	of Which: Retained Earnings	1,206,474		1,155,568	
1c	of Which: Treasury Stock (Deduction)	—		—	
26	of Which: Earnings to be Distributed (Deduction)	21,132		20,161	
	of Which: Others	—		—	
1b	Subscription Rights to Common Shares	—		—	
3	Accumulated Other Comprehensive Income	373,456	¥ 93,364	210,530	¥ 140,353
5	Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	—		—	
	Amount Allowed in Group Common Equity Tier 1 Subject to Transitional Arrangements	3,256		6,937	
	of Which: Common Share Capital Issued by Subsidiaries and Held by Third Parties	3,256		6,937	
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,360,080		2,186,950	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	134,912	33,728	105,861	70,574
8	of Which: Goodwill (Including Those Equivalent)	80,096	20,024	66,802	44,535
9	of Which: Other Intangible Assets	54,816	13,704	39,058	26,039
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	78	19	433	289
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(16,184)	(4,046)	(9,321)	(6,214)
12	Shortfall of Eligible Provisions to Expected Losses	12,092	3,023	14,738	9,825
13	Securitization Gain on Sale	1,524	381	1,728	1,152
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	—	—
15	Assets for Retirement Benefits	69,037	17,259	40,662	27,108
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)	—	—	1,861	1,240
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)	201,461		155,963	
Common Equity Tier 1 Capital (CET1)					
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,158,618		¥ 2,030,986	

Basel III Template No.	Items	Millions of Yen, %				
		Sep. 30, 2017	Amounts Excluded under Transitional Arrangements	Sep. 30, 2016	Amounts Excluded under Transitional Arrangements	
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	32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	290,000		220,000	
		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)	13,531		10,764	
33+35		Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	110,000		160,000	
33		of Which: Directly Issued and Issued by Special Purpose Vehicles	110,000		160,000	
35		of Which: Issued by Subsidiaries	—		—	
36		Amount Allowed in Group Additional Tier 1 Subject to Transitional Arrangements	594		(5,301)	
		of Which: Foreign Currency Translation Adjustment	594		(5,301)	
36		Additional Tier 1 Capital: Instruments (D)	414,126		385,462	
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)	—	—	378	252
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 Subject to Transitional Arrangements	20,825		46,541	
		of Which: Goodwill Equivalents	17,911		39,742	
		of Which: Equivalent to Intangible Fixed Assets Recorded through Business Combination	1,021		733	
		of Which: Equivalent to Capital Increase Due to Securitization Transactions	381		1,152	
		of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	1,511		4,912	
43		Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—		—	
43		Additional Tier 1 Capital: Regulatory Adjustments (E)	20,825		46,920	
Additional Tier 1 Capital (ATI)						
44		Additional Tier 1 Capital (F) = (D)-(E)	393,300		338,542	
Tier 1 Capital (TI = CET1 + ATI)						
45		Tier 1 Capital (G) = (C)+(F)	2,551,919		2,369,529	
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	—		—	
48-49		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	180,000		90,000	
		Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		—	
47+49		Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,946		2,453	
47		Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2 of Which: Directly Issued and Issued by Special Purpose Vehicles	344,156		383,632	
49		of Which: Issued by Subsidiaries	—		—	
50		Provisions Allowed in Group Tier 2	4,293		3,360	
50a		of Which: General Allowance for Credit Losses	4,293		3,360	
50b		of Which: Excess Amount of Eligible Provisions to Expected Losses	—		—	
51		Amount Allowed in Group Tier 2 Subject to Transitional Arrangements	65,769		110,560	
		of Which: 45% of Net Unrealized Gain on Available-for-Sale Securities	65,621		110,149	
		of Which: 45% of Revaluation Reserve for Land	147		411	
51		Tier 2 Capital: Instruments and Provisions (H)	¥ 597,164		¥ 590,007	

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2017	Amounts Excluded under Transitional Arrangements	Sep. 30, 2016	Amounts Excluded under Transitional Arrangements
Tier 2 Capital: Regulatory Adjustments					
52	Investments in Own Tier 2 Instruments	¥ —	¥ —	¥ —	¥ —
53	Reciprocal Cross-Holdings in Tier 2 Instruments	—	—	—	—
54	Investments in the Tier 2 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)	—	—	2,681	1,787
55	Significant Investments in the Tier 2 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
	Regulatory Adjustments Applied to Tier 2 Subject to Transitional Arrangements	3,624	—	9,845	—
	of Which: Accumulated Investments in the Common Stock of Banking, Financial and Insurance Entities	2,112	—	4,933	—
	of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	1,511	—	4,912	—
57	Tier 2 Capital: Regulatory Adjustments (I)	3,624	—	12,527	—
Tier 2 Capital (TII)					
58	Tier 2 Capital (J)=(H)-(I)	593,540	—	577,480	—
Total Capital (TC = T1 + TII)					
59	Total Capital (K)=(G)+(J)	3,145,460	—	2,947,009	—
Total Risk Weighted Assets					
	Risk Weighted Assets Subject to Transitional Arrangements	29,962	—	59,913	—
	of Which: Intangible Fixed Assets (excluding Mortgage Servicing Rights)	12,682	—	25,305	—
	of Which: Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	19	—	289	—
	of Which: Assets for Retirement Benefits	17,259	—	27,108	—
	of Which: Investments in the Common Stock of Banking, Financial and Insurance Entities	—	—	7,210	—
60	Total Risk Weighted Assets (L)	19,461,216	—	18,036,245	—
Capital Ratios (Consolidated)					
61	Common Equity Tier 1 Capital Ratio (C)/(L)	11.09%	—	11.26%	—
62	Tier 1 Capital Ratio (G)/(L)	13.11%	—	13.13%	—
63	Total Capital Ratio (K)/(L)	16.16%	—	16.33%	—
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)	195,275	—	206,352	—
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	80,942	—	65,595	—
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 Standardized Approach (Prior to Applicable of Cap)	4,293	—	3,360	—
77	Cap on Inclusion of Provisions in Tier 2 under Standardized Approach	9,035	—	6,494	—
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	99,512	—	92,645	—
Capital Instruments Subject to Phase out Arrangements					
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	194,500	—	233,400	—
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	428,954	—	514,745	—
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	¥ —	¥ —	¥ —

Note: SuMI TRUST Bank received an external audit by KPMG AZSA LLC of the calculation of the consolidated BIS capital adequacy ratio in line with "Agreed Upon Methods for the Implementation of Capital Adequacy Ratio Audits" (Pronouncement 30 of the Japanese Institute of Certified Public Accountants, Bank Auditing Committee, May 13, 2014). The external audit is not part of the accounting audit of the consolidated financial statements but was conducted by the external auditor as part of the internal risk management framework concerning the calculation of the consolidated BIS capital adequacy ratio under agreed-upon examination procedures, which we considered it necessary, and is a report of the results presented to us. It thus does not represent an opinion by the external auditor regarding the consolidated BIS capital adequacy ratio itself or parts of internal risk management framework which concern the ratio.

Outline and Details of Agreements Concerning Capital Funding Instruments

Consolidated

Outline and Details of Agreements Concerning Capital Funding Instruments are available on our website (<http://smth.jp/ir/basel/index.html>).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 2017

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	¥ 15,766,126		
Call Loans and Bills Bought	99,904		
Receivables under Resale Agreements	75,310		
Receivables under Securities Borrowing Transactions	615,975		
Monetary Claims Bought	747,500		
Trading Assets	534,510		
Money Held in Trust	1,490		
Securities	5,184,907	2-b, 6-a	
Loans and Bills Discounted	28,136,966	6-b	
Foreign Exchanges	32,772		
Lease Receivables and Investment Assets	686,741		
Other Assets	2,001,366	6-c	
Tangible Fixed Assets	223,613		
Intangible Fixed Assets	187,369	2-a	
Assets for Retirement Benefits	124,397	3	
Deferred Tax Assets	25,468	4-a	
Customers' Liabilities for Acceptances and Guarantees	423,483		
Allowance for Loan Losses	(104,163)		
Total Assets	¥ 54,763,740		

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

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 29,408,200		
Negotiable Certificates of Deposit	7,031,238		
Call Money and Bills Sold	1,653,588		
Payables under Repurchase Agreements	1,624,326		
Payables under Securities Lending Transactions	11,881		
Trading Liabilities	345,958		
Borrowed Money	5,051,776	8	
Foreign Exchanges	358		
Short-term Bonds Payable	695,138		
Bonds Payable	1,100,085		
Borrowed Money from Trust Account	3,447,144		
Other Liabilities	1,148,144	6-d	
Provision for Bonuses	13,175		
Provision for Director's Bonuses	60		
Retirement Benefits Liabilities	13,476		
Provision for Reward Points Program	17,488		
Provision for Reimbursement of Deposits	3,593		
Provision for Contingent Loss	8,545		
Deferred Tax Liabilities	148,904	4-b	
Deferred Tax Liabilities for Land Revaluation	3,016	4-c	
Acceptances and Guarantees	423,483		
Total Liabilities	52,149,585		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	455,988	1-b	
Retained Earnings	1,206,474	1-c	
Total Shareholders' Equity	2,004,500		
Valuation Difference on Available-for-Sale Securities	511,517		
Deferred Gains or Losses on Hedges	(22,271)	5	
Revaluation Reserve for Land	(1,381)		
Foreign Currency Translation Adjustment	2,974		
Remeasurements of Retirement Benefits	(24,018)		
Total Accumulated Other Comprehensive Income	466,820		3
Non-controlling Interests	142,834	7	
Total Net Assets	2,614,154		
Total Liabilities and Net Assets	¥ 54,763,740		

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

(Appendix)

Note: Amounts in the "Composition of capital" are based on those before considering under transitional arrangements. Therefore, they include "Amounts excluded under transitional arrangements" disclosed in "Composition of capital disclosure" and exclude items for regulatory purpose under transitional arrangement from these tables.

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	455,988		1-b
Retained Earnings	1,206,474		1-c
Total Shareholders' Equity	¥ 2,004,500		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,004,500	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	798,025		1a
of Which: Retained Earnings	1,206,474		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 fixed assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 187,369		2-a
Securities	5,184,907		2-b
of Which: Goodwill Arising on the Application of the Equity Method	10,563		
Associated Deferred Tax Liabilities	29,292		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 100,120		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	68,520	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. Assets for Retirement Benefits**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 124,397		3
Associated Deferred Tax Liabilities	38,099		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Assets for Retirement Benefits	¥ 86,297		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 25,468		4-a
Deferred Tax Liabilities	148,904		4-b
Deferred Tax Liabilities for Land Revaluation	3,016		4-c
Associated Intangible Fixed Assets	29,292		
Associated Assets for Retirement Benefits	38,099		

(2) Composition of capital

Items in the Composition of Capital Disclosure	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)	¥ 98	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	¥ (22,271)		5

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (20,230)	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	¥ 5,184,907		6-a
Loans and Bills Discounted	28,136,966	Including subordinated loans	6-b
Other Assets	2,001,366	Including derivatives	6-c
Other Liabilities	¥ 1,148,144	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital Disclosure	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	195,275		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	195,275		72
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	80,942		
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	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	80,942		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 142,834		7

(2) Composition of capital

Items in the Composition of Capital Disclosure	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)	13,531	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)	2,946	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	¥ 5,051,776		8

(2) Composition of capital

Items in the Composition of Capital Disclosure	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	¥ 290,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	180,000		46

As of September 30, 2016

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	¥ 11,350,580			
Call Loans and Bills Bought	57,615			
Receivables under Resale Agreements	76,851			
Receivables under Securities Borrowing Transactions	404,833			
Monetary Claims Bought	651,845			
Trading Assets	752,131			
Money Held in Trust	1,586		6-a	
Securities	5,194,863		2-b, 6-b	
Loans and Bills Discounted	27,068,665		6-c	
Foreign Exchanges	11,021			
Lease Receivables and Investment Assets	639,388			
Other Assets	1,883,749		6-d	
Tangible Fixed Assets	231,379			
Intangible Fixed Assets	192,535		2-a	
Assets for Retirement Benefits	97,693		3	
Deferred Tax Assets	26,297		4-a	
Customers' Liabilities for Acceptances and Guarantees	423,525			
Allowance for Loan Losses	(88,818)			
Total Assets	¥ 48,975,744			

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

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 27,721,484		
Negotiable Certificates of Deposit	5,359,937		
Call Money and Bills Sold	1,558,711		
Payables under Repurchase Agreements	1,589,543		
Payables under Securities Lending Transactions	110,821		
Trading Liabilities	474,176		
Borrowed Money	2,634,354	8	
Foreign Exchanges	124		
Short-term Bonds Payable	946,503		
Bonds Payable	732,631		
Borrowed Money from Trust Account	3,427,540		
Other Liabilities	1,302,931	6-e	
Provision for Bonuses	12,948		
Provision for Director's Bonuses	60		
Retirement Benefits Liabilities	13,129		
Provision for Reward Points Program	17,407		
Provision for Reimbursement of Deposits	3,640		
Provision for Contingent Loss	7,425		
Deferred Tax Liabilities	104,573	4-b	
Deferred Tax Liabilities for Land Revaluation	3,111	4-c	
Acceptances and Guarantees	423,525		
Total Liabilities	46,444,582		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	492,039	1-b	
Retained Earnings	1,155,568	1-c	
Total Shareholders' Equity	1,989,645		
Valuation Difference on Available-for-Sale Securities	435,690		
Deferred Gains or Losses on Hedges	(20,984)	5	
Revaluation Reserve for Land	(827)		
Foreign Currency Translation Adjustment	(13,254)		
Remeasurements of Retirement Benefits	(49,740)		
Total Accumulated Other Comprehensive Income	350,883		3
Non-controlling Interests	190,632	7	
Total Net Assets	2,531,161		
Total Liabilities and Net Assets	¥ 48,975,744		

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

(Appendix)

Note: Amounts in the "Composition of capital" are based on those before considering under transitional arrangements. Therefore, they include "Amounts excluded under transitional arrangements" disclosed in "Composition of capital disclosure" and exclude items for regulatory purpose under transitional arrangement from these tables.

