

**ADDITIONAL DISCLOSURE FOR THE FINANCIAL RESULTS  
FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2012 (Unaudited)**

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Note: Information contained in this document is provisional translation of Japanese documents that are previously disclosed.

This document contains “forward-looking statements” (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of us and our managements with respect to our future financial condition and results of operations. In many cases but not all, these statements contain words such as “anticipate,” “believe,” “estimate,” “expect,” “intend,” “may,” “plan,” “probability,” “risk,” “project,” “should,” “seek,” “target,” “will” and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include: deterioration of Japanese and global economic conditions and financial markets; declines in the value of our securities portfolio; our ability to successfully implement our business strategy through our subsidiaries, affiliates and alliance partners; exposure to new risks as we expand the scope of our business; and incurrence of significant credit-related costs. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this document. We undertake no obligation to update or revise any forward-looking statements. Please refer to our most recent disclosure documents such as our annual report or registration statement on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as our earnings press releases, for a more detailed description of the risks and uncertainties that may affect our financial conditions and our operating results, and investors’ decisions.

**SUMITOMO MITSUI FINANCIAL GROUP <Consolidated>**

**1. Deposits**

<b>September 30</b>	<b>Millions of yen</b>	
	<b>2012</b>	<b>2011</b>
<b>Domestic operations:</b>		
Liquid deposits .....	¥ 48,225,439	¥ 45,255,180
Fixed-term deposits .....	25,484,579	25,593,938
Others .....	3,224,663	3,510,857
Subtotal .....	76,934,682	74,359,976
Negotiable certificates of deposit .....	5,738,846	5,971,466
Total .....	¥ 82,673,529	¥ 80,331,443
<b>Overseas operations:</b>		
Liquid deposits .....	¥ 4,962,058	¥ 5,023,654
Fixed-term deposits .....	1,769,569	1,451,677
Others .....	96,660	106,155
Subtotal .....	6,828,289	6,581,486
Negotiable certificates of deposit .....	4,777,828	3,235,955
Total .....	¥ 11,606,117	¥ 9,817,442
<b>Grand total .....</b>	<b>¥ 94,279,646</b>	<b>¥ 90,148,885</b>

- Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
2. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice
3. Fixed-term deposits = Time deposits + Installment savings

## 2. Loans

September 30	Millions of yen	
	2012	2011
<b>Domestic operations:</b>		
Manufacturing.....	¥ 5,827,106	¥ 6,304,778
Agriculture, forestry, fisheries and mining .....	104,121	123,780
Construction.....	876,116	949,281
Transportation, communications and public enterprises .....	4,138,709	3,891,564
Wholesale and retail .....	4,055,135	4,149,220
Finance and insurance.....	3,487,553	3,774,386
Real estate, goods rental and leasing .....	7,506,662	7,552,294
Services.....	3,591,343	3,728,767
Municipalities .....	1,052,408	1,094,055
Others.....	20,026,465	21,823,782
Subtotal.....	¥ 50,665,624	¥ 53,391,912
<b>Overseas operations:</b>		
Public sector .....	55,227	48,270
Financial institutions.....	309,668	519,699
Commerce and industry .....	9,590,090	8,176,332
Others.....	1,114,228	857,691
Subtotal.....	¥ 11,069,215	¥ 9,601,994
<b>Total .....</b>	<b>¥ 61,734,839</b>	<b>¥ 62,993,906</b>

- Notes:
1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
  2. Japan offshore banking accounts are included in overseas operations' accounts.

### 3. Securities

September 30	Millions of yen	
	2012	2011
<b>Domestic operations:</b>		
Japanese government bonds.....	¥ 28,235,578	¥ 25,508,005
Japanese local government bonds .....	396,819	483,044
Japanese corporate bonds.....	3,168,597	3,158,753
Japanese stocks .....	2,257,452	2,349,535
Others.....	3,606,793	1,821,496
Subtotal .....	¥ 37,665,242	¥ 33,320,835
<b>Overseas operations:</b>		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds.....	—	—
Japanese stocks .....	—	—
Others.....	2,069,574	1,428,496
Subtotal .....	¥ 2,069,574	¥ 1,428,496
<b>Unallocated corporate assets:</b>		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds.....	—	—
Japanese stocks .....	46,747	45,443
Others.....	—	—
Subtotal .....	¥ 46,747	¥ 45,443
Total.....	¥ 39,781,564	¥ 34,794,775

- Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
2. "Others" include foreign bonds and foreign stocks.

#### 4. Fair value information – Securities -

The amounts shown in the following tables include negotiable certificates of deposit bought classified as “Deposits with banks,” and beneficiary claims on loan trust classified as “Monetary claims bought,” in addition to “Securities” stated in the consolidated balance sheets.

##### (1) Bonds classified as held-to-maturity

September 30	Millions of yen					
	2012			2011		
	Consolidated balance sheet amount	Fair value	Net unrealized gains (losses)	Consolidated balance sheet amount	Fair value	Net unrealized gains (losses)
Bonds with unrealized gains:						
Japanese government bonds .....	¥ 5,275,940	¥ 5,339,711	¥ 63,770	¥ 4,278,365	¥ 4,340,558	¥ 62,192
Japanese local government bonds .....	174,908	177,347	2,439	168,730	171,883	3,153
Japanese corporate bonds .....	238,068	241,530	3,461	234,404	239,871	5,467
Other .....	500	502	2	2,695	2,701	6
Subtotal .....	¥ 5,689,417	¥ 5,759,091	¥ 69,674	¥ 4,684,195	¥ 4,755,014	¥ 70,818
Bonds with unrealized losses:						
Japanese government bonds .....	¥ —	¥ —	¥ —	¥ 200,138	¥ 199,900	¥ (238)
Japanese local government bonds .....	—	—	—	5,417	5,408	(9)
Japanese corporate bonds .....	2,711	2,708	(2)	2,526	2,522	(4)
Other .....	10,402	10,399	(2)	8,902	8,893	(9)
Subtotal .....	¥ 13,113	¥ 13,108	¥ (5)	¥ 216,985	¥ 216,723	¥ (262)
Total .....	¥ 5,702,531	¥ 5,772,200	¥ 69,668	¥ 4,901,181	¥ 4,971,737	¥ 70,556

## (2) Other securities

September 30	Millions of yen					
	2012			2011		
	Consolidated balance sheet amount	Acquisition cost	Net unrealized gains (losses)	Consolidated balance sheet amount	Acquisition cost	Net unrealized gains (losses)
Other securities with unrealized gains:						
Stocks.....	¥ 923,733	¥ 553,911	¥ 369,822	¥ 965,643	¥ 596,236	¥ 369,407
Bonds .....	19,674,933	19,553,999	120,934	20,297,054	20,193,002	104,051
Japanese government bonds .....	16,883,647	16,815,815	67,831	17,419,074	17,378,304	40,770
Japanese local government bonds .....	217,474	215,642	1,831	261,933	259,682	2,250
Japanese corporate bonds .....	2,573,811	2,522,540	51,270	2,616,046	2,555,016	61,030
Other .....	3,945,802	3,835,503	110,298	1,837,059	1,765,769	71,289
Subtotal .....	¥ 24,544,469	¥ 23,943,414	¥ 601,055	¥ 23,099,757	¥ 22,555,009	¥ 544,748
Other securities with unrealized losses:						
Stocks.....	¥ 911,080	¥ 1,153,504	¥ (242,424)	¥ 974,778	¥ 1,289,590	¥ (314,811)
Bonds .....	6,434,433	6,440,356	(5,922)	3,963,165	3,969,287	(6,121)
Japanese government bonds .....	6,075,990	6,077,292	(1,302)	3,610,425	3,612,801	(2,375)
Japanese local government bonds .....	4,436	4,448	(11)	46,963	47,065	(102)
Japanese corporate bonds .....	354,006	358,615	(4,609)	305,776	309,420	(3,643)
Other .....	1,863,425	1,918,201	(54,776)	1,498,365	1,570,565	(72,200)
Subtotal .....	¥ 9,208,939	¥ 9,512,062	¥ (303,123)	¥ 6,436,309	¥ 6,829,443	¥ (393,134)
Total.....	¥ 33,753,408	¥ 33,455,477	¥ 297,931	¥ 29,536,066	¥ 29,384,452	¥ 151,614

- Notes:
- In principle, the consolidated balance sheet amounts of stocks within Other securities and foreign stocks within Others of Other securities are calculated with the average market price during the final month of the corresponding period. Rests of the securities are calculated at market prices as of the balance sheet date.
  - Net unrealized gains (losses) on other securities shown above include losses of ¥133 million for the six months ended September 30, 2012 and ¥1,502 million for the six months ended September 30, 2011 that are recognized in the earnings by applying fair value hedge accounting.
  - Consolidated balance sheet amounts of other securities whose fair values are extremely difficult to determine are as follows.