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	492,039		1-b
Retained Earnings	1,155,568		1-c
Total Shareholders' Equity	¥ 1,989,645		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,989,645	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	834,076		1a
of Which: Retained Earnings	1,155,568		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 fixed assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 192,535		2-a
Securities	5,194,863		2-b
of Which: Goodwill Arising on the Application of the Equity Method	11,980		
Associated Deferred Tax Liabilities	28,080		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 111,337		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	65,097	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. Assets for Retirement Benefits**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 97,693		3
Associated Deferred Tax Liabilities	29,921		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Assets for Retirement Benefits	¥ 67,771		15

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

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 26,297		4-a
Deferred Tax Liabilities	104,573		4-b
Deferred Tax Liabilities for Land Revaluation	3,111		4-c
Associated Intangible Fixed Assets	28,080		
Associated Assets for Retirement Benefits	29,921		

(2) Composition of capital

Items in the Composition of Capital Disclosure	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)	¥ 723	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	¥ (20,984)		5

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (15,536)	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.
Money Held in Trust	¥ 1,586		6-a
Securities	5,194,863		6-b
Loans and Bills Discounted	27,068,665	Including subordinated loans	6-c
Other Assets	1,883,749	Including derivatives	6-d
Other Liabilities	¥ 1,302,931	Including derivatives	6-e

(2) Composition of capital

Items in the Composition of Capital Disclosure	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	214,554		
Common Equity Tier 1 Capital	3,101		18
Additional Tier 1 Capital	631		39
Tier 2 Capital	4,468		54
Amount below the Thresholds for Deduction (before Risk Weighting)	206,352		72
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	65,595		
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	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	65,595		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 190,632		7

(2) Composition of capital

Items in the Composition of Capital Disclosure	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)	10,764	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)	2,453	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	¥ 2,634,354		8

(2) Composition of capital

Items in the Composition of Capital Disclosure	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	¥ 220,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	90,000		46

Capital Adequacy

Consolidated

Amounts of Required Capital

(1) Amounts of required capital against credit risk (excluding equity exposures to which the IRB Approach is applied and exposures held in funds)

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Portfolios to Which the Standardized Approach is Applied	¥ 59,477	¥ 43,910
Exposures to Business Units Set for Phased Roll-out Application	21,432	16,776
Exposures Excluded from Application	38,045	27,134
Portfolios to Which the IRB Approach is Applied and Breakdown by Portfolio	1,212,372	1,145,811
Corporate Exposures	868,882	807,415
Sovereign Exposures	16,085	15,241
Financial Institution Exposures	35,581	43,505
Residential Mortgage Exposures	115,900	105,723
Qualifying Revolving Retail Exposures	1,666	1,632
Other Retail Exposures	25,387	25,005
Other Exposures* ¹	148,869	147,287
Securitization Exposures	12,002	14,855

*1. Other exposures refer to the exposures below.

Purchased receivables, unsettled transactions, lease transactions, CVA risk, central counterparty-related, equities, with 250% risk-weight applied and other assets

*2. The calculation method of the amounts of required capital ratio against credit risk is as follows:

Portfolios to which the Standardized Approach is applied: amount of credit risk-weighted assets x 8%

Portfolios to which the IRB Approach is applied: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Securitization exposures: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

(2) Amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Equity Exposures	¥ 132,029	¥ 140,457
PD/LGD Approach	110,468	118,700
Simple Risk-Weight Method of the Market-based Approach	21,560	21,757
Internal Model Method of the Market-based Approach	—	—

* The calculation method of the amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied is as follows

Those applicable to the PD/LGD approach: (amount of credit risk-weighted assets x 1.06) x 8%

Those applicable to the simple risk-weight method of the market-based approach: (amount of credit risk-weighted assets x 1.06) x 8%

(3) Amounts of required capital against credit risk concerning exposures held in funds

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Exposures Held in Funds*	¥ 144,889	¥ 113,024

* (Amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

(4) Amounts of required capital against market risk

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Market Risk	¥ 59,296	¥ 42,491
Amounts of Required Capital by Category under the Standardized Approach	11,139	8,360
Interest Rate Risk	6,198	4,812
Equity Position Risk	—	—
Foreign Exchange Risk	4,941	3,547
Commodities Risk	—	—
Options Transactions	—	—
Internal Model Approach	48,156	34,131

(5) Amounts of required capital against operational risk

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Operational Risk	¥ 76,784	¥ 75,403
Advanced Measurement Approach	64,012	62,857
Standardized Approach	—	—
Basic Indicator Approach	12,771	12,545

(6) Consolidated total required capital

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Consolidated Total Required Capital*	¥ 1,556,897	¥ 1,442,899

* (Total amount of credit risk-weighted assets + market risk equivalents/8% + operational risk equivalents/8%) x 8%

Credit Risk

Consolidated

Balance of Exposures Related to Credit Risk and Breakdown by Primary Types

	Millions of Yen					
	Sep. 30, 2017					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions			
Japan	¥ 44,394,482	¥ 39,042,005	¥ 1,990,869	¥ 389,911	¥ 2,971,696	¥ 114,471
Outside Japan	7,023,192	4,942,181	1,167,751	339,685	573,574	17,300
Total for Regions	¥ 51,417,675	¥ 43,984,187	¥ 3,158,621	¥ 729,596	¥ 3,545,270	¥ 131,772
Manufacturing	¥ 4,380,128	¥ 2,818,853	¥ 494,300	¥ 28,905	¥ 1,038,069	¥ 11,005
Agriculture and Forestry	4,992	4,865	10	100	15	—
Fisheries	88	43	44	—	—	—
Mining and Quarrying of Stones and Gravel	22,340	7,302	201	—	14,836	—
Construction	219,123	132,086	28,088	861	58,087	13
Electricity, Gas, Heat Supply and Water	1,170,895	939,214	17,007	15,698	198,973	—
Information and Communication	594,771	531,039	5,579	807	57,344	—
Transport and Postal Activities	1,428,620	1,155,644	149,463	16,619	106,892	58
Wholesale and Retail Trade	1,873,426	1,502,918	81,448	3,353	285,706	1,690
Finance and Insurance	2,371,344	1,616,073	306,745	265,795	182,729	228
Real Estate	3,975,658	3,247,911	399,911	26,543	301,292	12,559
Goods Rental and Leasing	958,619	855,081	7,512	1,016	95,009	224
Local Public Bodies	91,921	77,152	4,808	—	9,960	—
Individuals	9,728,845	9,589,169	—	—	139,675	71,336
Others	24,596,898	21,506,830	1,663,498	369,893	1,056,676	34,656
Total for Industry Sectors	¥ 51,417,675	¥ 43,984,187	¥ 3,158,621	¥ 729,596	¥ 3,545,270	¥ 131,772
One Year or Less	8,960,428	6,713,577	526,464	242,572	1,477,814	
Over One Year to Three Years	5,423,968	4,377,031	281,529	84,383	681,023	
Over Three Years to Five Years	18,915,931	17,815,650	485,585	109,348	505,348	
Over Five Years	18,117,346	15,077,929	1,865,041	293,291	881,083	
Total for All Durations	¥ 51,417,675	¥ 43,984,187	¥ 3,158,621	¥ 729,596	¥ 3,545,270	
Average Balance during the Period	¥ 50,557,325	¥ 43,057,823	¥ 3,205,492	¥ 733,973	¥ 3,560,036	

- Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., purchased receivables, lease transactions as well as phased application exposures.
2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.
3. "Average Balance during the Period" is the average of the balance as of March 31, 2017 and September 30, 2017.
4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

	Millions of Yen					
	Sep. 30, 2016					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions			
Japan	¥ 39,980,681	¥ 34,225,987	¥ 2,291,144	¥ 387,470	¥ 3,076,078	¥ 119,949
Outside Japan	6,286,116	3,885,228	1,573,611	426,471	400,804	23,781
Total for Regions	¥ 46,266,798	¥ 38,111,216	¥ 3,864,756	¥ 813,942	¥ 3,476,883	¥ 143,731
Manufacturing	¥ 4,320,354	¥ 2,729,825	¥ 535,369	¥ 36,535	¥ 1,018,624	¥ 17,848
Agriculture and Forestry	4,247	4,027	—	220	—	1,105
Fisheries	56	11	45	—	—	—
Mining and Quarrying of Stones and Gravel	22,642	7,935	132	—	14,575	—
Construction	243,630	150,409	29,584	2,466	61,170	134
Electricity, Gas, Heat Supply and Water	1,018,626	869,686	22,702	13,707	112,530	—
Information and Communication	575,959	507,171	8,260	2,300	58,226	—
Transport and Postal Activities	1,453,092	1,116,159	177,432	41,025	118,476	318
Wholesale and Retail Trade	1,837,903	1,390,466	124,126	8,732	314,577	2,896
Finance and Insurance	2,339,732	1,493,426	409,354	190,378	246,571	281
Real Estate	3,806,649	3,077,869	397,942	41,880	288,957	22,505
Goods Rental and Leasing	813,312	742,076	9,679	1,449	60,106	237
Local Public Bodies	88,539	73,302	4,315	—	10,921	—
Individuals	8,915,804	8,773,863	—	—	141,940	60,943
Others	20,826,245	17,174,984	2,145,811	475,244	1,030,204	37,460
Total for Industry Sectors	¥ 46,266,798	¥ 38,111,216	¥ 3,864,756	¥ 813,942	¥ 3,476,883	¥ 143,731
One Year or Less	8,438,536	6,403,526	528,316	155,905	1,350,787	
Over One Year to Three Years	5,341,769	4,168,620	328,583	148,967	695,597	
Over Three Years to Five Years	15,123,859	14,050,768	447,985	137,290	487,815	
Over Five Years	17,362,632	13,488,300	2,559,871	371,778	942,682	
Total for All Durations	¥ 46,266,798	¥ 38,111,216	¥ 3,864,756	¥ 813,942	¥ 3,476,883	
Average Balance during the Period	¥ 47,816,211	¥ 39,780,124	¥ 3,661,196	¥ 838,683	¥ 3,536,205	

Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., purchased receivables, lease transactions as well as phased application exposures.

2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.

3. "Average Balance during the Period" is the average of the balance as of March 31, 2016 and September 30, 2016.

4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

Balance and Changes of General Allowance for Loan Losses, Specific Allowance for Loan Losses, and Allowance for Loan Losses from Specified Foreign Country Borrowers

(1) General allowance for loan losses

	Millions of Yen			
	Sep. 30, 2017	Sep. 30, 2016	Mar. 31, 2017	Change from Mar. 31, 2017
	Balance	Balance	Balance	
General Allowance for Loan Losses	¥ 91,621	¥ 67,429	¥ 97,567	¥ (5,946)

(2) Specific allowance for loan losses (breakdown by region, industry sector)

	Millions of Yen			
	Sep. 30, 2017	Sep. 30, 2016	Mar. 31, 2017	Change from Mar. 31, 2017
	Balance	Balance	Balance	
Japan	¥ 9,636	¥ 18,591	¥ 15,260	¥ (5,624)
Outside Japan	2,905	2,796	2,966	(61)
Total for Regions	¥ 12,541	¥ 21,388	¥ 18,227	¥ (5,685)
Manufacturing	1,532	4,968	4,899	(3,366)
Agriculture and Forestry	0	—	1	0
Fisheries	—	—	—	—
Mining and Quarrying of Stones and Gravel	—	—	—	—
Construction	53	30	15	37
Electricity, Gas, Heat Supply and Water	6	134	128	(122)
Information and Communication	7	8	8	0
Transport and Postal Activities	2,243	5,972	3,403	(1,160)
Wholesale and Retail Trade	446	661	424	21
Finance and Insurance	139	185	184	(45)
Real Estate	86	502	342	(255)
Goods Rental and Leasing	2	47	5	(2)
Local Public Bodies	—	—	—	—
Individuals	4,700	4,899	4,650	50
Others	3,321	3,977	4,160	(839)
Total for Industry Sectors	¥ 12,541	¥ 21,388	¥ 18,227	¥ (5,685)

Note: "Others" in the industry sectors include non-residents and state public services.

(3) Allowance for loan losses from specified foreign country borrowers

Not applicable as of the end of September 2017, March 2017 and September 2016.

Amounts of Written-off Loans by Industry Sector

	Millions of Yen	
	Six Months Ended Sep. 30, 2017	Six Months Ended Sep. 30, 2016
Manufacturing	¥ 504	¥ 9
Agriculture and Forestry	—	0
Fisheries	—	—
Mining and Quarrying of Stones and Gravel	—	—
Construction	2	—
Electricity, Gas, Heat Supply and Water	—	2
Information and Communication	1	4
Transport and Postal Activities	1	2
Wholesale and Retail Trade	6	0
Finance and Insurance	0	1
Real Estate	0	—
Goods Rental and Leasing	—	—
Local Public Bodies	—	—
Individuals	300	535
Others	710	167
Total for Industry Sectors	¥ 1,528	¥ 724

Note: "Others" in the industry sectors include non-residents and state public services.

Balance of Exposures to which the Standardized Approach is Applied by Risk-Weight Category

	Millions of Yen			
	Sep. 30, 2017		Sep. 30, 2016	
	Subject to Rating		Subject to Rating	
Balance of Exposures to which the Standardized Approach is Applied after Allowing for the Credit Risk Mitigation Effect by Risk-Weight Category	¥ 1,420,958	¥ 17,003	¥ 1,047,602	¥ 86
0%	269,654	—	170,795	—
10%	—	—	—	—
20%	393,161	20	359,396	24
35%	—	—	—	—
50%	160,814	13,919	42,662	35
75%	—	—	—	—
100%	597,325	3,064	474,746	26
150%	1	—	1	—
Amounts of exposures with 1,250% risk-weight applied	—	—	—	—

Exposures to which the IRB Approach is Applied

		Millions of Yen	
		Sep. 30, 2017	Sep. 30, 2016
Specialized Lending under the Slotting Criteria		¥ 2,047,233	¥ 1,781,365
High-Volatility Commercial Real Estate Exposures		286,386	231,799
Maturities of 2.5 Years or Longer		235,730	204,871
Strong	95%	36,086	30,444
Good	120%	60,494	100,201
Satisfactory	140%	139,149	64,554
Weak	250%	—	9,670
Default	0%	—	—
Maturities of Less than 2.5 Years		50,655	26,928
Strong	70%	1,162	—
Good	95%	21,351	—
Satisfactory	140%	28,141	26,656
Weak	250%	—	271
Default	0%	—	—
Other Exposures		¥ 1,760,847	¥ 1,549,565
Maturities of 2.5 Years or Longer		1,612,705	1,453,363
Strong	70%	498,545	570,963
Good	90%	823,320	610,236
Satisfactory	115%	254,094	218,603
Weak	250%	36,745	47,684
Default	0%	—	5,875
Maturities of Less than 2.5 Years		148,142	96,201
Strong	50%	34,327	29,486
Good	70%	73,747	37,484
Satisfactory	115%	28,717	18,412
Weak	250%	11,349	10,817
Default	0%	—	—
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied		¥ 79,277	¥ 76,509
300%		62,859	49,467
400%		16,418	27,042

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are not included.

Portfolios to which the IRB Approach is Applied

(1) Corporate exposures

	Millions of Yen							
	Sep. 30, 2017							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.38%	32.79%	/	38.75%	¥ 14,536,764	¥ 2,625,179	¥ 2,094,697	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	17.92%	33.65%	/	176.50%	357,546	133,484	105,859	75.00%
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	39.78%	38.95%	10.91%	47,838	9,130	562	75.00%
Total	1.19%	32.84%	/	42.48%	¥ 14,942,149	¥ 2,767,793	¥ 2,201,119	75.00%

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are included.

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.37%	33.58%	/	38.80%	¥ 14,110,282	¥ 2,808,061	¥ 2,186,770	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	15.76%	32.84%	/	167.43%	274,751	52,031	9,198	75.00%
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	37.57%	36.23%	17.79%	61,003	16,658	247	75.00%
Total	1.11%	33.58%	/	41.13%	¥ 14,446,036	¥ 2,876,751	¥ 2,196,216	75.00%

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are included.

(2) Sovereign exposures

	Millions of Yen							
	Sep. 30, 2017							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.00%	44.11%	/	0.80%	¥ 17,544,732	¥ 138,870	¥ 21,674	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	34.12%	45.00%	/	282.39%	11,283	746	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.03%	44.11%	/	0.99%	¥ 17,556,016	¥ 139,617	¥ 21,674	75.00%

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.01%	43.60%	/	0.96%	¥ 13,888,750	¥ 90,428	¥ 20,180	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	34.12%	45.00%	/	282.39%	10,121	1,272	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.03%	43.60%	/	1.19%	¥ 13,898,872	¥ 91,700	¥ 20,180	75.00%

(3) Financial Institution exposures

	Millions of Yen							
	Sep. 30, 2017							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.13%	41.12%	/	25.46%	¥ 1,030,099	¥ 671,667	¥ 74,729	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	/	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.13%	41.12%	/	25.46%	¥ 1,030,099	¥ 671,667	¥ 74,729	75.00%

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.12%	41.78%	/	28.23%	¥ 1,277,203	¥ 605,245	¥ 108,219	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	/	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.12%	41.78%	/	28.23%	¥ 1,277,203	¥ 605,245	¥ 108,219	75.00%

(4) Equity exposures under the PD/LGD Approach

	Millions of Yen		
	Sep. 30, 2017		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.22%	144.93%	¥ 928,256
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	14.05%	656.84%	5,393
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	8
Total	0.30%	147.90%	¥ 933,658

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

	Millions of Yen		
	Sep. 30, 2016		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.21%	141.77%	¥ 1,033,235
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.03%	544.27%	2,959
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	237
Total	0.26%	143.16%	¥ 1,036,433

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

(5) Residential mortgage exposures, qualifying revolving retail exposures, and other retail exposures

	Millions of Yen							
	Sep. 30, 2017							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Residential Mortgage								
Current	0.24%	26.84%	—	12.33%	¥ 8,637,640	¥ 25,824	¥ 1,239	100.00%
Overdue	21.27%	27.46%	—	163.44%	75,601	71	—	—
Default	100.00%	28.92%	21.34%	100.47%	36,022	19	—	—
Qualifying Revolving Retail								
Current	0.46%	74.32%	—	15.58%	20,439	56,109	620,234	9.05%
Overdue	35.14%	69.64%	—	189.20%	169	84	628	13.45%
Default	100.00%	75.34%	73.77%	20.74%	172	288	3,536	8.16%
Other Retail (consumer)								
Current	0.77%	61.97%	—	45.88%	160,214	54,141	168,757	28.47%
Overdue	32.89%	37.26%	—	97.15%	620	599	88	23.90%
Default	100.00%	45.19%	34.63%	139.87%	3,452	376	1,143	22.51%
Other Retail (commercial)								
Current	0.94%	33.67%	—	30.21%	384,631	2,639	1,734	100.00%
Overdue	37.24%	31.50%	—	84.45%	2,669	1	1	100.00%
Default	100.00%	36.74%	34.56%	28.93%	9,450	184	46	100.00%
Total	0.99%	28.34%	—	15.50%	¥ 9,331,085	¥ 140,341	¥ 797,411	13.52%

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Residential Mortgage								
Current	0.24%	25.40%	—	11.71%	¥ 7,844,893	¥ 31,136	¥ 1,451	100.00%
Overdue	22.20%	26.01%	—	156.01%	89,736	141	15	100.00%
Default	100.00%	28.01%	22.00%	79.51%	37,749	24	—	—
Qualifying Revolving Retail								
Current	0.50%	74.76%	—	16.62%	20,551	46,158	489,100	9.44%
Overdue	33.93%	69.48%	—	193.88%	235	143	858	16.69%
Default	100.00%	76.72%	73.45%	43.33%	254	197	2,232	8.83%
Other Retail (consumer)								
Current	0.74%	60.90%	—	47.65%	149,523	60,518	181,609	30.76%
Overdue	32.96%	36.80%	—	94.55%	919	566	160	33.89%
Default	100.00%	42.54%	33.54%	119.31%	3,068	412	1,032	33.76%
Other Retail (commercial)								
Current	0.99%	33.26%	—	30.39%	358,466	2,636	1,448	100.00%
Overdue	35.80%	30.45%	—	79.95%	3,247	21	21	100.00%
Default	100.00%	34.19%	31.69%	33.17%	10,985	198	38	100.00%
Total	1.14%	27.02%	—	15.32%	¥ 8,519,631	¥ 142,156	¥ 677,969	15.60%

Actual Credit Losses in the Current Period and Year-on-Year Change for Portfolios to which the IRB Approach is Applied

	Millions of Yen						Change in Actual Credit Losses
	Six Months Ended Sep. 30, 2017			Six Months Ended Sep. 30, 2016			
	Actual Credit Losses	Provisions	Reversals	Actual Credit Losses	Provisions	Reversals	
Corporate Exposures	¥ (5,945)	¥ 2,725	¥ (8,670)	¥ (2,250)	¥ 2,649	¥ (4,899)	¥ (3,694)
Sovereign Exposures	43	61	(18)	(364)	—	(364)	407
Financial Institution Exposures	0	0	—	27	27	—	(28)
Retail Exposures	1,013	2,082	(1,068)	1,998	2,666	(667)	(984)

Note: Of total credit costs, only those that can be identified as stemming from specified asset classes are shown in the table.

Factor Analysis

In the first half of FY2017, actual credit losses decreased by ¥4.2 billion year on year. This was mainly due to the recognition of only a limited amount of new non-performing loans in our corporate exposures, as well as the booking of reversals from loan loss allowances with the improvement in the credit status of specific obligors in this category.

Estimated Credit Losses and Comparable Actual Credit Losses for Portfolios to which the IRB Approach is Applied

	Millions of Yen	
	Six Months Ended Sep. 30, 2017	Six Months Ended Sep. 30, 2016
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 21,132	¥ 92,363
Sovereign Exposures	(633)	1,965
Financial Institution Exposures	(25)	992
Retail Exposures	3,319	26,243

Notes: 1. Estimated credit losses for the first half of fiscal year 2016 are the expected loss amount as of September 30, 2016.

2. Actual credit losses for the first half of fiscal year 2017 are the sum of the losses for the most recent one-year period ended September 30, 2017.

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 11,548	¥ 104,393
Sovereign Exposures	2,582	2,514
Financial Institution Exposures	27	1,276
Retail Exposures	11,193	25,794

Notes: 1. Estimated credit losses for the first half of fiscal year 2015 are the expected loss amount as of September 30, 2015.

2. Actual credit losses for the first half of fiscal year 2016 are the sum of the losses for the most recent one-year period ended September 30, 2016.

	Millions of Yen	
	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2014
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (7,031)	¥ 173,153
Sovereign Exposures	1,031	362
Financial Institution Exposures	3	921
Retail Exposures	3,304	34,663

Notes: 1. Estimated credit losses for the first half of fiscal year 2014 are the expected loss amount as of September 30, 2014.

2. Actual credit losses for the first half of fiscal year 2015 are the sum of the losses for the most recent one-year period ended September 30, 2015.

	Millions of Yen	
	Six Months Ended Sep. 30, 2014	Six Months Ended Sep. 30, 2013
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (4,095)	¥ 191,299
Sovereign Exposures	(66)	522
Financial Institution Exposures	(5)	901
Retail Exposures	484	34,992

Notes: 1. Estimated credit losses for the first half of fiscal year 2013 are the expected loss amount as of September 30, 2013.

2. Actual credit losses for the first half of fiscal year 2014 are the sum of the losses for the most recent one-year period ended September 30, 2014.

	Millions of Yen	
	Six Months Ended Sep. 30, 2013	Six Months Ended Sep. 30, 2012
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (2,782)	¥ 183,465
Sovereign Exposures	(1)	309
Financial Institution Exposures	(29)	1,045
Retail Exposures	1,297	27,019

Notes: 1. Estimated credit losses for the first half of fiscal year 2012 are the expected loss amount as of September 30, 2012.

2. Actual credit losses for the first half of fiscal year 2013 are the sum of the losses for the most recent one-year period ended September 30, 2013.

	Millions of Yen	
	Six Months Ended Sep. 30, 2012	Six Months Ended Sep. 30, 2011
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 8,781	¥ 183,995
Sovereign Exposures	(21)	301
Financial Institution Exposures	7	1,079
Retail Exposures	2,379	34,177

Notes: 1. Estimated credit losses for the first half of fiscal year 2011 are the expected loss amount as of September 30, 2011.

2. Actual credit losses for the first half of fiscal year 2012 are the sum of the losses for the most recent one-year period ended September 30, 2012.

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 12,553	¥ 213,311
Sovereign Exposures	4,753	227
Financial Institution Exposures	(346)	3,526
Retail Exposures	2,215	36,493

Notes: 1. Estimated credit losses for the first half of fiscal year 2010 are the expected loss amount as of September 30, 2010.

2. Actual credit losses for the first half of fiscal year 2011 are the sum of the losses for the most recent one-year period ended September 30, 2011.

Credit Risk Mitigation Techniques

Consolidated

Amounts of Exposures to which Credit Risk Mitigation Techniques are Applied

	Millions of Yen			
	Sep. 30, 2017			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 951,158	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,740,338	239,167	326,568	—
Corporate Exposures	623,068	234,548	178,317	—
Sovereign Exposures	37,356	4,619	147,408	—
Financial Institution Exposures	2,079,913	—	842	—
Retail Exposures	—	—	—	—

	Millions of Yen			
	Sep. 30, 2016			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 812,644	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,842,308	196,855	277,406	—
Corporate Exposures	685,399	191,865	169,349	—
Sovereign Exposures	5,904	4,989	108,057	—
Financial Institution Exposures	2,151,005	—	—	—
Retail Exposures	—	—	—	—

Counterparty Risk in Derivative and Long-term Settlement Transactions

Consolidated

Derivative Transactions

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 1,444,545	¥ 2,258,535
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	825,739	1,087,217
Foreign Exchange Related	961,370	1,293,110
Interest Rate Related	1,208,055	1,768,652
Credit Derivatives	9,288	15,640
Others	304	227
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	1,353,279	1,990,413
Amounts of Collateral	95,220	273,014
Deposits	93,606	262,485
Securities	1,614	10,529
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	730,519	814,203
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	150,300	140,700
Purchasing Protection by Credit Default Swaps	74,400	71,900
Providing Protection by Credit Default Swaps	75,900	68,800
Notional Principal Amounts of Credit Derivatives Used to Allow for the Effect of Credit Risk Mitigation Technique	—	—

Note: Credit equivalents are calculated with the current exposure approach.

Long-term Settlement Transactions

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ —	¥ —
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	7	7
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	7	7

Note: Credit equivalents are calculated with the current exposure approach.

Securitization Exposures

Consolidated

Securitization Exposures Originated by the SuMi TRUST Bank Group

First Half of Fiscal Year 2017

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during the first half of fiscal year 2017, type and status of principal underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen				
	Sep. 30, 2017				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions		Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction
Securitization Exposures except					
Resecuritization Exposures	¥ 38,005	¥ —	¥ 179,895	¥ 179,895	¥ —
Residential Mortgage Loans	38,005	—	179,895	179,895	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 38,005	¥ —	¥ 179,895	¥ 179,895	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of main principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2017	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 84	¥ (15)
Others	—	—
Total	¥ 84	¥ (15)

(4) Amounts of assets held for the purpose of securitization transactions and breakdown of principal assets by type

Not applicable.

(5) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2017			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 38,005	¥ —	¥ 4,531	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	16,245	—	445	—
50% to Less than 100%	15,143	—	680	—
100% to Less than 350%	3,816	—	436	—
350% to Less than 1,250%	—	—	—	—
1,250%	2,800	—	2,968	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 38,005	¥ —	¥ 4,531	¥ —

(6) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

	Millions of Yen
	Sep. 30, 2017
Residential Mortgage Loans	¥ 1,905
Others	—
Total	¥ 1,905

(7) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2017
Residential Mortgage Loans	¥ 2,800
Others	—
Total	¥ 2,800

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(9) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

(10) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2017 and breakdown by type of principal underlying assets

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

First Half of Fiscal Year 2016

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during the first half of fiscal year 2016, type and status of principal underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen				
	Sep. 30, 2016				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions		Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction
Securitization Exposures except					
Resecuritization Exposures	¥ 55,229	¥ —	¥ 236,064	¥ 236,064	¥ —
Residential Mortgage Loans	55,229	—	236,064	236,064	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 55,229	¥ —	¥ 236,064	¥ 236,064	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of main principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 336	¥ 11
Others	—	—
Total	¥ 336	¥ 11

(4) Amounts of assets held for the purpose of securitization transactions and breakdown of main principal assets by type
Not applicable.

(5) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2016			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 55,229	¥ —	¥ 5,849	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	30,662	—	809	—
50% to Less than 100%	16,982	—	733	—
100% to Less than 350%	3,986	—	492	—
350% to Less than 1,250%	—	—	—	—
1,250%	3,598	—	3,814	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 55,229	¥ —	¥ 5,849	¥ —

(6) Amounts equivalent to the increase in capital following securitization and breakdown by type of main principal underlying assets

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 2,880
Others	—
Total	¥ 2,880

(7) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 3,598
Others	—
Total	¥ 3,598

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses
Not applicable.**(9) Application of credit risk mitigation techniques to resecuritization exposures held**
Not applicable.**(10) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2016 and breakdown by type of principal underlying assets**
Not applicable.**Subject to the Calculation of Market Risk Assets**

Not applicable.