September 30	Millions of yen	
	2012	2011
Stocks .....	¥ 266,469	¥ 269,060
Other .....	342,432	353,227
Total.....	¥ 608,902	¥ 622,288

These amounts are not included in "(2) Other securities" since there are no market prices and it is extremely difficult to determine their fair values.

- In light of the "Practical Solution on Measurement of Fair Value for Financial Assets" (ASBJ Practical Issues Task Force No. 25), the balance sheet amount of floating-rate Japanese government bonds is based on the present value of future cash flows (the government bond yield is used to discount and estimate future cash flows).

(3) Write-down of securities

Securities (excluding stocks of subsidiaries and affiliates) with fair value are considered as impaired if the fair value declines materially below the acquisition cost and such decline is not considered as recoverable. In such a case, the fair value is recognized as the consolidated balance sheet amount and the amount of write-down is accounted for as valuation loss for the six months. Valuation loss for the six months ended September 30, 2012 and 2011 were ¥152,887 million and ¥16,240 million, respectively. The rule for determining “material decline” is as follows and is based on the classification of issuers under the rules of self-assessment of assets.

Bankrupt/Effectively bankrupt/Potentially bankrupt issuers:	Fair value is lower than acquisition cost.
Issuers requiring caution:	Fair value is 30% or more lower than acquisition cost.
Normal issuers:	Fair value is 50% or more lower than acquisition cost.
Bankrupt issuers:	Issuers that are legally bankrupt or formally declared bankrupt.
Effectively bankrupt issuers:	Issuers that are not legally bankrupt but regarded as substantially bankrupt.
Potentially bankrupt issuers:	Issuers that are not bankrupt now, but are perceived to have a high risk of falling into bankruptcy.
Issuers requiring caution:	Issuers that are identified for close monitoring.
Normal issuers:	Issuers other than the above four categories of issuers.

## 5. Fair value information - Derivative transactions -

### (1) Derivative transactions to which the hedge accounting method is not applied

The following tables set forth the contract amount or the amount equivalent to the principal, fair value, valuation gains (losses) and calculation method of the relevant commodities by category with respect to derivative transactions to which the hedge accounting method is not applied at the end of the interim period. Contract amount does not indicate the market risk relating to derivative transactions.

#### (a) Interest rate derivatives

September 30	Millions of yen			
	2012			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Interest rate futures:				
Sold .....	¥ 14,685,751	¥ 4,269,117	¥ (6,968)	¥ (6,968)
Bought.....	11,748,309	1,986,359	6,671	6,671
Interest rate options:				
Sold .....	586,672	256,867	(79)	(79)
Bought.....	7,079,466	2,081,100	335	335
<b>Over-the-counter</b>				
Forward rate agreements:				
Sold .....	5,594,157	58,383	920	920
Bought.....	5,522,400	31,445	(1,098)	(1,098)
Interest rate swaps: .....				
Receivable fixed rate / payable floating rate .....	173,067,083	135,737,833	6,418,597	6,418,597
Receivable floating rate / payable fixed rate .....	173,918,577	133,388,027	(6,357,879)	(6,357,879)
Receivable floating rate / payable floating rate .....	26,398,821	17,367,534	(3,713)	(3,713)
Interest rate swaptions:				
Sold .....	3,312,161	1,791,495	(29,574)	(29,574)
Bought.....	3,136,192	2,263,875	35,337	35,337
Caps:				
Sold .....	14,691,799	7,121,946	(3,354)	(3,354)
Bought.....	6,945,075	4,156,795	3,325	3,325
Floors:				
Sold .....	184,616	148,973	(3,953)	(3,953)
Bought.....	329,066	139,889	3,926	3,926
Other:				
Sold .....	698,513	277,225	22,705	22,705
Bought.....	2,041,835	1,318,604	(6,493)	(6,493)
Total.....	/	/	¥ 81,021	¥ 81,021

Millions of yen					
2011					
September 30	Contract amount		Fair value	Valuation gains (losses)	
	Total	Over 1 year			
<b>Listed</b>					
Interest rate futures:					
Sold .....	¥ 23,866,784	¥ 778,118	¥ (13,294)	¥ (13,294)	
Bought.....	26,616,445	809,618	13,138	13,138	
Interest rate options:					
Sold .....	7,670	—	(0)	(0)	
Bought.....	30,681	—	2	2	
<b>Over-the-counter</b>					
Forward rate agreements:					
Sold .....	—	—	—	—	
Bought.....	13,954,219	186,405	100	100	
Interest rate swaps: .....	353,007,952	269,880,219	83,683	83,683	
Receivable fixed rate / payable floating rate .....	163,308,103	127,217,799	4,804,362	4,804,362	
Receivable floating rate / payable fixed rate .....	163,471,836	125,604,880	(4,715,019)	(4,715,019)	
Receivable floating rate / payable floating rate .....	26,136,825	16,966,533	(2,877)	(2,877)	
Interest rate swaptions:					
Sold .....	3,662,079	2,152,245	(64,517)	(64,517)	
Bought.....	3,109,199	2,163,298	52,048	52,048	
Caps:					
Sold .....	18,001,541	6,208,097	(9,261)	(9,261)	
Bought.....	7,756,809	3,122,775	6,971	6,971	
Floors:					
Sold .....	810,889	260,203	(5,998)	(5,998)	
Bought.....	5,484,451	2,133,400	5,459	5,459	
Other:					
Sold .....	1,114,634	569,705	(9,337)	(9,337)	
Bought.....	2,767,464	1,477,158	30,833	30,833	
<b>Total.....</b>	<b>/</b>	<b>/</b>	<b>¥ 89,827</b>	<b>¥ 89,827</b>	

- Notes: 1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
2. Fair value of transactions listed on an exchange is calculated using the closing price on the Tokyo Financial Exchange and others. Fair value of OTC transactions is calculated using discounted present value and option pricing models.

## (b) Currency derivatives

September 30	Millions of yen			
	2012			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Over-the-counter</b>				
Currency swaps .....	¥ 19,376,963	¥ 11,095,346	¥ (404,476)	¥ 38,342
Currency swaptions:				
Sold .....	518,010	409,412	(15,715)	(15,715)
Bought .....	772,402	479,566	24,953	24,953
Forward foreign exchange .....	32,838,391	3,541,534	33,757	33,757
Currency options:				
Sold .....	2,583,173	1,398,667	(202,710)	(202,710)
Bought .....	2,448,716	1,315,832	289,561	289,561
Total .....	/	/	¥ (274,629)	¥ 168,189

September 30	Millions of yen			
	2011			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Currency futures:				
Sold .....	¥ 43,063	¥ —	¥ —	¥ —
Bought .....	69,168	—	—	—
<b>Over-the-counter</b>				
Currency swaps .....	20,389,736	12,241,910	(453,354)	51,421
Currency swaptions:				
Sold .....	634,214	513,419	(26,877)	(26,877)
Bought .....	917,757	607,382	40,782	40,782
Forward foreign exchange .....	35,447,520	3,201,022	233,509	233,509
Currency options:				
Sold .....	2,803,554	1,747,972	(297,716)	(297,716)
Bought .....	2,567,419	1,620,594	431,431	431,431
Total .....	/	/	¥ (72,225)	¥ 432,550

- Notes: 1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
2. Fair value of OTC transaction is calculated using discounted present value and option pricing models.