Securitization Exposures Purchased by the SuMi TRUST Bank Group

First Half of Fiscal Year 2017

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen	
	Sep. 30, 2017	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 766,168	¥ 72,291
Residential Mortgage Loans	170,019	6,373
Credit Card Loans	34,479	255
Claims on Lease Payments, Installment Receivables	155,567	13,388
Commercial Real Estate-Secured Loans	3,395	—
Other Claims on Corporates	402,706	52,273
Resecuritization Exposures	1,397	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	—	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	1,397	—
Total	¥ 767,565	¥ 72,291

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2017			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 766,168	¥ 72,291	¥ 5,752	¥ 1,684
Less than 20%	741,029	48,235	4,487	286
20% to Less than 50%	10,171	717	181	21
50% to Less than 100%	11,411	23,338	583	1,376
100% to Less than 350%	3,395	—	330	—
350% to Less than 1,250%	—	—	—	—
1,250%	159	—	168	—
Resecuritization Exposures (IRB Approach)	1,397	—	34	—
Less than 20%	—	—	—	—
20% to Less than 50%	1,397	—	34	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 767,565	¥ 72,291	¥ 5,786	¥ 1,684

(3) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen Sep. 30, 2017
Residential Mortgage Loans	¥ 159
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	—
Total	¥ 159

(4) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

First Half of Fiscal Year 2016

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen	
	Sep. 30, 2016	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 730,236	¥ 136,171
Residential Mortgage Loans	194,379	55,450
Credit Card Loans	19,237	3,199
Claims on Lease Payments, Installment Receivables	149,807	48,274
Commercial Real Estate-Secured Loans	16,785	—
Other Claims on Corporates	350,026	29,246
Resecuritization Exposures	6,025	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	3,499	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	2,526	—
Total	¥ 736,262	¥ 136,171

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2016			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 730,236	¥ 136,171	¥ 6,970	¥ 1,906
Less than 20%	696,790	115,147	4,351	686
20% to Less than 50%	4,213	800	93	23
50% to Less than 100%	12,246	20,224	577	1,196
100% to Less than 350%	16,785	—	1,733	—
350% to Less than 1,250%	—	—	—	—
1,250%	201	—	213	—
Resecuritization Exposures (IRB Approach)	6,025	—	129	—
Less than 20%	—	—	—	—
20% to Less than 50%	5,231	—	95	—
50% to Less than 100%	794	—	33	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 736,262	¥ 136,171	¥ 7,099	¥ 1,906

(3) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 201
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	—
Total	¥ 201

(4) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

Market Risk

Consolidated

(1) Value at Risk (VaR) as of the end of period and maximum, mean, and minimum VaR for the period

	Billions of Yen							
	Sep. 30, 2017	Six Months Ended Sep. 30, 2017			Sep. 30, 2016	Six Months Ended Sep. 30, 2016		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
VaR in Banking Account	¥ 866.3	¥ 1,122.8	¥ 774.9	¥ 922.2	¥ 987.0	¥ 1,191.2	¥ 860.7	¥ 993.6
VaR in Trading Account	7.2	9.6	3.2	5.4	3.4	8.5	3.4	5.7

VaR Measurement Standards (We implemented model revisions relating to Value at Risk (VaR) measurement from the base date of June 23, 2017)
(Through the base date of June 22, 2017)

Measurement method: Hybrid method (combines variance-covariance method for calculating VaR with the historical simulation method)

Banking account Confidence interval: one-tailed 99% Holding period: 21 business days to 1 year Observation period: 1 year

Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year

(After the base date of June 23, 2017)

Measurement method: Historical simulation method

Banking account Confidence interval: one-tailed 99% Holding period: 21 business days to 1 year Observation period: 5 years (exponential weight applied)

Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 5 years (exponential weight applied)

(2) Term-end Stressed Value at Risk and maximum, mean and minimum of Stressed Value at Risk for the period

	Billions of Yen							
	Sep. 30, 2017	Six Months Ended Sep. 30, 2017			Sep. 30, 2016	Six Months Ended Sep. 30, 2016		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
Stressed VaR in Trading Account	¥ 21.5	¥ 21.5	¥ 2.6	¥ 6.5	¥ 4.0	¥ 14.7	¥ 2.6	¥ 6.2
	[6.8]	[6.8]	[0.8]	[2.0]	[1.2]	[4.6]	[0.8]	[1.9]

Stressed VaR Measurement Standards (We implemented model revisions relating to Stressed Value at Risk (Stressed VaR) measurement from the base date of June 23, 2017)
(Through the base date of June 22, 2017)

Measurement method: Hybrid method (combines variance-covariance method for calculating Stressed VaR with the historical simulation method)

Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year

(After the base date of June 23, 2017)

Measurement method: Historical simulation method

Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year

The figures inside the square brackets above denote stress VaR in a case where the holding period is one business day.

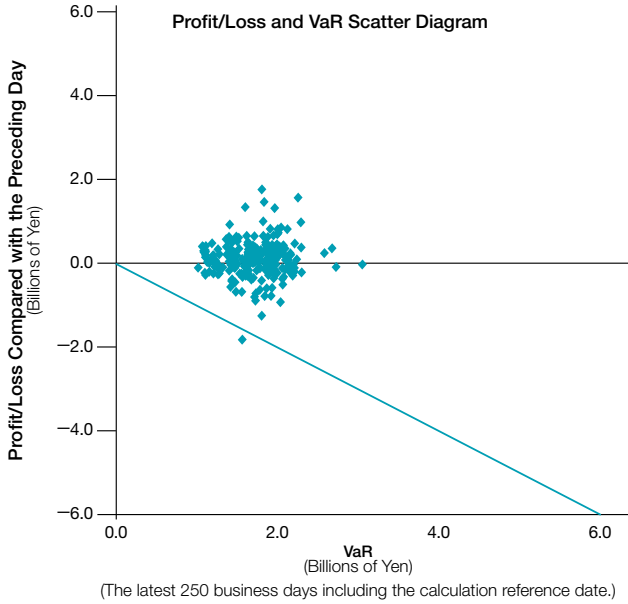
(3) The amounts of required capital related to term-end incremental risk and comprehensive risk, and maximum, mean and minimum amounts of required capital related to incremental risk and comprehensive risk for the period

Not applicable in the first half of fiscal year 2016 and in the first half of fiscal year 2017.

(4) Results of back testing and reasons for large downward deviations between actual losses and VaR

- Back testing of the trading account

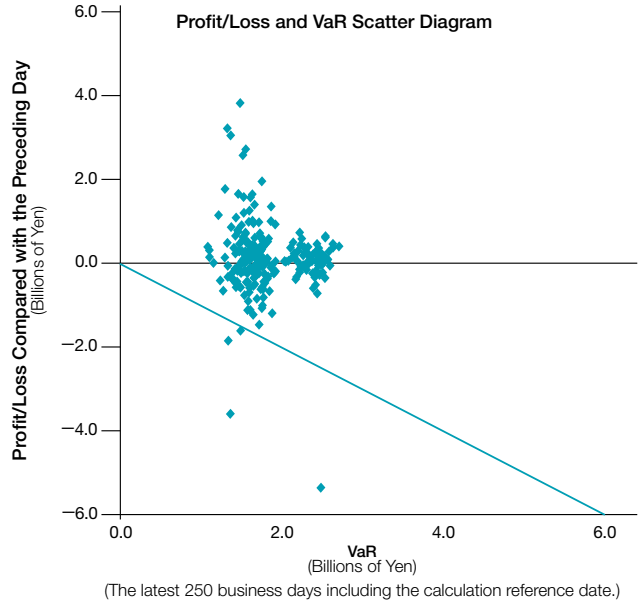
First Half of Fiscal Year 2017



Note: As shown above, for the first half of fiscal year 2017 back testing of the trading accounts shows one instance of losses in excess of VaR.

- Back testing of the trading account

First Half of Fiscal Year 2016



Note: As shown above, for the first half of fiscal year 2016 back testing of the trading accounts shows four instances of losses in excess of VaR.

Capital Subscriptions or Equity Exposures in the Banking Account

Consolidated

	Millions of Yen							
	Sep. 30, 2017				Sep. 30, 2016			
	Book Value		Fair Value		Book Value		Fair Value	
Consolidated Book and Fair Values*1								
Listed Shares Exposures	¥ 1,488,571		¥ 1,488,571		¥ 1,257,941		¥ 1,257,941	
Capital Subscriptions or Equity Exposures Other than Above	59,000		59,000		62,312		62,312	
Amounts of Gains/Losses on Sales and Write-offs of Capital Subscriptions or Equity Exposures*2	Gains/Losses	Gains	Losses	Write-offs	Gains/Losses	Gains	Losses	Write-offs
	9,513	10,393	879	0	10,264	11,964	733	967
Amounts of Unrealized Gains/Losses Recognized in the Consolidated Balance Sheets and not Recognized in the Consolidated Statements of Income			845,296				573,910	
Amounts of Unrealized Gains/Losses not Recognized in the Consolidated Balance Sheets and Statements of Income			Not applicable				Not applicable	

*1. Figures for available-for-sale securities include only Japanese and foreign stocks.

*2. Consolidated statements of income show gains/losses on stockholdings and related write-offs.

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Amounts by Portfolio Category	¥ 1,012,906	¥ 1,112,913
Portfolios Adopting the Market-based Approach	79,277	76,509
Portfolios Adopting the PD/LGD Approach	933,628	1,036,403

Note: Amounts by portfolio category show exposures subject to the calculation of credit risk-weighted assets.

Exposures Held in Funds as Credit Risk-Weighted Assets

Consolidated

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Aggregate Sum of Exposures Held in Funds	¥ 1,878,782	¥ 1,649,032
Look-through Approach	1,759,337	1,540,992
Simple Majority Formula	58,537	46,729
Investment Criteria Formula	25,901	21,003
Internal Model Approach	—	—
Probability Approach	33,929	39,384
Others	1,076	922

Note: Exposures subject to the calculation of credit risk-weighted assets are shown.

Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by the SuMi TRUST Bank Group Regarding Interest Rate Risk in the Banking Account

Consolidated

• Outlier ratios

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Overall Amounts of Interest Rate Risk	¥ 112,126	¥ 146,823
Japanese Yen Interest Rates	40,647	5,113
U.S. Dollar Interest Rates	59,919	132,864
Other Interest Rates	11,559	8,844
Outlier Ratios	3.6%	5.0%

Note: The above table indicates figures calculated by individual banks in accordance with the outlier standard specified by the "Comprehensive Guidelines for Supervision of Major Banks, etc." and based on the following assumptions:

- Risk measurement method: Interest rate sensitivity approach
- Interest rate fluctuation scenario: An interest rate shock consisting of the 1st and 99th percentile of the fluctuation of interest rates measured for the one-year holding period and a minimum observation period of five years.
- Definition of the core deposits: The lowest of the following three is the upper limit on the core deposit amount (No.3 is adopted) and the maturity is five years (an average remaining term of 2.5 years): 1) The lowest balance of deposits in the past five years, 2) the balance left after deducting the maximum annual outflow of deposits in the past five years from the current balance of deposits, or 3) the amount equivalent to 50% of the current balance of deposits.

Composition of Leverage Ratio

Consolidated

Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	Millions of Yen, %	
			Sep. 30, 2017	Sep. 30, 2016
On-Balance Sheet Exposures				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 52,140,765	¥ 46,373,780
1a	1	Total Assets Reported in the Consolidated Balance Sheet	54,763,740	48,975,744
1b	2	The Amount of Assets of Subsidiaries that are not Included in the Scope of the Leverage Ratio on a Consolidated Basis (Deduction)	—	—
1c	7	The Amount of Assets of Subsidiaries that are Included in the Scope of the Leverage Ratio on a Consolidated Basis (except Those Included in the Total Assets Reported in the Consolidated Balance Sheet)	—	—
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Consolidated Balance Sheet (except Adjustment Items) (Deduction)	2,622,974	2,601,964
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	236,566	209,325
3		Total On-Balance Sheet Exposures (A)	51,904,199	46,164,454
Exposures Related to Derivative Transactions				
4		Replacement Cost Associated with Derivatives Transactions, etc.	630,066	584,888
5		Add-On Amount Associated with Derivatives Transactions, etc.	1,167,951	946,414
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	655,875	436,572
6		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)	239,508	211,689
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)	—	—
9		Adjusted Effective Notional Amount of Written Credit Derivatives	77,900	71,900
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	77,900	71,900
11	4	Total Exposures Related to Derivative Transactions (B)	2,214,384	1,756,186
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	691,285	481,685
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	200,120	39,328
15		The Exposures for Agent Repo Transaction	—	—
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	891,406	521,013
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	7,311,086	7,418,110
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	4,739,360	4,727,776
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	2,571,725	2,690,333
Leverage Ratio on a Consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,551,919	2,369,529
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	57,581,715	51,131,989
22		Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	4.43%	4.63%

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 2017 2nd Quarter		Fiscal Year 2017 1st Quarter	
High-Quality Liquid Assets (1)				
1 Total High-Quality Liquid Assets (HQLA)	¥ 14,186,843		¥ 12,603,342	
Cash Outflows (2)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash Outflows Related to Unsecured Retail Funding	¥ 17,741,635	782,647	¥ 17,687,376	750,937
3 of Which, Stable Deposits	602,070	18,062	573,203	17,196
4 of Which, Less Stable Deposits	7,611,396	764,585	7,305,013	733,741
5 Cash Outflows Related to Unsecured Wholesale Funding	11,168,529	7,663,383	10,474,196	7,163,727
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	8,805,675	5,300,529	8,009,792	4,699,323
8 of Which, Debt Securities	2,362,854	2,362,854	2,464,404	2,464,404
9 Cash Outflows Related to Secured Funding, etc.	61,099		37,907	
10 Cash Outflows Related to Derivative Transactions, etc. Funding Programs, Credit and Liquidity Facilities	5,335,003	1,357,410	5,467,440	1,386,446
11 of Which, Cash Outflows Related to Derivative Transactions, etc.	560,452	560,452	553,709	553,709
12 of Which, Cash Outflows Related to Funding Programs	0	0	0	0
13 of Which, Cash Outflows Related to Credit and Liquidity Facilities	4,774,551	796,958	4,913,731	832,737
14 Cash Outflows Related to Contractual Funding Obligations, etc.	480,528	268,026	430,564	286,609
15 Cash Outflows Related to Contingencies	10,174,988	23,010	10,278,079	24,865
16 Total Cash Outflows	10,155,575		9,650,491	
Cash Inflows (3)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash Inflows Related to Secured Lending, etc.	71,358	65,531	57,086	55,073
18 Cash Inflows Related to Collection of Loans, etc.	4,581,751	2,856,349	4,460,519	2,759,438
19 Other Cash Inflows	325,766	256,167	281,633	231,799
20 Total Cash Inflows	4,978,875	3,178,047	4,799,238	3,046,310
Consolidated Liquidity Coverage Ratio (4)				
21 Total HQLA Allowed to be Included in the Calculation	14,186,843		12,603,342	
22 Net Cash Outflows	6,977,528		6,604,181	
23 Consolidated Liquidity Coverage Ratio (LCR)	203.3		190.8	
24 The Number of Data Used to Calculate the Average Value	62		62	

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

(1) Items concerning fluctuations in the LCR over time

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

(2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the 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" on a consolidated basis.

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.

Composition of Capital (Non-consolidated BIS capital adequacy ratio)

Non-consolidated

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2017	Amounts Excluded under Transitional Arrangements	Sep. 30, 2016	Amounts Excluded under Transitional Arrangements
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	¥ 1,807,286		¥ 1,831,119	
1a	of Which: Capital Stock and Capital Surplus	798,270		834,289	
2	of Which: Retained Earnings	1,030,148		1,016,991	
1c	of Which: Treasury Stock (Deduction)	—		—	
26	of Which: Earnings to be Distributed (Deduction)	21,132		20,161	
	of Which: Others	—		—	
1b	Subscription Rights to Common Shares	—		—	
3	Valuation and Translation Adjustments, and Other Disclosed Reserves	389,908	¥ 97,477	250,205	¥ 166,803
	Amount Allowed in Group Common Equity Tier 1 Subject to Transitional Arrangements	—		—	
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,197,195		2,081,325	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	38,200	9,550	34,962	23,308
8	of Which: Goodwill	—	—	—	—
9	of Which: Other Intangible Assets	38,200	9,550	34,962	23,308
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	(11,794)	(2,948)	(3,850)	(2,566)
12	Shortfall of Eligible Provisions to Expected Losses	13,208	3,302	16,684	11,123
13	Securitization Gain on Sale	1,677	419	1,837	1,224
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	—	—
15	Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)	87,524	21,881	69,906	46,604
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)	—	—	665	443
19+20+21	Amount above the 10% Threshold on the Specified Items	—	—	—	—
	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	—	—	—	—
19	of Which: Mortgage Servicing Rights	—	—	—	—
20	of Which: Deferred Tax Assets Arising from Temporary Differences	—	—	—	—
21	(Net of Related Deferred Tax Liabilities)	—	—	—	—
22	Amount Exceeding the 15% Threshold on the Specified Items	—	—	—	—
	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	—	—	—	—
23	of Which: Mortgage Servicing Rights	—	—	—	—
24	of Which: Deferred Tax Assets Arising from Temporary Differences	—	—	—	—
25	(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)	128,816		120,205	
Common Equity Tier 1 Capital (CET1)					
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,068,378		¥ 1,961,119	

Basel III Template No.	Items	Millions of Yen, %				
		Sep. 30, 2017	Amounts Excluded under Transitional Arrangements	Sep. 30, 2016	Amounts Excluded under Transitional Arrangements	
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	32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	290,000		220,000	
	33+35	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		—	
36	33+35	Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	110,000		160,000	
	36	Amount Allowed in Group Additional Tier 1 Subject to Transitional Arrangements of Which: Foreign Currency Translation Adjustment	(0) (0)		(0) (0)	
	36	Additional Tier 1 Capital: Instruments	(D) 399,999		379,999	
Additional Tier 1 Capital: Regulatory Adjustments						
37	37	Investments in Own Additional Tier 1 Instruments	—	¥ —	—	¥ —
38	38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	—	—
39	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)	—	—	145	96
40	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	42	Regulatory Adjustments Applied to Additional Tier 1 Subject to Transitional Arrangements	2,070		6,786	
		of Which: Equivalent to Capital Increase Due to Securitization Transactions	419		1,224	
		of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	1,651		5,561	
43	43	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—		—	
	43	Additional Tier 1 Capital: Regulatory Adjustments	(E) 2,070		6,931	
Additional Tier 1 Capital (ATI)						
44	44	Additional Tier 1 Capital	(F) = (D)-(E) 397,929		373,068	
Tier 1 Capital (TI = CET1 + ATI)						
45	45	Tier 1 Capital	(G) = (C)+(F) 2,466,308		2,334,187	
Tier 2 Capital: Instruments and Provisions						
46	46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—		—	
	46	Subscription Rights to Tier 2 Instruments	—		—	
47+49	47+49	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	180,000		90,000	
	50	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		—	
50a	50	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2	344,156		383,632	
50b	50a	Provisions Allowed in Group Tier 2	—		—	
51	50a	of Which: General Allowance for Credit Losses	—		—	
	50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	—		—	
	51	Amount Allowed in Group Tier 2 Subject to Transitional Arrangements	65,174		109,982	
51	51	of Which: 45% of Net Unrealized Gain on Available-for-Sale Securities	65,027		109,571	
	51	of Which: 45% of Revaluation Reserve for Land	147		411	
	51	Tier 2 Capital: Instruments and Provisions	(H) ¥ 589,331		¥ 583,615	

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2017	Amounts Excluded under Transitional Arrangements	Sep. 30, 2016	Amounts Excluded under Transitional Arrangements
Tier 2 Capital: Regulatory Adjustments					
52	Investments in Own Tier 2 Instruments	¥ —	¥ —	¥ —	¥ —
53	Reciprocal Cross-Holdings in Tier 2 Instruments	—	—	—	—
54	Investments in the Tier 2 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)	—	—	1,018	679
55	Significant Investments in the Tier 2 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
	Regulatory Adjustments Applied to Tier 2 Subject to Transitional Arrangements	1,651	—	5,615	—
	of Which: Accumulated Investments in the Common Stock of Banking, Financial and Insurance Entities	—	—	53	—
	of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	1,651	—	5,561	—
57	Tier 2 Capital: Regulatory Adjustments (I)	1,651	—	6,633	—
Tier 2 Capital (TII)					
58	Tier 2 Capital (J) = (H)-(I)	587,680	—	576,981	—
Total Capital (TC = T1 + TII)					
59	Total Capital (K) = (G)+(J)	3,053,988	—	2,911,169	—
Total Risk Weighted Assets					
	Risk Weighted Assets Subject to Transitional Arrangements	31,431	—	72,602	—
	of Which: Intangible Fixed Assets (excluding Mortgage Servicing Rights)	9,550	—	23,308	—
	of Which: Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)	21,881	—	46,604	—
	of Which: Investments in the Common Stock of Banking, Financial and Insurance Entities	—	—	2,690	—
60	Total Risk Weighted Assets (L)	18,859,250	—	17,553,869	—
Capital Ratios					
61	Common Equity Tier 1 Capital Ratio (C)/(L)	10.96%	—	11.17%	—
62	Tier 1 Capital Ratio (G)/(L)	13.07%	—	13.29%	—
63	Total Capital Ratio (K)/(L)	16.19%	—	16.58%	—
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)	188,878	—	204,889	—
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	53,026	—	41,895	—
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 Standardized Approach (Prior to Applicable of Cap)	—	—	—	—
77	Cap on Inclusion of Provisions in Tier 2 under Standardized Approach	2,899	—	1,728	—
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	100,327	—	93,542	—
Capital Instruments Subject to Phase out Arrangements					
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	194,500	—	233,400	—
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	428,954	—	514,745	—
85	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	¥ —	¥ —	¥ —

Note: SuMi TRUST Bank received an external audit by KPMG AZSA LLC of the calculation of the non-consolidated BIS capital adequacy ratio in line with "Agreed Upon Methods for the Implementation of Capital Adequacy Ratio Audits" (Pronouncement 30 of the Japanese Institute of Certified Public Accountants, Bank Auditing Committee, May 13, 2014). The external audit is not part of the accounting audit of the non-consolidated financial statements but was conducted by the external auditor as part of the internal risk management framework concerning the calculation of the non-consolidated BIS capital adequacy ratio under agreed-upon examination procedures, which we considered it necessary, and is a report of the results presented to us. It thus does not represent an opinion by the external auditor regarding the non-consolidated BIS capital adequacy ratio itself or parts of internal risk management framework which concern the ratio.

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements Non-consolidated

As of September 30, 2017

Items	Non-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	¥ 15,461,093		
Call Loans	99,904		
Receivables under Resale Agreements	75,310		
Receivables under Securities Borrowing Transactions	615,975		
Monetary Claims Bought	73,168		
Trading Assets	626,316		
Money Held in Trust	99		
Securities	5,642,612	6-a	
Loans and Bills Discounted	28,226,793	6-b	
Foreign Exchanges	32,772		
Other Assets	1,600,731	6-c	
Tangible Fixed Assets	199,021		
Intangible Fixed Assets	68,825	2	
Prepaid Pension Cost	157,689	3	
Customers' Liabilities for Acceptances and Guarantees	377,849		
Allowance for Loan Losses	(79,405)		
Total Assets	¥ 53,178,760		

Items	Non-consolidated Balance Sheet	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 29,202,613		
Negotiable Certificates of Deposit	7,172,838		
Call Money	1,715,595		
Payables under Repurchase Agreements	1,624,326		
Payables under Securities Lending Transactions	11,881		
Trading Liabilities	345,958		
Borrowed Money*	4,534,859	7	
Foreign Exchanges	358		
Short-term Bonds Payable	211,360		
Bonds Payable	1,095,085		
Borrowed Money from Trust Account	3,447,144		
Other Liabilities	937,606	6-d	
Provision for Bonuses	8,299		
Provision for Retirement Benefits	706		
Provision for Reimbursement of Deposits	3,593		
Provision for Contingent Loss	8,545		
Deferred Tax Liabilities	161,412	4-a	
Deferred Tax Liabilities for Land Revaluation	3,016	4-b	
Acceptances and Guarantees	377,849		
Total Liabilities	50,863,052		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	456,233	1-b	
Retained Earnings	1,030,050	1-c	
Total Shareholders' Equity	1,828,321		
Valuation Difference on Available-for-Sale Securities	505,551		
Deferred Gains or Losses on Hedges	(16,784)	5	
Revaluation Reserve for Land	(1,381)		
Total Valuation and Translation Adjustments	487,385		3
Total Net Assets	2,315,707		
Total Liabilities and Net Assets	¥ 53,178,760		

Note: The item "borrowed money" includes ¥110,000 million in subordinate debt, and of the total of eligible tier 1 capital instruments subject to phase out from additional Tier 1 capital, in the disclosure of the composition of capital, "borrowed money" is included in the total of core additional Tier 1 capital.

(Appendix)

Note: Amounts in the "Composition of capital" are based on those before considering under transitional arrangements. Therefore, they include "Amounts excluded under transitional arrangements" disclosed in "Composition of capital disclosure" and exclude items for regulatory purpose under transitional arrangement from these tables.

1. Shareholders' equity**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	456,233		1-b
Retained Earnings	1,030,050		1-c
Total Shareholders' Equity	¥ 1,828,321		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,828,419	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	798,270		1a
of Which: Retained Earnings	1,030,148		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 fixed assets**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 68,825		2
Associated Deferred Tax Liabilities	21,074		

(2) Composition of capital

Items in the Composition of Capital Disclosure	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)	47,751	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 cost)**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Cost	¥ 157,689		3
Associated Deferred Tax Liabilities	48,284		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)	¥ 109,405		15

4. Deferred tax assets**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 161,412		4-a
Deferred Tax Liabilities for Land Revaluation	3,016		4-b
Associated Intangible Fixed Assets	21,074		
Associated Prepaid Pension Cost	48,284		

(2) Composition of capital

Items in the Composition of Capital Disclosure	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) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (16,784)		5

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (14,743)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"	11

6. Investments in the capital of financial entities

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 5,642,612		6-a
Loans and Bills Discounted	28,226,793	Including subordinated loans	6-b
Other Assets	1,600,731	Including derivatives	6-c
Other Liabilities	¥ 937,606	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital Disclosure	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	188,878		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	188,878		72
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	53,026		
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	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	53,026		73

7. Other Capital Instruments

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 4,534,859		7

(2) Composition of capital

Items in the Composition of Capital Disclosure	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	¥ 290,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	180,000		46

As of September 30, 2016

Items	Non-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	¥ 11,056,379		
Call Loans	57,615		
Receivables under Resale Agreements	76,851		
Receivables under Securities Borrowing Transactions	404,833		
Monetary Claims Bought	102,518		
Trading Assets	829,474		
Money Held in Trust	99		
Securities	5,676,513	6-a	
Loans and Bills Discounted	27,174,398	6-b	
Foreign Exchanges	11,021		
Other Assets	1,494,847	6-c	
Tangible Fixed Assets	199,796		
Intangible Fixed Assets	83,987	2	
Prepaid Pension Cost	167,930	3	
Customers' Liabilities for Acceptances and Guarantees	338,713		
Allowance for Loan Losses	(61,336)		
Total Assets	¥ 47,613,643		

Items	Non-consolidated	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Balance Sheet Amount (Millions of Yen)		
(Liabilities)			
Deposits	¥ 27,542,755		
Negotiable Certificates of Deposit	5,485,137		
Call Money	1,609,271		
Payables under Repurchase Agreements	1,589,543		
Payables under Securities Lending Transactions	110,821		
Trading Liabilities	474,176		
Borrowed Money*	2,270,516	7	
Foreign Exchanges	124		
Short-term Bonds Payable	511,828		
Bonds Payable	732,631		
Borrowed Money from Trust Account	3,427,540		
Other Liabilities	1,099,767	6-d	
Provision for Bonuses	8,328		
Provision for Retirement Benefits	672		
Provision for Reimbursement of Deposits	3,640		
Provision for Contingent Loss	7,425		
Deferred Tax Liabilities	129,475	4-a	
Deferred Tax Liabilities for Land Revaluation	3,111	4-b	
Acceptances and Guarantees	338,713		
Total Liabilities	45,345,484		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	492,252	1-b	
Retained Earnings	1,016,858	1-c	
Total Shareholders' Equity	1,851,148		
Valuation Difference on Available-for-Sale Securities	429,701		
Deferred Gains or Losses on Hedges	(11,864)	5	
Revaluation Reserve for Land	(827)		
Total Valuation and Translation Adjustments	417,010		3
Total Net Assets	2,268,158		
Total Liabilities and Net Assets	¥ 47,613,643		

Note: The item "borrowed money" includes ¥160,000 million in subordinate debt, and of the total of eligible tier 1 capital instruments subject to phase out from additional Tier 1 capital, in the disclosure of the composition of capital, "borrowed money" is included in the total of core additional Tier 1 capital.