## (c) Equity derivatives

September 30	Millions of yen			
	2012			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Equity price index futures:				
Sold.....	¥ 236,444	¥ —	¥ 1,383	¥ 1,383
Bought .....	60,789	—	(620)	(620)
Equity price index options:				
Sold.....	1,298	—	(18)	(18)
Bought .....	26,786	—	472	472
<b>Over-the-counter</b>				
Equity options:				
Sold.....	192,901	191,153	(51,381)	(51,381)
Bought .....	196,283	189,751	51,530	51,530
Index futures:				
Sold.....	102	0	3	3
Bought .....	19,518	—	355	355
Index swaps:				
Receivable equity price index change rate / payable interest rate .....	18,000	14,200	(475)	(475)
Receivable interest rate / payable equity price index change rate .....	18,975	15,175	510	510
Total .....	/	/	¥ 1,759	¥ 1,759

September 30	Millions of yen			
	2011			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Equity price index futures:				
Sold.....	¥ 157,603	¥ —	¥ (708)	¥ (708)
Bought .....	38,127	—	498	498
Equity price index options:				
Sold.....	12	—	(11)	(11)
Bought .....	0	—	0	0
<b>Over-the-counter</b>				
Equity options:				
Sold.....	209,706	208,657	(38,951)	(38,951)
Bought .....	210,755	207,021	39,086	39,086
Other:				
Sold.....	—	—	—	—
Bought .....	17,141	—	434	434
Total.....	/	/	¥ 349	¥ 349

- Notes: 1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
2. Fair value of transactions listed on exchange is calculated using the closing prices on the Tokyo Stock Exchange and others. Fair value of OTC transactions is calculated using option pricing models.

## (d) Bond derivatives

		Millions of yen				
		2012				
		Contract amount		Fair value	Valuation gains (losses)	
September 30		Total	Over 1 year			
<b>Listed</b>						
Bond futures:						
Sold.....	¥	3,430,692	¥	—	¥ (18,689)	¥ (18,689)
Bought .....		3,012,634		—	17,788	17,788
Bond futures options:						
Sold.....		52,131		—	(1)	(1)
Bought .....		93,957		—	41	41
<b>Over-the-counter</b>						
Forward bond agreements:						
Sold.....		934		—	44	44
Bought .....		—		—	—	—
Bond options:						
Sold.....		62,490	100	—	(74)	(74)
Bought .....		170,401	(306,069)	—	513	513
Total .....		/	/	¥	(376)	¥ (376)

		Millions of yen				
		2011				
		Contract amount		Fair value	Valuation gains (losses)	
September 30		Total	Over 1 year			
<b>Listed</b>						
Bond futures:						
Sold.....	¥	2,178,923	¥	—	¥ 10,292	¥ 10,292
Bought .....		1,972,941		—	(8,987)	(8,987)
Bond futures options:						
Sold.....		75,824		—	(50)	(50)
Bought .....		116,670		—	274	274
<b>Over-the-counter</b>						
Forward bond agreements:						
Sold.....		1,299		—	(7)	(7)
Bought .....		8,912	7,793	—	731	731
Bond options:						
Sold.....		42,544		—	(257)	(257)
Bought .....		58,773		—	80	80
Total .....		/	/	¥	2,074	¥ 2,074

- Notes: 1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
2. Fair value of transactions listed on exchange is calculated using the closing price on the Tokyo Stock Exchange and others. Fair value of OTC transactions is calculated using discounted present value and option pricing models.

## (e) Commodity derivatives

		Millions of yen			
		2012			
		Contract amount		Fair value	Valuation gains (losses)
September 30		Total	Over 1 year		
<b>Listed</b>					
Commodity futures:					
Sold.....	¥	32,023	¥ —	¥ (1,581)	¥ (1,581)
Bought .....		31,584	—	1,640	1,640
<b>Over-the-counter</b>					
Commodity swaps:					
Receivable fixed price / payable floating price .....		116,265	97,632	(10,191)	(10,191)
Receivable floating price / payable fixed price .....		94,689	77,363	32,635	32,635
Receivable floating price / payable floating price .....		12,070	10,656	1,842	1,842
Commodity options:					
Sold.....		11,344	9,013	(365)	(365)
Bought .....		3,704	3,170	58	58
<b>Total .....</b>		/	/	¥ 24,037	¥ 24,037

		Millions of yen			
		2011			
		Contract amount		Fair value	Valuation gains (losses)
September 30		Total	Over 1 year		
<b>Listed</b>					
Commodity futures:					
Sold.....	¥	69,416	¥ —	¥ 5,496	¥ 5,496
Bought .....		69,477	—	(5,614)	(5,614)
<b>Over-the-counter</b>					
Commodity swaps:					
Receivable fixed price / payable floating price .....		350,219	322,493	(10,385)	(10,385)
Receivable floating price / payable fixed price .....		313,995	287,191	44,113	44,113
Receivable floating price / payable floating price .....		14,127	13,848	2,399	2,399
Commodity options:					
Sold.....		14,345	12,484	(629)	(629)
Bought .....		5,207	5,010	49	49
<b>Total .....</b>		/	/	¥ 35,429	¥ 35,429

- Notes:
1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
  2. Fair value of transactions listed on an exchange is calculated using the closing price on the New York Mercantile Exchange and others. Fair value of OTC transactions is calculated based on factors such as price of the relevant commodity and contract term.
  3. Commodity derivatives are transactions on fuel and metal.

## (f) Credit derivative transactions

Millions of yen				
2012				
September 30	Contract amount		Fair value	Valuation gains (losses)
	Total	Over 1 year		
<b>Over-the-counter</b>				
Credit default options:				
Sold.....	¥ 839,158	¥ 649,499	¥ (17,480)	¥ (17,480)
Bought .....	836,357	555,548	16,035	16,035
Total .....	/	/	¥ (1,445)	¥ (1,445)

Millions of yen				
2011				
September 30	Contract amount		Fair value	Valuation gains (losses)
	Total	Over 1 year		
<b>Over-the-counter</b>				
Credit default options:				
Sold.....	¥ 980,657	¥ 759,981	¥ (12,956)	¥ (12,956)
Bought .....	1,011,319	677,874	14,957	14,957
Total .....	/	/	¥ 2,001	¥ 2,001

- Notes:
1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
  2. Fair value is calculated using discounted present value and option pricing models.
  3. "Sold" represents transactions in which the credit risk is accepted; "Bought" represents transactions in which the credit risk is transferred.

**(2) Derivative transactions to which the hedge accounting method is applied**

The following tables set forth the contract amount or the amount equivalent to the principal, fair value, valuation gains (losses) and calculation method of the relevant commodities by category with respect to derivative transactions to which the hedge accounting method is applied at the end of the interim period. Contract amount does not indicate the market risk relating to derivative transactions.