(Appendix)

Note: Amounts in the “Composition of capital” are based on those before considering under transitional arrangements. Therefore, they include “Amounts excluded under transitional arrangements” disclosed in “Composition of capital disclosure” and exclude items for regulatory purpose under transitional arrangement from these tables.

1. Shareholders' equity**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	492,252		1-b
Retained Earnings	1,016,858		1-c
Total Shareholders' Equity	¥ 1,851,148		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,851,280	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	834,289		1a
of Which: Retained Earnings	1,016,991		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 fixed assets**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 83,987		2
Associated Deferred Tax Liabilities	25,717		

(2) Composition of capital

Items in the Composition of Capital Disclosure	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)	58,270	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 cost)**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Cost	¥ 167,930		3
Associated Deferred Tax Liabilities	51,420		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)	¥ 116,510		15

4. Deferred tax assets**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 129,475		4-a
Deferred Tax Liabilities for Land Revaluation	3,111		4-b
Associated Intangible Fixed Assets	25,717		
Associated Prepaid Pension Cost	51,420		

(2) Composition of capital

Items in the Composition of Capital Disclosure	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) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (11,864)		5

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (6,417)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"	11

6. Investments in the capital of financial entities

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 5,676,513		6-a
Loans and Bills Discounted	27,174,398	Including subordinated loans	6-b
Other Assets	1,494,847	Including derivatives	6-c
Other Liabilities	¥ 1,099,767	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital Disclosure	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	207,938		
Common Equity Tier 1 Capital	1,108		18
Additional Tier 1 Capital	242		39
Tier 2 Capital	1,697		54
Amount below the Thresholds for Deduction (before Risk Weighting)	204,889		72
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	41,895		
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	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	41,895		73

7. Other Capital Instruments

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 2,270,516		7

(2) Composition of capital

Items in the Composition of Capital Disclosure	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	¥ 220,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	90,000		46

Capital Adequacy

Non-consolidated

Amounts of Required Capital

(1) Amounts of required capital against credit risk (excluding equity exposures to which the IRB Approach is applied and exposures held in funds)

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Portfolios to Which the Standardized Approach is Applied	¥ 20,307	¥ 14,791
Exposures to Business Units Set for Phased Roll-out Application	—	—
Exposures Excluded from Application	20,307	14,791
Portfolios to Which the IRB Approach is Applied and Breakdown by Portfolio	1,205,079	1,135,849
Corporate Exposures	836,009	779,195
Sovereign Exposures	16,067	15,233
Financial Institution Exposures	35,395	43,019
Residential Mortgage Exposures	109,762	98,915
Qualifying Revolving Retail Exposures	456	535
Other Retail Exposures	8,394	8,647
Other Exposures*1	198,993	190,302
Securitization Exposures	10,733	13,545

*1. Other exposures refer to the exposures below.

Purchased receivables, unsettled transactions, CVA risk, central counterparty-related, equities, with 250% risk-weight applied and other assets

*2. The calculation method of the amounts of required capital ratio against credit risk is as follows:

Portfolios to which the Standardized Approach is applied: amount of credit risk-weighted assets x 8%

Portfolios to which the IRB Approach is applied: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Securitization exposures: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

(2) Amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Equity Exposures	¥ 125,979	¥ 136,558
PD/LGD Approach	109,860	118,571
Simple Risk-Weight Method of the Market-based Approach	16,119	17,987
Internal Model Method of the Market-based Approach	—	—

* The calculation method of the amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied is as follows
 Those applicable to the PD/LGD approach: (amount of credit risk-weighted assets x 1.06) x 8%
 Those applicable to the simple risk-weight method of the market-based approach: (amount of credit risk-weighted assets x 1.06) x 8%

(3) Amounts of required capital against credit risk concerning exposures held in funds

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Exposures Held in Funds*	¥ 144,889	¥ 113,048

* (Amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

(4) Amounts of required capital against market risk

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Market Risk	¥ 58,035	¥ 41,761
Amounts of Required Capital by Category under the Standardized Approach	9,879	7,629
Interest Rate Risk	6,198	4,812
Equity Position Risk	—	—
Foreign Exchange Risk	3,680	2,816
Commodities Risk	—	—
Options Transactions	—	—
Internal Model Approach	48,156	34,131

(5) Amounts of required capital against operational risk

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Operational Risk	¥ 58,173	¥ 55,086
Advanced Measurement Approach	58,173	55,086
Standardized Approach	—	—
Basic Indicator Approach	—	—

(6) Total required capital

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Total Required Capital*	¥ 1,508,740	¥ 1,404,309

* (Total amount of credit risk-weighted assets + market risk equivalents/8% + operational risk equivalents/8%) x 8%

Credit Risk

Non-consolidated

Balance of Exposures Related to Credit Risk and Breakdown by Primary Types

	Millions of Yen					
	Sep. 30, 2017					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions			
Japan	¥ 42,047,795	¥ 36,835,005	¥ 1,941,946	¥ 389,658	¥ 2,881,184	¥ 64,716
Outside Japan	6,872,789	4,802,986	1,156,543	339,685	573,574	11,243
Total for Regions	¥ 48,920,584	¥ 41,637,991	¥ 3,098,490	¥ 729,344	¥ 3,454,758	¥ 75,960
Manufacturing	4,106,018	2,544,743	494,300	28,905	1,038,069	11,005
Agriculture and Forestry	4,475	4,349	10	100	15	—
Fisheries	44	—	44	—	—	—
Mining and Quarrying of Stones and Gravel	22,315	7,277	201	—	14,836	—
Construction	203,271	116,234	28,088	861	58,087	13
Electricity, Gas, Heat Supply and Water	1,161,620	929,939	17,007	15,698	198,973	—
Information and Communication	471,146	407,414	5,579	807	57,344	—
Transport and Postal Activities	1,399,427	1,126,452	149,463	16,619	106,892	58
Wholesale and Retail Trade	1,646,565	1,276,057	81,448	3,353	285,706	1,690
Finance and Insurance	2,319,835	1,580,620	290,941	265,543	182,729	228
Real Estate	3,815,920	3,088,173	399,911	26,543	301,292	12,559
Goods Rental and Leasing	928,738	825,200	7,512	1,016	95,009	224
Local Public Bodies	63,035	48,266	4,808	—	9,960	—
Individuals	8,884,442	8,835,278	—	—	49,163	38,276
Others	23,893,726	20,847,985	1,619,171	369,893	1,056,676	11,904
Total for Industry Sectors	¥ 48,920,584	¥ 41,637,991	¥ 3,098,490	¥ 729,344	¥ 3,454,758	¥ 75,960
One Year or Less	8,395,982	6,165,318	510,277	242,572	1,477,814	
Over One Year to Three Years	5,205,542	4,158,722	281,526	84,270	681,023	
Over Three Years to Five Years	18,567,843	17,479,510	473,640	109,344	505,348	
Over Five Years	16,751,215	13,834,441	1,833,046	293,156	790,572	
Total for All Durations	¥ 48,920,584	¥ 41,637,991	¥ 3,098,490	¥ 729,344	¥ 3,454,758	
Average Balance during the Period	¥ 48,027,387	¥ 40,682,204	¥ 3,137,179	¥ 733,729	¥ 3,474,273	

- Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., and purchased receivables.
2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.
3. "Average Balance during the Period" is the average of the balance as of March 31, 2017 and September 30, 2017.
4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

	Millions of Yen					
	Sep. 30, 2016					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions			
Japan	¥ 37,918,299	¥ 32,287,006	¥ 2,252,071	¥ 387,173	¥ 2,992,048	¥ 86,067
Outside Japan	6,197,629	3,817,436	1,552,917	426,471	400,804	11,880
Total for Regions	¥ 44,115,929	¥ 36,104,442	¥ 3,804,988	¥ 813,644	¥ 3,392,853	¥ 97,948
Manufacturing	4,081,749	2,491,220	535,369	36,535	1,018,624	17,848
Agriculture and Forestry	3,725	3,505	—	220	—	1,105
Fisheries	45	—	45	—	—	—
Mining and Quarrying of Stones and Gravel	22,594	7,886	132	—	14,575	—
Construction	224,872	131,651	29,584	2,466	61,170	134
Electricity, Gas, Heat Supply and Water	1,007,040	858,100	22,702	13,707	112,530	—
Information and Communication	471,287	402,771	7,988	2,300	58,226	—
Transport and Postal Activities	1,420,910	1,083,976	177,432	41,025	118,476	318
Wholesale and Retail Trade	1,614,524	1,167,087	124,126	8,732	314,577	2,896
Finance and Insurance	2,289,805	1,457,025	396,126	190,081	246,571	281
Real Estate	3,680,236	2,951,456	397,942	41,880	288,957	22,505
Goods Rental and Leasing	780,830	709,550	9,724	1,449	60,106	237
Local Public Bodies	68,489	53,252	4,315	—	10,921	—
Individuals	8,117,899	8,059,996	—	—	57,903	40,012
Others	20,331,916	16,726,961	2,099,498	475,244	1,030,212	12,609
Total for Industry Sectors	¥ 44,115,929	¥ 36,104,442	¥ 3,804,988	¥ 813,644	¥ 3,392,853	¥ 97,948
One Year or Less	7,920,753	5,910,069	503,990	155,905	1,350,787	
Over One Year to Three Years	5,168,102	3,995,099	328,571	148,833	695,597	
Over Three Years to Five Years	14,849,728	13,785,902	438,810	137,200	487,815	
Over Five Years	16,177,343	12,413,371	2,533,615	371,705	858,652	
Total for All Durations	¥ 44,115,929	¥ 36,104,442	¥ 3,804,988	¥ 813,644	¥ 3,392,853	
Average Balance during the Period	¥ 45,573,744	¥ 37,689,081	¥ 3,594,312	¥ 838,336	¥ 3,452,013	

- Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., and purchased receivables.
2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.
3. "Average Balance during the Period" is the average of the balance as of March 31, 2016 and September 30, 2016.
4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

Balance and Changes of General Allowance for Loan Losses, Specific Allowance for Loan Losses, and Allowance for Loan Losses from Specified Foreign Country Borrowers

(1) General allowance for loan losses

	Millions of Yen			
	Sep. 30, 2017	Sep. 30, 2016	Mar. 31, 2017	Change from Mar. 31, 2017
	Balance	Balance	Balance	
General Allowance for Loan Losses	¥ 73,281	¥ 50,344	¥ 79,336	¥ (6,055)

(2) Specific allowance for loan losses (breakdown by region, industry sector)

	Millions of Yen			
	Sep. 30, 2017	Sep. 30, 2016	Mar. 31, 2017	Change from Mar. 31, 2017
	Balance	Balance	Balance	
Japan	¥ 3,218	¥ 8,195	¥ 7,727	¥ (4,508)
Outside Japan	2,905	2,796	2,966	(61)
Total for Regions	¥ 6,124	¥ 10,992	¥ 10,693	¥ (4,569)
Manufacturing	1,354	4,834	4,699	(3,345)
Agriculture and Forestry	—	—	—	—
Fisheries	—	—	—	—
Mining and Quarrying of Stones and Gravel	—	—	—	—
Construction	—	—	—	—
Electricity, Gas, Heat Supply and Water	—	—	—	—
Information and Communication	—	—	—	—
Transport and Postal Activities	—	—	—	—
Wholesale and Retail Trade	402	588	410	(8)
Finance and Insurance	139	171	172	(33)
Real Estate	—	378	312	(312)
Goods Rental and Leasing	—	—	—	—
Local Public Bodies	—	—	—	—
Individuals	1,041	1,159	1,064	(22)
Others	3,186	3,859	4,033	(847)
Total for Industry Sectors	¥ 6,124	¥ 10,992	¥ 10,693	¥ (4,569)

Note: "Others" in the industry sectors include non-residents and state public services.

(3) Allowance for loan losses from specified foreign country borrowers

Not applicable as of the end of September 2017, March 2017 and September 2016.

Amounts of Written-off Loans by Industry Sector

	Millions of Yen	
	Six Months Ended Sep. 30, 2017	Six Months Ended Sep. 30, 2016
Manufacturing	¥ 501	¥ —
Agriculture and Forestry	—	—
Fisheries	—	—
Mining and Quarrying of Stones and Gravel	—	—
Construction	—	—
Electricity, Gas, Heat Supply and Water	—	—
Information and Communication	—	—
Transport and Postal Activities	—	—
Wholesale and Retail Trade	—	—
Finance and Insurance	—	—
Real Estate	—	—
Goods Rental and Leasing	—	—
Local Public Bodies	—	—
Individuals	—	6
Others	699	159
Total for Industry Sectors	¥ 1,200	¥ 165

Note: "Others" in the industry sectors include non-residents and state public services.

Balance of Exposures to which the Standardized Approach is Applied by Risk-Weight Category

	Millions of Yen			
	Sep. 30, 2017		Sep. 30, 2016	
	Subject to Rating		Subject to Rating	
Balance of Exposures to which the Standardized Approach is Applied after Allowing for the Credit Risk Mitigation Effect by Risk-Weight Category	¥ 256,949	¥ —	¥ 188,335	¥ —
0%	—	—	—	—
10%	—	—	—	—
20%	3,883	—	4,302	—
35%	—	—	—	—
50%	—	—	—	—
75%	—	—	—	—
100%	253,066	—	184,032	—
150%	—	—	—	—
Amounts of exposures with 1,250% risk-weight applied	—	—	—	—

Exposures to which the IRB Approach is Applied

		Millions of Yen	
		Sep. 30, 2017	Sep. 30, 2016
Specialized Lending under the Slotting Criteria		¥ 2,047,233	¥ 1,781,243
High-Volatility Commercial Real Estate Exposures		286,386	231,799
Maturities of 2.5 Years or Longer		235,730	204,871
Strong	95%	36,086	30,444
Good	120%	60,494	100,201
Satisfactory	140%	139,149	64,554
Weak	250%	—	9,670
Default	0%	—	—
Maturities of Less than 2.5 Years		50,655	26,928
Strong	70%	1,162	—
Good	95%	21,351	—
Satisfactory	140%	28,141	26,656
Weak	250%	—	271
Default	0%	—	—
Other Exposures		¥ 1,760,847	¥ 1,549,443
Maturities of 2.5 Years or Longer		1,612,705	1,453,363
Strong	70%	498,545	570,963
Good	90%	823,320	610,236
Satisfactory	115%	254,094	218,603
Weak	250%	36,745	47,684
Default	0%	—	5,875
Maturities of Less than 2.5 Years		148,142	96,079
Strong	50%	34,327	29,486
Good	70%	73,747	37,362
Satisfactory	115%	28,717	18,412
Weak	250%	11,349	10,817
Default	0%	—	—
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied		¥ 58,211	¥ 62,036
300%		42,761	36,034
400%		15,450	26,001

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are not included.