(a) Interest rate derivatives

<u>September 30</u>			<u>Millions of yen</u>		
			<u>2012</u>		
<u>Hedge accounting method</u>	<u>Type of derivative</u>	<u>Principal items hedged</u>	<u>Contract amount</u>		<u>Fair value</u>
			<u>Total</u>	<u>Over 1 year</u>	
Deferral hedge method	Interest futures:	Interest-earning/			
	Sold .....	bearing financial	¥ 77,570	¥ 77,570	¥ (6)
	Bought .....	assets/liabilities	5,858,800	—	563
	Interest rate swap:	such as loans and	37,951,767	31,821,279	63,453
	Receivable fixed rate/payable	bills discounted,			
	floating rate .....	other securities	25,482,586	20,909,470	597,078
	Receivable floating	(bonds), deposits			
	rate/payable fixed rate .....	and negotiable	12,435,324	10,897,952	(533,717)
	Receivable floating	certificates of			
	rate/payable floating rate .....	deposits	33,857	13,857	92
	Interest rate swaption:				
	Sold .....		330,000	330,000	1,809
	Bought .....		—	—	—
	Caps:				
	Sold .....		3,413	3,413	249
Bought .....		3,413	3,413	(249)	
Floors:					
Sold .....		—	—	—	
Bought .....		5,350	—	0	
Recognition of gain or loss on the hedging instrument	Interest rate swap:	Loans and bills	71,169	65,710	(6,021)
	Receivable floating rate / payable fixed rate .....	discounted	71,169	65,710	(6,021)
Special treatment for interest rate swaps	Interest rate swap:	Loans and bills	134,860	60,002	
	Receivable fixed rate / payable floating rate .....	discounted;	1,000	—	
	Receivable floating rate / payable fixed rate .....	borrowed money;			(Note 3)
	Receivable floating rate / payable floating rate .....	bonds	116,860	54,002	
			17,000	6,000	
	Total .....		/	/	¥ 59,798

September 30

			Millions of yen		
			2011		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		
			Total	Over 1 year	Fair value
Deferral hedge method	Interest futures:	Interest-earning/			
	Sold.....	bearing financial	¥ 766,500	¥ —	¥ (41)
	Bought .....	assets/liabilities	5,815,407	—	(102)
	Interest rate swap:	such as loans and	36,386,587	31,173,863	26,075
	Receivable fixed	bills discounted,			
	rate/payable floating rate.....	other securities	24,793,290	20,464,646	496,740
	Receivable floating	(bonds), deposits			
	rate/payable fixed rate.....	and negotiable	11,565,074	10,680,995	(471,045)
	Receivable floating	certificates of			
	rate/payable floating rate.....	deposits	28,222	28,222	380
	Interest rate swaption:				
	Sold.....		460,445	460,383	3,871
	Bought .....		—	—	—
	Caps:				
Sold.....		2,665	2,665	310	
Bought .....		2,665	2,665	(310)	
Floors:					
Sold.....		—	—	—	
Bought .....		7,850	5,350	0	
Recognition of gain or loss on the hedging instrument	Interest rate swap:	Loans and bills	3,336	2,228	(447)
	Receivable floating rate/payable fixed rate.....	discounted			
Special treatment for interest rate swaps	Interest rate swap:	Loans and bills	173,270	130,862	
	Receivable fixed rate / payable	discounted;			
	floating rate .....	borrowed money;	10,000	2,000	(Note 3)
	Receivable floating rate/payable	bonds			
	fixed rate.....		140,270	108,862	
	Receivable floating rate/payable				
	floating rate .....				
			23,000	20,000	
	Total .....		/	/	¥ 29,355

- Notes:
1. SMFG applies deferred hedge accounting stipulated in “Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry” (JICPA Industry Audit Committee Report No. 24).
  2. Fair value of transactions listed on exchange is calculated using the closing prices on the Tokyo Financial Exchange and others. Fair value of OTC transactions is calculated using discounted present value and option pricing models.
  3. Interest rate swap amounts measured by the special treatment for interest rate swaps are treated with the borrowed money or other transaction that is subject to the hedge. Therefore such fair value is included in the fair value of the relevant transaction.

## (b) Currency derivatives

September 30			Millions of yen		
			2012		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		Fair value
			Total	Over 1 year	
Deferral hedge method	Currency swap .....	Foreign currency	¥ 3,616,460	¥ 2,266,700	¥ 425,462
	Forward foreign exchange.....	denominated loans and bills discounted; other securities (bonds); deposits; foreign currency exchange, etc.	8,743	8,418	263
Recognition of gain or loss on the hedging instrument	Currency swap .....	Loans and bills	63,824	63,824	29
	Forward foreign exchange.....	discounted; foreign currency exchange	179,729	—	469
Allocation method	Currency swap .....	Other securities (bonds);	9,194	8,467	(Note 3)
	Forward foreign exchange.....	borrowed money	3,179	3,179	
Total.....			/	/	¥ 426,225

September 30			Millions of yen		
			2011		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		Fair value
			Total	Over 1 year	
Deferral hedge method	Currency swap .....	Foreign currency	¥ 3,777,108	¥ 2,008,920	¥ 493,638
	Forward foreign exchange.....	denominated loans and bills discounted; other securities (bonds); deposits; foreign currency exchange, etc.	142,330	—	(173)
Recognition of gain or loss on the hedging instrument	Currency swap .....	Deposits	17,392	17,355	574
Allocation method	Currency swap .....	Other securities (bonds)	11,633	10,665	(Note 3)
	Forward foreign exchange.....		3,179	3,179	
Total.....			/	/	¥ 494,040

- Notes:
1. SMFG applies deferred hedge accounting stipulated in "Treatment for Accounting and Auditing Concerning Accounting for Foreign Currency Transactions in Banking Industry" (JICPA Industry Audit Committee Report No. 25).
  2. Fair value is calculated using discounted present value.
  3. Forward foreign exchange amounts treated by the allocation method are treated with the deposit or other transaction that is subject to the hedge. Therefore such fair value is included in the fair value of the relevant transaction.

## (c) Equity derivatives

<u>September 30</u>			<u>Millions of yen</u>		
			<u>2012</u>		
<u>Hedge accounting method</u>	<u>Type of derivative</u>	<u>Principal items hedged</u>	<u>Contract amount</u>		<u>Fair value</u>
			<u>Total</u>	<u>Over 1 year</u>	
Recognition of gain or loss on the hedging instrument	Equity price index futures:	Other securities (equity)			
	Receivable equity price index change rate / payable interest rate.....		¥ —	¥ —	¥ —
	Receivable interest rate / payable equity price index change rate .....		31,316	6,349	(382)
	Total .....		<u>          /</u>	<u>          /</u>	<u>¥ (382)</u>

<u>September 30</u>			<u>Millions of yen</u>		
			<u>2011</u>		
<u>Hedge accounting method</u>	<u>Type of derivative</u>	<u>Principal items hedged</u>	<u>Contract amount</u>		<u>Fair value</u>
			<u>Total</u>	<u>Over 1 year</u>	
Recognition of gain or loss on the hedging instrument	Equity price index futures:	Other securities (equity)			
	Receivable equity price index change rate / payable interest rate.....		¥ —	¥ —	¥ —
	Receivable interest rate / payable equity price index change rate .....		7,481	1,542	263
	Total .....		<u>          /</u>	<u>          /</u>	<u>¥ 263</u>

Note: Fair value is calculated using discounted present value.

## 6. Lease transactions

### (1) Financing leases

#### (a) Lessee side

##### (i) Lease assets

Tangible fixed assets mainly consisted of branches and equipment. Intangible fixed assets are software.

##### (ii) Depreciation method of lease assets

Lease assets with respect to non-transfer ownership finance leases, which are recorded in “Tangible fixed assets,” are depreciated using the straight-line method, assuming that lease term is its expected lifetime and salvage value is 0.

#### (b) Lessor side

##### (i) Breakdown of lease investment assets

September 30	Millions of yen	
	2012	2011
Lease receivables .....	¥ 1,138,282	¥ 1,216,176
Residual value .....	87,817	93,621
Unearned interest income .....	(169,165)	(191,657)
Total .....	¥ 1,056,934	¥ 1,118,140

##### (ii) The scheduled collections of lease receivables and investment assets are as follows:

#### Lease payments receivable related to lease receivables

September 30	Millions of yen	
	2012	2011
Within 1 year .....	¥ 239,599	¥ 219,066
More than 1 year to 2 years .....	170,791	163,927
More than 2 years to 3 years .....	106,040	102,188
More than 3 years to 4 years .....	72,522	53,612
More than 4 years to 5 years .....	45,270	45,457
More than 5 years .....	100,650	78,033
Total .....	¥ 734,874	¥ 662,285

#### Lease payments receivable related to investment assets

September 30	Millions of yen	
	2012	2011
Within 1 year .....	¥ 366,947	¥ 380,247
More than 1 year to 2 years .....	262,642	294,119
More than 2 years to 3 years .....	184,660	199,638
More than 3 years to 4 years .....	124,568	127,544
More than 4 years to 5 years .....	70,827	73,862
More than 5 years .....	128,635	140,763
Total .....	¥ 1,138,282	¥ 1,216,176

- (iii) Non-transfer ownership finance leases, which commenced in fiscal years beginning before April 1, 2008, were valued at their appropriate book value, net of accumulated depreciation, as of March 31, 2008, and were recorded as the beginning balance of "Lease receivables and investment assets." Moreover, interest on such non-transfer ownership finance leases during the remaining term of the leases was allocated over the lease term using the straight-line method. As a result of this accounting treatment, income before income taxes for the six months ended September 30, 2012 was ¥3,596 million more than it would have been if such transactions had been treated in a similar way to sales of the underlying assets. The amounts for the six months ended September 30, 2011 was ¥4,786 million.

## (2) Operating leases

### (a) Lessee side

Future minimum lease payments on operating leases which were not cancelable at September 30, 2012 and 2011 were as follows:

September 30	Millions of yen	
	2012	2011
Due within 1 year .....	¥ 42,734	¥ 37,747
Due after 1 year .....	287,711	274,408
Total .....	¥ 330,446	¥ 312,155

### (b) Lessor side

Future minimum lease payments on operating leases which were not cancelable at September 30, 2012 and 2011 were as follows:

March 31	Millions of yen	
	2012	2011
Due within 1 year .....	¥ 86,969	¥ 37,771
Due after 1 year .....	333,083	151,168
Total .....	¥ 420,053	¥ 188,940

## 7. Segment information – Geographic information –

### (a) Ordinary income

<b>Six months ended September 30</b>		<b>Millions of yen</b>	
		<b>2012</b>	
Japan .....	¥	1,750,896	
The Americas .....		99,494	
Europe and Middle East .....		95,784	
Asia and Oceania .....		121,851	
<b>Total .....</b>	<b>¥</b>	<b>2,068,025</b>	

  

<b>Six months ended September 30</b>		<b>Millions of yen</b>	
		<b>2011</b>	
Japan .....	¥	1,786,914	
The Americas .....		87,936	
Europe and Middle East .....		60,886	
Asia and Oceania .....		109,122	
<b>Total .....</b>	<b>¥</b>	<b>2,044,860</b>	

- Notes:
1. Ordinary income is presented as a counterpart of sales of companies in other industries.
  2. Ordinary income from transactions by SMFG and its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries is categorized as Japan. Ordinary income from transactions by overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries is categorized as The Americas, Europe and Middle East or Asia and Oceania, based on their locations and in consideration of their geographic proximity and other factors.
  3. The Americas includes the United States, Brazil, Canada and others; Europe and Middle East includes the United Kingdom, Germany, France and others; Asia and Oceania includes China, Singapore, Australia and others except Japan.
  4. Ordinary income represents total income excluding gains on disposal of fixed assets, recoveries of written-off claims and other extraordinary gains.

### (b) Tangible fixed assets

<b>September 30</b>		<b>Millions of yen</b>	
		<b>2012</b>	
Japan .....	¥	1,107,288	
The Americas .....		15,331	
Europe and Middle East .....		611,091	
Asia and Oceania .....		16,545	
<b>Total .....</b>	<b>¥</b>	<b>1,750,256</b>	

  

<b>September 30</b>		<b>Millions of yen</b>	
		<b>2011</b>	
Japan .....	¥	1,073,925	
The Americas .....		12,808	
Europe and Middle East .....		59,780	
Asia and Oceania .....		6,831	
<b>Total .....</b>	<b>¥</b>	<b>1,153,346</b>	

## 8. Per share data

### (1) Net assets per share and the calculation method

September 30	Millions of yen, except per share data and number of shares	
	2012	2011
Net assets per share.....	¥ 3,966.30	¥ 3,554.38
[The calculation method]		
Net assets .....	7,373,522	6,960,381
Amounts excluded from net assets.....	2,003,379	1,995,662
Stock acquisition rights .....	962	441
Minority interests .....	2,002,417	1,995,220
Net assets attributable to common stock at the end of the period .....	5,370,143	4,964,719
Number of common stock at the end of the period used for the calculation of net assets per share (in thousands) .....	1,353,942	1,396,787

### (2) Net income per share and net income per share (diluted) and each calculation method

Six months ended September 30	Millions of yen, except per share data and number of shares	
	2012	2011
(a) Net income per share .....	¥ 244.50	¥ 225.04
[The calculation method]		
Net income .....	331,039	313,758
Amount not attributable to common stockholders.....	—	—
Net income attributable to common stock.....	331,039	313,758
Average number of common stock during the six months (in thousands) .....	1,353,946	1,394,237
(b) Net assets per share (diluted).....	244.43	225.02
[The calculation method]		
Adjustment for net income .....	—	—
Increase in number of common stock (in thousands) ..	400	132
Stock acquisition rights (in thousands) .....	400	132

Outline of dilutive shares which were not included in the calculation of Net income per share (diluted) for the six months ended September 30, 2012 and 2011 because they do not have dilutive effects:

Stock acquisition rights: 1 type

(Number of stock acquisition rights issued by resolution at the general shareholder's meeting on June 27, 2002: 1,081 units)

## 9. Principal shareholders (Common stock)

September 30, 2012	Number of shares	Percentage of shares outstanding
Japan Trustee Services Bank, Ltd. (Trust Account) .....	88,393,618	6.25%
The Master Trust Bank of Japan, Ltd. (Trust Account).....	76,775,800	5.42
Sumitomo Mitsui Banking Corporation <sup>(1)</sup> .....	56,160,924	3.97
SSBT OD05 OMNIBUS ACCOUNT – TREATY CLIENTS <sup>(2)</sup> .....	39,260,784	2.77
Japan Trustee Services Bank, Ltd. (Trust Account 9) .....	25,121,400	1.77
STATE STREET BANK AND TRUST COMPANY 505225 <sup>(3)</sup> .....	21,229,348	1.50
MELLON BANK, N.A. AS AGENT FOR ITS CLIENT MELLON OMNIBUS US PENSION <sup>(3)</sup> .....	19,194,557	1.35
NATSCUMCO <sup>(4)</sup> .....	16,028,015	1.13
THE BANK OF NEW YORK, TREATY JASDEC ACCOUNT <sup>(5)</sup> .....	15,876,374	1.12
Nippon Life Insurance Company.....	15,466,682	1.09
<b>Total.....</b>	<b>373,507,502</b>	<b>26.41</b>

- Notes:
1. Pursuant to Article 67 of the Enforcement Ordinance of the Companies Act, the exercise of voting rights of common shares held by Sumitomo Mitsui Banking Corporation is restricted.
  2. Standing agent: The Hong Kong and Shanghai Banking Corporation Limited's Tokyo Branch
  3. Standing agent: Mizuho Corporate Bank, Ltd.
  4. Standing agent: Sumitomo Mitsui Banking Corporation
  5. Standing agent: The Bank of Tokyo-Mitsubishi UFJ, Ltd.