Portfolios to which the IRB Approach is Applied

(1) Corporate exposures

	Millions of Yen							
	Sep. 30, 2017							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.38%	32.58%	—	38.11%	¥ 14,244,118	¥ 2,625,179	¥ 2,094,697	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	18.60%	32.86%	—	176.17%	325,354	133,484	105,859	75.00%
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	37.72%	36.47%	16.51%	28,500	9,130	562	75.00%
Total	1.08%	32.60%	—	41.71%	¥ 14,597,973	¥ 2,767,793	¥ 2,201,119	75.00%

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are included.

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.37%	33.42%	—	38.35%	¥ 13,874,339	¥ 2,808,061	¥ 2,186,770	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	16.48%	31.74%	—	166.94%	245,731	52,031	9,198	75.00%
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	35.06%	33.25%	23.96%	40,985	16,658	247	75.00%
Total	0.98%	33.39%	—	40.55%	¥ 14,161,055	¥ 2,876,751	¥ 2,196,216	75.00%

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are included.

(2) Sovereign exposures

	Millions of Yen							
	Sep. 30, 2017							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.00%	44.11%	—	0.80%	¥ 17,535,547	¥ 138,870	¥ 21,674	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	34.12%	45.00%	—	282.39%	11,283	746	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.03%	44.11%	—	0.99%	¥ 17,546,831	¥ 139,617	¥ 21,674	75.00%

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.01%	43.60%	—	0.96%	¥ 13,882,765	¥ 90,428	¥ 20,180	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	34.12%	45.00%	—	282.39%	10,121	1,272	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.03%	43.60%	—	1.19%	¥ 13,892,886	¥ 91,700	¥ 20,180	75.00%

(3) Financial Institution exposures

	Millions of Yen							
	Sep. 30, 2017							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
				On-balance Sheet Asset Items	Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.13%	41.07%	/	25.60%	¥ 1,012,128	¥ 671,414	¥ 74,729	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	/	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.13%	41.07%	/	25.60%	¥ 1,012,128	¥ 671,414	¥ 74,729	75.00%

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
				On-balance Sheet Asset Items	Off-balance Sheet Asset Items			
Ordinary Assets (Seijo-Saki)	0.13%	41.75%	/	28.16%	¥ 1,260,675	¥ 604,947	¥ 108,219	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	/	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.13%	41.75%	/	28.16%	¥ 1,260,675	¥ 604,947	¥ 108,219	75.00%

(4) Equity exposures under the PD/LGD Approach

	Millions of Yen		
	Sep. 30, 2017		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.22%	144.58%	¥ 925,255
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	14.05%	656.84%	5,393
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	8
Total	0.30%	147.56%	¥ 930,656

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

	Millions of Yen		
	Sep. 30, 2016		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.21%	141.70%	¥ 1,032,567
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.06%	545.00%	2,966
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	237
Total	0.26%	143.10%	¥ 1,035,771

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

(5) Residential mortgage exposures, qualifying revolving retail exposures, and other retail exposures

	Millions of Yen							
	Sep. 30, 2017							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Residential Mortgage								
Current	0.23%	26.83%	—	12.03%	¥ 8,481,903	¥ 25,009	¥ 1,239	100.00%
Overdue	21.11%	27.44%	—	163.11%	72,364	71	—	—
Default	100.00%	28.32%	19.87%	111.95%	31,149	19	—	—
Qualifying Revolving Retail								
Current	0.55%	68.37%	—	14.68%	6,493	14,053	47,807	29.40%
Overdue	24.93%	68.14%	—	204.80%	158	51	173	29.40%
Default	100.00%	68.28%	62.69%	74.04%	61	38	131	29.40%
Other Retail (consumer)								
Current	1.27%	34.68%	—	32.82%	39,367	8,437	33,661	24.75%
Overdue	26.25%	36.24%	—	94.57%	502	22	88	23.90%
Default	100.00%	36.41%	21.87%	192.69%	2,374	298	1,143	22.51%
Other Retail (commercial)								
Current	0.62%	30.18%	—	25.87%	196,258	1,022	250	100.00%
Overdue	23.36%	30.18%	—	75.73%	449	0	—	—
Default	100.00%	30.18%	25.40%	63.39%	4,195	139	1	100.00%
Total	0.85%	27.06%	—	14.14%	¥ 8,835,278	¥ 49,163	¥ 84,497	28.69%

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
On-balance Sheet Asset Items					Off-balance Sheet Asset Items			
Residential Mortgage								
Current	0.23%	25.36%	—	11.36%	¥ 7,688,789	¥ 30,165	¥ 1,451	100.00%
Overdue	22.05%	25.93%	—	155.32%	86,180	141	15	100.00%
Default	100.00%	26.84%	20.01%	90.50%	31,531	24	—	—
Qualifying Revolving Retail								
Current	0.62%	68.44%	—	16.41%	6,839	12,733	42,664	29.85%
Overdue	25.79%	68.18%	—	207.03%	220	105	353	29.85%
Default	100.00%	68.34%	62.85%	72.72%	82	39	133	29.85%
Other Retail (consumer)								
Current	0.94%	33.56%	—	31.96%	47,165	12,661	36,221	34.41%
Overdue	26.68%	34.81%	—	91.31%	776	59	160	33.89%
Default	100.00%	33.72%	22.51%	148.59%	2,166	412	1,032	33.76%
Other Retail (commercial)								
Current	0.65%	28.09%	—	24.65%	189,795	1,397	229	100.00%
Overdue	23.87%	28.09%	—	71.00%	855	—	—	—
Default	100.00%	28.92%	24.15%	63.23%	5,593	160	0	100.00%
Total	0.97%	25.61%	—	13.78%	¥ 8,059,996	¥ 57,903	¥ 82,263	33.36%

Actual Credit Losses in the Current Period and Year-on-Year Change for Portfolios to which the IRB Approach is Applied

	Millions of Yen						Change in Actual Credit Losses
	Six Months Ended Sep. 30, 2017			Six Months Ended Sep. 30, 2016			
	Actual Credit Losses	Provisions	Reversals	Actual Credit Losses	Provisions	Reversals	
Corporate Exposures	¥ (5,066)	¥ 1,721	¥ (6,787)	¥ (1,665)	¥ 2,472	¥ (4,137)	¥ (3,400)
Sovereign Exposures	58	58	—	(363)	—	(363)	422
Financial Institution Exposures	—	—	—	—	—	—	—
Retail Exposures	160	216	(56)	528	591	(62)	(368)

Note: Of total credit costs, only those that can be identified as stemming from specified asset classes are shown in the table.

Factor Analysis

In the first half of FY2017, actual credit losses decreased by ¥3.3 billion year on year. This was mainly due to the recognition of only a limited amount of new non-performing loans in our corporate exposures, as well as the booking of reversals from loan loss allowances with the improvement in the credit status of specific obligors in this category.

Estimated Credit Losses and Comparable Actual Credit Losses for Portfolios to which the IRB Approach is Applied

	Millions of Yen	
	Six Months Ended Sep. 30, 2017	Six Months Ended Sep. 30, 2016
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 23,238	¥ 81,485
Sovereign Exposures	(646)	1,964
Financial Institution Exposures	—	989
Retail Exposures	786	18,589

Notes: 1. Estimated credit losses for the first half of fiscal year 2016 are the expected loss amount as of September 30, 2016.

2. Actual credit losses for the first half of fiscal year 2017 are the sum of the losses for the most recent one-year period ended September 30, 2017.

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 9,293	¥ 93,954
Sovereign Exposures	2,566	2,514
Financial Institution Exposures	—	1,275
Retail Exposures	577	18,275

Notes: 1. Estimated credit losses for the first half of fiscal year 2015 are the expected loss amount as of September 30, 2015.

2. Actual credit losses for the first half of fiscal year 2016 are the sum of the losses for the most recent one-year period ended September 30, 2016.

	Millions of Yen	
	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2014
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (6,199)	¥ 161,194
Sovereign Exposures	1,067	362
Financial Institution Exposures	—	920
Retail Exposures	899	25,553

Notes: 1. Estimated credit losses for the first half of fiscal year 2014 are the expected loss amount as of September 30, 2014.

2. Actual credit losses for the first half of fiscal year 2015 are the sum of the losses for the most recent one-year period ended September 30, 2015.

	Millions of Yen	
	Six Months Ended Sep. 30, 2014	Six Months Ended Sep. 30, 2013
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (3,416)	¥ 176,194
Sovereign Exposures	(2)	521
Financial Institution Exposures	—	900
Retail Exposures	210	25,418

Notes: 1. Estimated credit losses for the first half of fiscal year 2013 are the expected loss amount as of September 30, 2013.

2. Actual credit losses for the first half of fiscal year 2014 are the sum of the losses for the most recent one-year period ended September 30, 2014.

	Millions of Yen	
	Six Months Ended Sep. 30, 2013	Six Months Ended Sep. 30, 2012
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (2,782)	¥ 183,251
Sovereign Exposures	(1)	309
Financial Institution Exposures	(29)	1,044
Retail Exposures	(196)	22,736

Notes: 1. Estimated credit losses for the first half of fiscal year 2012 are the expected loss amount as of September 30, 2012.

2. Actual credit losses for the first half of fiscal year 2013 are the sum of the losses for the most recent one-year period ended September 30, 2013.

	Millions of Yen	
	Six Months Ended Sep. 30, 2012	Six Months Ended Sep. 30, 2011
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 8,781	¥ 183,243
Sovereign Exposures	(21)	301
Financial Institution Exposures	7	1,078
Retail Exposures	990	29,380

Notes: 1. Estimated credit losses for the first half of fiscal year 2011 are the expected loss amount as of September 30, 2011.

2. Actual credit losses for the first half of fiscal year 2012 are the sum of the losses for the most recent one-year period ended September 30, 2012.

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 12,373	¥ 211,789
Sovereign Exposures	4,753	227
Financial Institution Exposures	(346)	3,526
Retail Exposures	1,112	31,938

Notes: 1. Estimated credit losses for the first half of fiscal year 2010 are the expected loss amount as of September 30, 2010.

2. Actual credit losses for the first half of fiscal year 2011 are the sum of the losses for the most recent one-year period ended September 30, 2011.

Credit Risk Mitigation Techniques

Non-consolidated

Amounts of Exposures to which Credit Risk Mitigation Techniques are Applied

	Millions of Yen			
	Sep. 30, 2017			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,740,338	234,200	326,568	—
Corporate Exposures	623,068	229,580	178,317	—
Sovereign Exposures	37,356	4,619	147,408	—
Financial Institution Exposures	2,079,913	—	842	—
Retail Exposures	—	—	—	—

	Millions of Yen			
	Sep. 30, 2016			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,842,308	192,025	277,406	—
Corporate Exposures	685,399	187,035	169,349	—
Sovereign Exposures	5,904	4,989	108,057	—
Financial Institution Exposures	2,151,005	—	—	—
Retail Exposures	—	—	—	—

Counterparty Risk in Derivative and Long-term Settlement Transactions

Non-consolidated

Derivative Transactions

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 1,446,291	¥ 2,261,249
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	826,738	1,087,916
Foreign Exchange Related	960,784	1,293,136
Interest Rate Related	1,209,944	1,769,553
Credit Derivatives	9,288	15,640
Others	—	—
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	1,353,279	1,990,413
Amounts of Collateral	95,220	273,014
Deposits	93,606	262,485
Securities	1,614	10,529
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	731,517	814,902
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	150,300	140,700
Purchasing Protection by Credit Default Swaps	74,400	71,900
Providing Protection by Credit Default Swaps	75,900	68,800
Notional Principal Amounts of Credit Derivatives Used to Allow for the Effect of Credit Risk Mitigation Technique	—	—

Note: Credit equivalents are calculated with the current exposure approach.

Long-term Settlement Transactions

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ —	¥ —
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	7	7
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	7	7

Note: Credit equivalents are calculated with the current exposure approach.

Securitization Exposures

Non-consolidated

Securitization Exposures Originated by SuMi TRUST Bank

First Half of Fiscal Year 2017

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during the first half of fiscal year 2017, type and status of principal underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen				
	Sep. 30, 2017				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions		Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction
Securitization Exposures except					
Resecuritization Exposures	¥ 34,188	¥ —	¥ 166,961	¥ 166,961	¥ —
Residential Mortgage Loans	34,188	—	166,961	166,961	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 34,188	¥ —	¥ 166,961	¥ 166,961	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of main principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2017	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 67	¥ (9)
Others	—	—
Total	¥ 67	¥ (9)

(4) Amounts of assets held for the purpose of securitization transactions and breakdown of principal assets by type

Not applicable.

(5) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2017			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 34,188	¥ —	¥ 4,094	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	16,245	—	445	—
50% to Less than 100%	15,143	—	680	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	2,800	—	2,968	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 34,188	¥ —	¥ 4,094	¥ —

(6) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

	Millions of Yen
	Sep. 30, 2017
Residential Mortgage Loans	¥ 2,096
Others	—
Total	¥ 2,096

(7) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2017
Residential Mortgage Loans	¥ 2,800
Others	—
Total	¥ 2,800

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(9) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

(10) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2017 and breakdown by type of principal underlying assets

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

First Half of Fiscal Year 2016

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during the first half of fiscal year 2016, type and status of principal underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen				
	Sep. 30, 2016				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions		Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction
Securitization Exposures except					
Resecuritization Exposures	¥ 51,243	¥ —	¥ 222,109	¥ 222,109	¥ —
Residential Mortgage Loans	51,243	—	222,109	222,109	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 51,243	¥ —	¥ 222,109	¥ 222,109	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of main principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 318	¥ 23
Others	—	—
Total	¥ 318	¥ 23

(4) Amounts of assets held for the purpose of securitization transactions and breakdown of main principal assets by type

Not applicable.