SUMITOMO MITSUI BANKING CORPORATION <Non-consolidated>

1. Deposits

(1) Period-end balance

September 30	Millions of yen	
	2012	2011
<b>Domestic operations:</b>		
Liquid deposits .....	¥ 45,454,263	¥ 42,664,316
Fixed-term deposits .....	21,415,351	21,577,033
Others .....	611,830	957,535
Subtotal .....	67,481,445	65,198,886
Negotiable certificates of deposit .....	6,103,386	6,340,578
Total .....	¥ 73,584,832	¥ 71,539,464
<b>International operations:</b>		
Liquid deposits .....	¥ 3,782,137	¥ 4,102,882
Fixed-term deposits .....	1,275,651	984,990
Others .....	2,614,726	2,648,961
Subtotal .....	7,672,515	7,736,833
Negotiable certificates of deposit .....	4,453,008	2,922,555
Total .....	¥ 12,125,524	¥ 10,659,388
Grand total .....	¥ 85,710,357	¥ 82,198,853

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice  
 2. Fixed-term deposits = Time deposits + Installment savings

(2) Average balance

Six months ended September 30	Millions of yen	
	2012	2011
<b>Domestic operations:</b>		
Liquid deposits .....	¥ 44,233,435	¥ 42,364,617
Fixed-term deposits .....	21,259,471	21,477,005
Others .....	512,601	471,711
Subtotal .....	66,005,508	64,313,334
Negotiable certificates of deposit .....	6,761,699	7,291,331
Total .....	¥ 72,767,207	¥ 71,604,666
<b>International operations:</b>		
Liquid deposits .....	¥ 3,699,617	¥ 4,341,554
Fixed-term deposits .....	1,125,683	991,429
Others .....	2,874,830	2,771,286
Subtotal .....	7,700,131	8,104,271
Negotiable certificates of deposit .....	3,740,991	1,995,903
Total .....	¥ 11,441,122	¥ 10,100,174
Grand total .....	¥ 84,208,329	¥ 81,704,841

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice  
 2. Fixed-term deposits = Time deposits + Installment savings  
 3. The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

**(3) Balance of time deposits, classified by maturity**

September 30	Millions of yen	
	2012	2011
Less than three months.....	¥ 8,690,546	¥ 8,424,595
Fixed interest rates.....	7,541,858	7,461,845
Floating interest rates .....	37,354	45,766
Others .....	1,111,333	916,983
Three – six months.....	4,192,342	4,375,332
Fixed interest rates.....	4,055,411	4,311,920
Floating interest rates .....	28,580	26,471
Others .....	108,350	36,940
Six months – one year.....	5,758,415	5,935,247
Fixed interest rates.....	5,578,992	5,857,293
Floating interest rates .....	129,798	52,529
Others .....	49,623	25,424
One – two years.....	1,695,628	1,477,837
Fixed interest rates.....	1,543,281	1,407,188
Floating interest rates .....	149,581	67,009
Others .....	2,765	3,639
Two – three years.....	1,286,342	1,171,388
Fixed interest rates.....	1,198,634	1,081,786
Floating interest rates .....	87,620	89,602
Others .....	87	—
Three years or more .....	1,067,687	1,177,580
Fixed interest rates.....	517,788	534,119
Floating interest rates .....	546,407	641,458
Others .....	3,490	2,002
Total .....	¥ 22,690,962	¥ 22,561,981
Fixed interest rates.....	20,435,967	20,654,154
Floating interest rates .....	979,343	922,837
Others .....	1,275,651	984,990

Note: The figures above do not include installment savings.

## 2. Loans

### (1) Balance of loans and bills discounted, classified by collateral

September 30	Millions of yen	
	2012	2011
Securities .....	¥ 499,866	¥ 460,306
Commercial claims .....	1,015,574	975,460
Commercial goods .....	—	—
Real estate .....	6,464,217	6,670,467
Others .....	772,967	778,457
Subtotal .....	¥ 8,752,625	¥ 8,884,691
Guaranteed .....	18,015,655	19,884,948
Unsecured .....	29,064,721	28,279,251
Total .....	¥ 55,833,002	¥ 57,048,890

### (2) Balance of loans and bills discounted, classified by maturity

September 30	Millions of yen	
	2012	2011
One year or less .....	¥ 8,127,493	¥ 11,094,230
Floating interest rates .....	/	/
Fixed interest rates .....	/	/
One – three years .....	8,773,007	8,604,727
Floating interest rates .....	7,004,808	6,781,430
Fixed interest rates .....	1,768,198	1,823,297
Three – five years .....	7,698,040	7,058,734
Floating interest rates .....	6,271,786	5,661,918
Fixed interest rates .....	1,426,253	1,396,815
Five – seven years .....	3,714,874	2,971,656
Floating interest rates .....	3,136,528	2,533,064
Fixed interest rates .....	578,345	438,591
More than seven years .....	19,168,989	19,182,441
Floating interest rates .....	18,267,314	18,221,555
Fixed interest rates .....	901,675	960,885
No designated term .....	8,350,597	8,137,100
Floating interest rates .....	8,350,597	8,137,100
Fixed interest rates .....	—	—
Total .....	¥ 55,833,002	¥ 57,048,890

Note: Loans with a maturity of one year or less are not classified by floating or fixed interest rates.

### 3. Securities

#### (1) Period-end balance

September 30	Millions of yen	
	2012	2011
<b>Domestic operations:</b>		
Japanese government bonds .....	¥ 27,522,568	¥ 24,738,844
Japanese local government bonds .....	166,285	245,434
Japanese corporate bonds .....	2,709,660	2,789,913
Japanese stocks .....	3,162,094	3,208,289
Others .....	330,042	299,112
Foreign bonds .....	—	—
Foreign stocks .....	—	—
Subtotal .....	¥ 33,890,650	¥ 31,281,593
<b>International operations:</b>		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	—	—
Others .....	6,036,319	3,534,246
Foreign bonds .....	4,385,609	2,005,637
Foreign stocks .....	1,650,709	1,528,609
Subtotal .....	¥ 6,036,319	¥ 3,534,246
Total .....	¥ 39,926,969	¥ 34,815,840

#### (2) Average balance

September 30	Millions of yen	
	2012	2011
<b>Domestic operations:</b>		
Japanese government bonds .....	¥ 26,472,088	¥ 25,167,586
Japanese local government bonds .....	189,949	270,644
Japanese corporate bonds .....	2,716,553	2,796,264
Japanese stocks .....	3,227,873	3,212,770
Others .....	354,002	333,933
Foreign bonds .....	—	—
Foreign stocks .....	—	—
Subtotal .....	¥ 32,960,467	¥ 31,781,199
<b>International operations:</b>		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	—	—
Others .....	4,928,941	4,929,899
Foreign bonds .....	3,325,790	3,408,170
Foreign stocks .....	1,603,150	1,521,729
Subtotal .....	¥ 4,928,941	¥ 4,929,899
Total .....	¥ 37,889,408	¥ 36,711,099