(5) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2016			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 51,243	¥ —	¥ 5,357	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	30,662	—	809	—
50% to Less than 100%	16,982	—	733	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	3,598	—	3,814	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 51,243	¥ —	¥ 5,357	¥ —

(6) Amounts equivalent to the increase in capital following securitization and breakdown by type of main principal underlying assets

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 3,062
Others	—
Total	¥ 3,062

(7) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 3,598
Others	—
Total	¥ 3,598

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(9) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

(10) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2016 and breakdown by type of principal underlying assets

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

Securitization Exposures Purchased by SuMi TRUST Bank
First Half of Fiscal Year 2017
Subject to the Calculation of Credit Risk-Weighted Assets

(1) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen	
	Sep. 30, 2017	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 654,210	¥ 72,291
Residential Mortgage Loans	81,056	6,373
Credit Card Loans	34,479	255
Claims on Lease Payments, Installment Receivables	132,573	13,388
Commercial Real Estate-Secured Loans	3,395	—
Other Claims on Corporates	402,706	52,273
Resecuritization Exposures	1,397	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	—	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	1,397	—
Total	¥ 655,608	¥ 72,291

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2017			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 654,210	¥ 72,291	¥ 4,920	¥ 1,684
Less than 20%	629,231	48,235	3,823	286
20% to Less than 50%	10,171	717	181	21
50% to Less than 100%	11,411	23,338	583	1,376
100% to Less than 350%	3,395	—	330	—
350% to Less than 1,250%	—	—	—	—
1,250%	0	—	0	—
Resecuritization Exposures (IRB Approach)	1,397	—	34	—
Less than 20%	—	—	—	—
20% to Less than 50%	1,397	—	34	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 655,608	¥ 72,291	¥ 4,954	¥ 1,684

(3) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen Sep. 30, 2017
Residential Mortgage Loans	¥ 0
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	—
Total	¥ 0

(4) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

First Half of Fiscal Year 2016

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen	
	Sep. 30, 2016	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 628,142	¥ 136,171
Residential Mortgage Loans	98,508	55,450
Credit Card Loans	19,237	3,199
Claims on Lease Payments, Installment Receivables	143,584	48,274
Commercial Real Estate-Secured Loans	16,785	—
Other Claims on Corporates	350,026	29,246
Resecuritization Exposures	6,025	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	3,499	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	2,526	—
Total	¥ 634,167	¥ 136,171

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2016			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 628,142	¥ 136,171	¥ 6,151	¥ 1,906
Less than 20%	594,897	115,147	3,746	686
20% to Less than 50%	4,213	800	93	23
50% to Less than 100%	12,246	20,224	577	1,196
100% to Less than 350%	16,785	—	1,733	—
350% to Less than 1,250%	—	—	—	—
1,250%	0	—	0	—
Resecuritization Exposures (IRB Approach)	6,025	—	129	—
Less than 20%	—	—	—	—
20% to Less than 50%	5,231	—	95	—
50% to Less than 100%	794	—	33	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 634,167	¥ 136,171	¥ 6,281	¥ 1,906

(3) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 0
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	—
Total	¥ 0

(4) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

Market Risk

Non-consolidated

(1) Value at Risk (VaR) as of the end of period and maximum, mean, and minimum VaR for the period

	Billions of Yen							
	Sep. 30, 2017	Six Months Ended Sep. 30, 2017			Sep. 30, 2016	Six Months Ended Sep. 30, 2016		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
VaR in Banking Account	¥ 859.0	¥ 1,115.5	¥ 768.3	¥ 914.8	¥ 978.9	¥ 1,187.0	¥ 854.1	¥ 988.0
VaR in Trading Account	7.2	9.6	3.2	5.4	3.4	8.5	3.4	5.7

VaR Measurement Standards (We implemented model revisions relating to Value at Risk (VaR) measurement from the base date of June 23, 2017)
(Through the base date of June 22, 2017)

Measurement method: Hybrid method (combines variance-covariance method for calculating VaR with the historical simulation method)

Banking account Confidence interval: one-tailed 99% Holding period: 21 business days to 1 year Observation period: 1 year

Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year

(After the base date of June 23, 2017)

Measurement method: Historical simulation method

Banking account Confidence interval: one-tailed 99% Holding period: 21 business days to 1 year Observation period: 5 years (exponential weight applied)

Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 5 years (exponential weight applied)

(2) Term-end Stressed Value at Risk and maximum, mean and minimum of Stressed Value at Risk for the period

	Billions of Yen							
	Sep. 30, 2017	Six Months Ended Sep. 30, 2017			Sep. 30, 2016	Six Months Ended Sep. 30, 2016		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
Stressed VaR in Trading Account	¥ 21.5 [6.8]	¥ 21.5 [6.8]	¥ 2.6 [0.8]	¥ 6.5 [2.0]	¥ 4.0 [1.2]	¥ 14.7 [4.6]	¥ 2.6 [0.8]	¥ 6.2 [1.9]

Stressed VaR Measurement Standards (We implemented model revisions relating to Stressed Value at Risk (Stressed VaR) measurement from the base date of June 23, 2017)
(Through the base date of June 22, 2017)

Measurement method: Hybrid method (combines variance-covariance method for calculating Stressed VaR with the historical simulation method)

Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year

(After the base date of June 23, 2017)

Measurement method: Historical simulation method

Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year

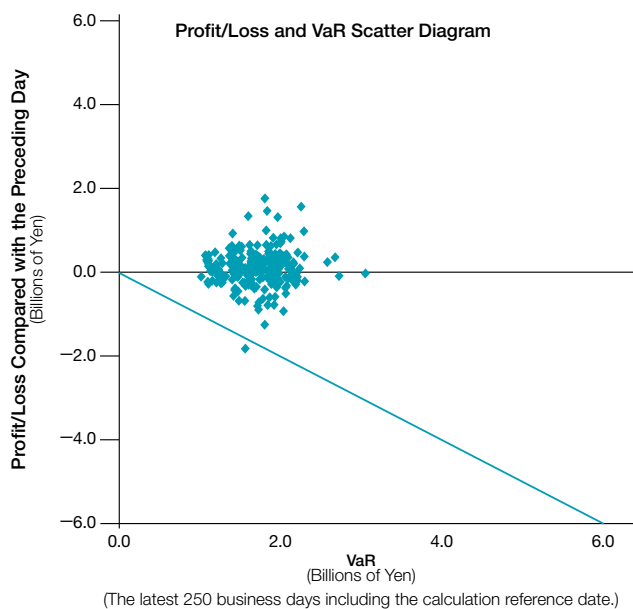
The figures inside the square brackets above denote stress VaR in a case where the holding period is one business day.

(3) The amounts of required capital related to term-end incremental risk and comprehensive risk, and maximum, mean and minimum amounts of required capital related to incremental risk and comprehensive risk for the period

Not applicable in the first half of fiscal year 2016 and in the first half of fiscal year 2017.

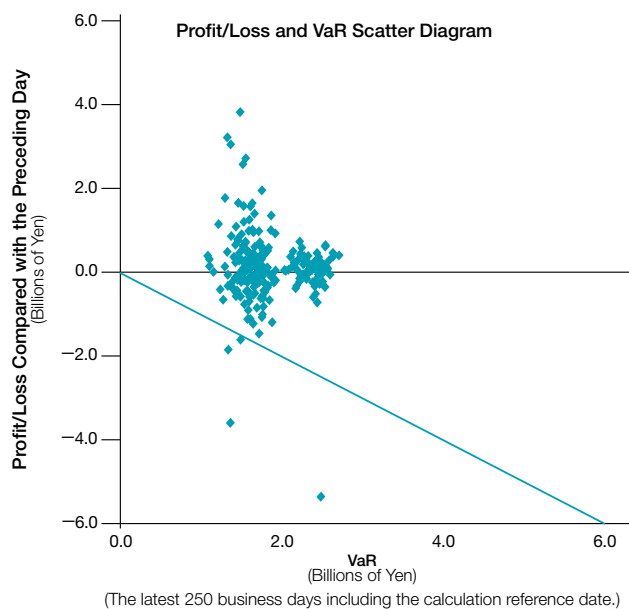
(4) Results of back testing and reasons for large downward deviations between actual losses and VaR

- Back testing of the trading account
First Half of Fiscal Year 2017



Note: As shown above, for the first half of fiscal year 2017 back testing of the trading accounts shows one instance of losses in excess of VaR.

- Back testing of the trading account
First Half of Fiscal Year 2016



Note: As shown above, for the first half of fiscal year 2016 back testing of the trading accounts shows four instances of losses in excess of VaR.

Capital Subscriptions or Equity Exposures in the Banking Account

Non-consolidated

	Millions of Yen							
	Sep. 30, 2017				Sep. 30, 2016			
	Book Value		Fair Value		Book Value		Fair Value	
Book and Fair Values*1								
Listed Shares Exposures	¥ 1,484,484		¥ 1,484,484		¥ 1,254,842		¥ 1,254,842	
Capital Subscriptions or Equity Exposures Other than Above	57,056		57,056		59,703		59,703	
Amounts of Gains/Losses on Sales and Write-offs of Capital Subscriptions or Equity Exposures*2	Gains/Losses	Gains	Losses	Write-offs	Gains/Losses	Gains	Losses	Write-offs
	9,671	10,551	879	0	10,188	11,881	733	959
Amounts of Unrealized Gains/Losses Recognized in the Balance Sheets and not Recognized in the Statements of Income	842,431				572,032			
Amounts of Unrealized Gains/Losses not Recognized in the Balance Sheets and Statements of Income	Not applicable				Not applicable			

*1. Figures for available-for-sale securities include only Japanese and foreign stocks.

*2. Statements of income show gains/losses on stockholdings and related write-offs.

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Amounts by Portfolio Category	¥ 988,838	¥ 1,097,778
Portfolios Adopting the Market-based Approach	58,211	62,036
Portfolios Adopting the PD/LGD Approach	930,626	1,035,741

Note: Amounts by portfolio category show exposures subject to the calculation of credit risk-weighted assets.

Exposures Held in Funds as Credit Risk-Weighted Assets

Non-consolidated

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Aggregate Sum of Exposures Held in Funds	¥ 1,878,782	¥ 1,649,049
Look-through Approach	1,759,337	1,540,992
Simple Majority Formula	58,537	46,739
Investment Criteria Formula	25,901	21,003
Internal Model Approach	—	—
Probability Approach	33,929	39,390
Others	1,076	922

Note: Exposures subject to the calculation of credit risk-weighted assets are shown.

Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by SuMi TRUST Bank Regarding Interest Rate Risk in the Banking Account

Non-consolidated

• Outlier ratios

	Millions of Yen	
	Sep. 30, 2017	Sep. 30, 2016
Overall Amounts of Interest Rate Risk	¥ 120,444	¥ 143,491
Japanese Yen Interest Rates	45,610	3,568
U.S. Dollar Interest Rates	59,629	132,762
Other Interest Rates	15,204	7,160
Outlier Ratios	3.9%	4.9%

Note: The above table indicates figures calculated by individual banks in accordance with the outlier standard specified by the "Comprehensive Guidelines for Supervision of Major Banks, etc." and based on the following assumptions:

- Risk measurement method: Interest rate sensitivity approach
- Interest rate fluctuation scenario: An interest rate shock consisting of the 1st and 99th percentile of the fluctuation of interest rates measured for the one-year holding period and a minimum observation period of five years.
- Definition of the core deposits: The lowest of the following three is the upper limit on the core deposit amount (No.3 is adopted) and the maturity is five years (an average remaining term of 2.5 years): 1) The lowest balance of deposits in the past five years, 2) the balance left after deducting the maximum annual outflow of deposits in the past five years from the current balance of deposits, or 3) the amount equivalent to 50% of the current balance of deposits.

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 2017 2nd Quarter		Fiscal Year 2017 1st Quarter	
High-Quality Liquid Assets (1)				
1 Total High-Quality Liquid Assets (HQLA)	¥ 14,009,355		¥ 12,428,147	
Cash Outflows (2)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2 Cash Outflows Related to Unsecured Retail Funding	¥ 17,741,736	782,659	¥ 17,687,528	750,966
3 of Which, Stable Deposits	602,070	18,062	573,203	17,196
4 of Which, Less Stable Deposits	7,611,497	764,597	7,305,165	733,770
5 Cash Outflows Related to Unsecured Wholesale Funding	10,877,173	7,348,128	10,205,734	6,866,456
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	8,629,580	5,100,535	7,865,995	4,526,717
8 of Which, Debt Securities	2,247,593	2,247,593	2,339,739	2,339,739
9 Cash Outflows Related to Secured Funding, etc.	61,099		37,907	
10 Cash Outflows Related to Derivative Transactions, etc. Funding Programs, Credit and Liquidity Facilities	4,749,978	1,333,442	4,907,608	1,363,736
11 of Which, Cash Outflows Related to Derivative Transactions, etc.	560,444	560,444	553,696	553,696
12 of Which, Cash Outflows Related to Funding Programs	0	0	0	0
13 of Which, Cash Outflows Related to Credit and Liquidity Facilities	4,189,534	772,998	4,353,912	810,040
14 Cash Outflows Related to Contractual Funding Obligations, etc.	387,728	175,220	317,793	173,834
15 Cash Outflows Related to Contingencies	11,928,522	23,057	11,941,586	24,922
16 Total Cash Outflows	9,723,605		9,217,821	
Cash Inflows (3)				
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17 Cash Inflows Related to Secured Lending, etc.	71,358	65,531	57,086	55,073
18 Cash Inflows Related to Collection of Loans, etc.	4,878,994	3,171,849	4,799,159	3,123,399
19 Other Cash Inflows	356,554	286,955	312,113	262,279
20 Total Cash Inflows	5,306,906	3,524,335	5,168,358	3,440,751
Non-consolidated Liquidity Coverage Ratio (4)				
21 Total HQLA Allowed to be Included in the Calculation	14,009,355		12,428,147	
22 Net Cash Outflows	6,199,270		5,777,070	
23 Non-consolidated Liquidity Coverage Ratio (LCR)	225.9		215.1	
24 The Number of Data Used to Calculate the Average Value	62		62	

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

(1) Items concerning fluctuations in the LCR over time

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

(2) Items concerning evaluation of the LCR level

The 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."