Note: The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

(3) Balance of securities held, classified by maturity

September 30	Millions of yen	
	2012	2011
<b>One year or less:</b>		
Japanese government bonds .....	¥ 9,206,823	¥ 5,531,003
Japanese local government bonds.....	42,463	104
Japanese corporate bonds .....	432,210	204,974
Others .....	435,352	457,639
Foreign bonds.....	414,787	437,934
Foreign stocks .....	—	—
<b>One – three years:</b>		
Japanese government bonds .....	7,061,428	9,513,784
Japanese local government bonds.....	111,430	84,382
Japanese corporate bonds .....	826,157	1,062,150
Others .....	1,328,421	341,842
Foreign bonds.....	1,289,207	290,213
Foreign stocks .....	—	—
<b>Three – five years:</b>		
Japanese government bonds .....	8,220,900	6,666,202
Japanese local government bonds.....	11,646	153,959
Japanese corporate bonds .....	852,232	877,567
Others .....	1,393,990	375,895
Foreign bonds.....	1,342,087	354,918
Foreign stocks .....	—	—
<b>Five – seven years:</b>		
Japanese government bonds .....	985,373	694,746
Japanese local government bonds.....	214	6,465
Japanese corporate bonds .....	328,763	381,920
Others .....	488,369	305,290
Foreign bonds.....	486,726	281,777
Foreign stocks .....	—	—
<b>Seven – 10 years:</b>		
Japanese government bonds .....	1,999,232	2,333,106
Japanese local government bonds.....	483	474
Japanese corporate bonds .....	206,507	193,364
Others .....	387,226	337,478
Foreign bonds.....	309,816	316,035
Foreign stocks .....	29	—
<b>More than 10 years:</b>		
Japanese government bonds .....	48,810	—
Japanese local government bonds.....	46	48
Japanese corporate bonds .....	63,789	69,936
Others .....	679,325	501,559
Foreign bonds.....	542,984	324,758
Foreign stocks .....	133,241	160,855
<b>No designated term:</b>		
Japanese government bonds .....	—	—
Japanese local government bonds.....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks.....	3,162,094	3,208,289
Others .....	1,653,674	1,513,652
Foreign bonds.....	—	—
Foreign stocks .....	1,517,439	1,367,754
<b>Total:</b>		
Japanese government bonds .....	¥ 27,522,568	¥ 24,738,844
Japanese local government bonds.....	166,285	245,434
Japanese corporate bonds .....	2,709,660	2,789,913
Japanese stocks.....	3,162,094	3,208,289
Others .....	6,366,361	3,833,359
Foreign bonds.....	4,385,609	2,005,637
Foreign stocks .....	1,650,709	1,528,609

#### 4. Income analysis

##### (1) Average balance, interest and earnings yield of interest-earning assets and interest-bearing liabilities

###### (a) Domestic operations

Six months ended September 30	Millions of yen, except percentages		
	2012		
	Average balance	Interest	Earnings yield
<b>Interest-earning assets</b> .....	¥ 80,827,119	¥ 450,626	1.11%
	[2,500,862]	[4,242]	
Loans and bills discounted .....	44,492,114	344,115	1.54
Securities .....	32,960,467	95,551	0.57
Call loans .....	56,547	154	0.54
Receivables under resale agreements .....	—	—	—
Receivables under securities borrowing transactions .....	510,913	594	0.23
Bills bought .....	20,190	391	3.86
Deposits with banks .....	6,145	0	0.01
<b>Interest-bearing liabilities</b> .....	79,493,189	44,323	0.11
Deposits .....	66,005,508	15,356	0.04
Negotiable certificates of deposit .....	6,761,699	5,051	0.14
Call money .....	979,177	304	0.06
Payables under repurchase agreements .....	62,314	32	0.10
Payables under securities lending transactions .....	786,253	332	0.08
Borrowed money .....	1,598,571	4,370	0.54
Short-term bonds .....	19,038	7	0.08
Bonds .....	2,775,316	18,367	1.32

Six months ended September 30	Millions of yen, except percentages		
	2011		
	Average balance	Interest	Earnings yield
<b>Interest-earning assets</b> .....	¥ 81,899,510	¥ 483,037	1.17%
	[2,538,589]	[13,268]	
Loans and bills discounted .....	46,845,669	368,743	1.56
Securities .....	31,781,199	93,018	0.58
Call loans .....	67,784	155	0.45
Receivables under resale agreements .....	—	—	—
Receivables under securities borrowing transactions .....	318,529	648	0.40
Bills bought .....	19,754	479	4.83
Deposits with banks .....	49,036	511	2.08
<b>Interest-bearing liabilities</b> .....	81,500,732	51,439	0.12
Deposits .....	64,313,334	19,105	0.05
Negotiable certificates of deposits .....	7,291,331	5,635	0.15
Call money .....	1,202,566	397	0.06
Payables under repurchase agreements .....	27,884	14	0.10
Payables under securities lending transactions .....	1,289,103	493	0.07
Borrowed money .....	4,414,274	5,833	0.26
Short-term bonds .....	46,207	22	0.09
Bonds .....	2,664,253	19,573	1.46

- Notes: 1. “Interest-earning assets” are shown after deduction of the average balance of noninterest-earning deposits (first half of fiscal 2012, ¥1,542,547 million; first half of fiscal 2011, ¥1,587,551 million). “Interest-bearing liabilities” are shown after deduction of amounts equivalent to the average balance of money held in trust (first half of fiscal 2012, ¥7,273 million; first half of fiscal 2011, ¥10,031 million) and corresponding interest (first half of fiscal 2012, ¥4 million; first half of fiscal 2011, ¥6 million).
2. Figures in brackets [ ] indicate the average balances of interdepartmental lending and borrowing activities between domestic and international operations and related interest expenses. As net interest figures are shown for interest rate swaps and similar instruments, some figures for domestic and international operations do not add up to their sums.

## (b) International operations

Six months ended September 30	Millions of yen, except percentages		
	2012		
	Average balance	Interest	Earnings yield
<b>Interest-earning assets</b> .....	¥ 21,712,110	¥ 171,808	1.57%
Loans and bills discounted.....	11,312,570	114,296	2.01
Securities.....	4,928,941	32,687	1.32
Call loans .....	401,334	1,744	0.86
Receivables under resale agreements.....	197,044	2,134	2.16
Receivables under securities borrowing transactions....	87,902	211	0.47
Deposits with banks .....	3,364,840	8,424	0.49
<b>Interest-bearing liabilities</b> .....	21,076,745	103,340	0.97
	[2,500,862]	[4,242]	
Deposits .....	7,700,131	14,367	0.37
Negotiable certificates of deposits .....	3,740,991	12,881	0.68
Call money .....	487,345	1,036	0.42
Payables under repurchase agreements .....	780,217	1,766	0.45
Payables under securities lending transactions .....	1,192,204	1,337	0.22
Borrowed money.....	1,795,277	38,480	4.27
Bonds .....	1,334,810	19,276	2.88

Six months ended September 30	Millions of yen, except percentages		
	2011		
	Average balance	Interest	Earnings yield
<b>Interest-earning assets</b> .....	¥ 18,707,930	¥ 157,240	1.67%
Loans and bills discounted.....	9,071,802	91,205	2.00
Securities.....	4,929,899	42,299	1.71
Call loans .....	244,738	1,807	1.47
Receivables under resale agreements.....	146,423	1,549	2.11
Receivables under securities borrowing transactions....	25,120	65	0.51
Deposits with banks .....	3,119,759	8,232	0.52
<b>Interest-bearing liabilities</b> .....	18,683,582	102,272	1.09
	[2,538,589]	[13,268]	
Deposits.....	8,104,271	16,307	0.40
Negotiable certificates of deposits .....	1,995,903	7,765	0.77
Call money .....	358,757	967	0.53
Payables under repurchase agreements .....	633,018	781	0.24
Payables under securities lending transactions .....	1,863,750	3,370	0.36
Borrowed money.....	1,684,375	37,885	4.48
Bonds .....	1,001,992	13,632	2.71

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (first half of fiscal 2012, ¥60,683 million; first half of fiscal 2011, ¥55,489 million).
2. Figures in brackets [ ] indicate the average balances of interdepartmental lending and borrowing activities between domestic and international operations and related interest expenses. As net interest figures are shown for interest rate swaps and similar instruments, some figures for domestic and international operations do not add up to their sums.
3. The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method, under which the TT middle rate at the end of the previous month is applied to nonexchange transactions of the month concerned.

## (c) Total of domestic and international operations

Six months ended September 30	Millions of yen, except percentages		
	2012		
	Average balance	Interest	Earnings yield
<b>Interest-earning assets</b> .....	¥ 100,038,368	¥ 618,192	1.23%
Loans and bills discounted .....	55,804,685	458,412	1.63
Securities .....	37,889,408	128,238	0.67
Call loans .....	457,881	1,898	0.82
Receivables under resale agreements .....	197,044	2,134	2.16
Receivables under securities borrowing transactions .....	598,816	805	0.26
Bills bought .....	20,190	391	3.86
Deposits with banks .....	3,370,986	8,425	0.49
<b>Interest-bearing liabilities</b> .....	98,069,072	143,422	0.29
Deposits .....	73,705,639	29,723	0.08
Negotiable certificates of deposits .....	10,502,690	17,932	0.34
Call money .....	1,466,522	1,341	0.18
Payables under repurchase agreements .....	842,532	1,798	0.42
Payables under securities lending transactions .....	1,978,458	1,670	0.16
Borrowed money .....	3,393,849	42,850	2.51
Short-term bonds .....	19,038	7	0.08
Bonds .....	4,110,126	37,644	1.82

Six months ended September 30	Millions of yen, except percentages		
	2011		
	Average balance	Interest	Earnings yield
<b>Interest-earning assets</b> .....	¥ 98,068,851	¥ 627,009	1.27%
Loans and bills discounted .....	55,917,472	459,949	1.64
Securities .....	36,711,099	135,318	0.73
Call loans .....	312,522	1,962	1.25
Receivables under resale agreements .....	146,423	1,549	2.11
Receivables under securities borrowing transactions .....	343,649	713	0.41
Bills bought .....	19,754	479	4.83
Deposits with banks .....	3,168,796	8,744	0.55
<b>Interest-bearing liabilities</b> .....	97,645,725	140,443	0.28
Deposits .....	72,417,605	35,413	0.09
Negotiable certificates of deposits .....	9,287,235	13,400	0.28
Call money .....	1,561,323	1,364	0.17
Payables under repurchase agreements .....	660,903	795	0.24
Payables under securities lending transactions .....	3,152,853	3,863	0.24
Borrowed money .....	6,098,650	43,718	1.42
Short-term bonds .....	46,207	22	0.09
Bonds .....	3,666,246	33,205	1.80

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (first half of fiscal 2012, ¥1,603,230 million; first half of fiscal 2011, ¥1,643,041 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (first half of fiscal 2012, ¥7,273 million; first half of fiscal 2011, ¥10,031 million) and corresponding interest (first half of fiscal 2012, ¥4 million; first half of fiscal 2011, ¥6 million).
2. Figures in the table above indicate the net average balances of amounts adjusted for interdepartmental lending and borrowing activities between domestic and international operations and related interest expenses.

## (2) Breakdown of interest income and interest expenses

Six months ended September 30	Millions of yen					
	2012 versus 2011 increase (decrease) due to changes in			2011 versus 2010 increase (decrease) due to changes in		
	Volume	Rate	Net change	Volume	Rate	Net change
<b>Non-consolidated</b>						
<b>Interest income:</b>						
Loans and bills discounted:						
Domestic.....	¥ (18,286)	¥ (6,341)	¥ (24,628)	¥ (8,375)	¥ (24,490)	¥ (32,865)
International.....	22,637	453	23,091	6,620	1,163	7,783
Total.....			(1,536)			(25,081)
Securities:						
Domestic.....	3,418	(885)	2,532	17,604	(18,359)	(754)
International.....	(8)	(9,604)	(9,612)	134	7,175	7,309
Total.....			(7,079)			6,554
Call loans:						
Domestic.....	(25)	24	0	18	(24)	(5)
International.....	680	(743)	(62)	(586)	780	194
Total.....			(63)			188
Receivables under resale agreements:						
Domestic.....	—	—	—	—	—	—
International.....	547	37	585	1,311	160	1,471
Total.....			585			1,471
Receivables under securities borrowing transactions:						
Domestic.....	223	(277)	(53)	(526)	(77)	(603)
International.....	150	(5)	145	53	(5)	47
Total.....			92			(555)
Bills bought:						
Domestic.....	8	(96)	(87)	(251)	30	(221)
International.....	—	—	—	—	—	—
Total.....			(87)			(221)
Deposits with banks:						
Domestic.....	(239)	(271)	(511)	(104)	(74)	(179)
International.....	613	(421)	191	3,028	(950)	2,078
Total.....			(319)			1,898
Total interest income:						
Domestic.....	(6,258)	(26,152)	(32,410)	36,104	(59,008)	(22,904)
International.....	23,772	(9,203)	14,568	16,338	1,681	18,020
Total.....			¥ (8,816)			¥ (16,996)

Note: Volume/rate variance is prorated according to changes in volume and rate.

Millions of yen

Six months ended September 30	2012 versus 2011 increase (decrease) due to changes in						2011 versus 2010 increase (decrease) due to changes in					
	Volume		Rate		Net change		Volume		Rate		Net change	
<b>Non-consolidated</b>												
<b>Interest expense:</b>												
Deposits:												
Domestic .....	¥	393	¥	(4,142)	¥	(3,749)	¥	943	¥	(11,446)	¥	(10,502)
International .....		(789)		(1,151)		(1,940)		765		2,472		3,238
Total .....						(5,689)						(7,263)
Negotiable certificates of deposit:												
Domestic .....		(399)		(184)		(584)		157		(1,437)		(1,279)
International .....		6,009		(893)		5,116		803		(1,718)		(915)
Total .....						4,531						(2,195)
Call money:												
Domestic .....		(70)		(21)		(92)		(55)		(136)		(192)
International .....		273		(204)		69		196		1		198
Total .....						(22)						5
Payables under repurchase agreements:												
Domestic .....		17		0		18		(40)		(6)		(46)
International .....		214		769		984		108		103		212
Total .....						1,002						165
Payables under securities lending transactions:												
Domestic .....		(192)		31		(160)		56		(87)		(30)
International .....		(989)		(1,042)		(2,032)		5		1,131		1,137
Total .....						(2,193)						1,107
Borrowed money:												
Domestic .....		(3,720)		2,257		(1,463)		4,024		(2,974)		1,050
International .....		2,377		(1,781)		595		(204)		92		(111)
Total .....						(867)						938
Short-term bonds:												
Domestic .....		(11)		(3)		(14)		(17)		(7)		(25)
International .....		—		—		—		—		—		—
Total .....						(14)						(25)
Bonds:												
Domestic .....		735		(1,940)		(1,205)		1,471		(1,746)		(274)
International .....		4,762		881		5,644		2,811		421		3,233
Total .....						4,439						2,958
Total interest expense:												
Domestic .....		(1,241)		(5,874)		(7,115)		4,144		(25,697)		(21,553)
International .....		11,733		(10,665)		1,068		13,175		5,170		18,346
Total .....						¥ 2,978						¥ (15,319)

Note: Volume/rate variance is prorated according to changes in volume and rate.

### (3) Net Fees and Commissions

Six months ended September 30	Millions of yen	
	2012	2011
<b>Fees and commissions</b> .....	¥ 214,810	¥ 219,876
Deposits and loans.....	31,443	34,693
Remittances and transfers.....	58,979	58,370
Securities-related business .....	6,178	6,281
Agency .....	6,295	6,209
Safe deposits.....	2,873	2,957
Guarantees.....	17,137	17,453
<b>Fees and commissions payments</b> .....	¥ 73,693	¥ 71,009
Remittances and transfers	15,972	14,953

### (4) Trading Income

Six months ended September 30	Millions of yen	
	2012	2011
<b>Trading income</b> .....	¥ 50,140	¥ 90,881
Gains on trading securities .....	—	2,612
Gains on securities related to trading transactions ..	66	4,089
Gains on trading-related financial derivatives.....	49,854	83,891
Others .....	218	287
<b>Trading losses</b> .....	¥ 295	¥ —
Losses on trading securities.....	295	—
Losses on securities related to trading transactions.	—	—
Losses on trading-related financial derivatives .....	—	—
Others .....	—	—

Note: Figures represent net gains after offsetting income against expenses.

### (5) Net Other Operating Income (Expenses)

Six months ended September 30	Millions of yen	
	Six months ended September 30	
	2012	2011
Net other operating income(expense) .....	¥ 119,991	¥ 92,524
Gains on bonds.....	117,278	124,362
Gains on financial derivatives.....	2,834	5,298
Losses on foreign exchange transactions .....	(5,348)	(43,071)