Basel III Information

Capital Ratio Information (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

The consolidated capital ratio is calculated using the method stipulated in "Standards for Bank Holding Company to Examine the Adequacy of Its Capital Based on Assets, Etc. Held by It and Its Subsidiaries Pursuant to Article 52-25 of the Banking Act" (Notification No. 20 issued by the Japanese Financial Services Agency in 2006; hereinafter referred to as "the Notification").

In addition to the method stipulated in the Notification to calculate the consolidated capital ratio (referred to as "International Standard" in the Notification), SMFG has adopted the Advanced Internal Ratings-Based (AIRB) approach for calculating credit risk-weighted asset amounts and the Advanced Measurement Approach (AMA) for calculating the operational risk equivalent amount.

"Consolidated Capital Ratio Information" was prepared principally based on the Notification, and the terms and details in the section may differ from those in other sections of this report.

Scope of Consolidation

1. Consolidated Capital Ratio Calculation

- Number of consolidated subsidiaries: 366
- The names and primary business activities of the main consolidated subsidiaries are as follows. Sumitomo Mitsui Banking Corporation (Commercial banking) SMBC Trust Bank Ltd. (Commercial banking and trust service) Sumitomo Mitsui Finance and Leasing Company, Limited (Leasing) SMBC Nikko Securities Inc. (Securities) SMBC Friend Securities Co., Ltd. (Securities) Sumitomo Mitsui Card Company, Limited (Credit card services) Cedyna Financial Corporation (Credit card services, Installment) SMBC Consumer Finance Co., Ltd. (Consumer loans) The Japan Research Institute, Limited (System engineering, data processing, management consulting, and economic research) Sumitomo Mitsui Asset Management Company, Limited (Investment advisory and investment trust management) THE MINATO BANK, LTD. (Commercial banking) Kansai Urban Banking Corporation (Commercial banking) Sumitomo Mitsui Banking Corporation Europe Limited (Commercial banking) Sumitomo Mitsui Banking Corporation (China) Limited (Commercial banking) SMBC Guarantee Co., Ltd. (Credit guarantee) SMBC Capital Markets, Inc. (Derivatives) • Scope of consolidated subsidiaries for calculation of the consolidated capital ratio is based on the scope of consolidated subsidiaries for
- Scope of consolidated subsidiaries for calculation of the consolidated capital ratio is based on the scope of consolidated subsidiaries preparing consolidated financial statements.
- There are no affiliates to which the proportionate consolidation method is applied.

2. Restrictions on Movement of Funds and Capital within Holding Company Group

There are no special restrictions on movement of funds and capital among SMFG and its group companies.

3. Names of companies among subsidiaries of bank-holding companies (other financial institutions), with the Basel Capital Accord required amount, and total shortfall amount Not applicable.

Capital Structure Information (Consolidated Capital Ratio (International Standard))

Regarding the calculation of the capital ratio, certain procedures were performed by KPMG AZSA LLC pursuant to "Treatment of Inspection of the Capital Ratio Calculation Framework Based on Agreed-Upon Procedures" (JICPA Industry Committee Practical Guideline No. 30). The certain procedures performed by the external auditor are not part of the audit of consolidated financial statements. The certain procedures performed on our internal control framework for calculating the capital ratio are based on procedures agreed upon by SMFG and the external auditor and are not a validation of appropriateness of the capital ratio itself or opinion on the internal controls related to the capital ratio calculation.

			tember 30, 16		tember 30 15	
Basel III Template No.	Items uity Tier 1 capital: instruments and reserves		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangement	
		1		1		
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,608,387		7,195,650		
1a	of which: capital and capital surplus	3,095,197		3,095,217		
2	of which: retained earnings	4,791,135		4,378,320		
1c	of which: treasury stock (-)	175,404		175,344		
26	of which: cash dividends to be paid (-)	102,541		102,542		
	of which: other than the above	-		_		
1b	Stock acquisition rights to common shares	2,931		2,338		
3	Accumulated other comprehensive income and other disclosed reserves	727,310	484,873	662,202	993,30	
5	Adjusted non-controlling interests, etc. (amount allowed to be included in group Common Equity Tier 1)	164,809	101,010	158,356	000,00	
5	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to	48,142		69,560		
	transitional arrangements of which: non-controlling interests and other items corresponding to common share capital issued by consolidated subsidiaries (amount allowed to be included in group Common Equity Tier 1)	48,142		69,560		
6	Common Equity Tier 1 capital: instruments and reserves (A)	8,551,581		8,088,108		
Common Ec	uity Tier 1 capital: regulatory adjustments			, ,		
8+9	Total intangible assets (excluding those relating to mortgage servicing rights)	507,902	338,601	282,603	423,90	
8	of which: goodwill (including those equivalent)	240.452	160,301	149,216	223,82	
9	of which: other intangible assets other than goodwill and mortgage servicing rights	267,450	178,300	133,386	200,02	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,935	1,290	1,699	2,54	
11	Net deferred gains or losses on hedges	49,482	32,988	(5,992)	(8,98	
12	Shortfall of eligible provisions to expected losses	20,047	13,365	18,259	27,38	
13	Gain on sale on securitization transactions	34,677	23,118	18,998	28,49	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	3,349	2,233	1,951	2,92	
15	Net defined benefit asset	95,667	63,778	102,403	153,60	
16	Investments in own shares (excluding those reported in the Net assets section)	5,833	3,888	3,923	5,88	
17	Reciprocal cross-holdings in common equity	-	-	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	-	-	1,693	2,54	
19+20+21	Amount exceeding the 10% threshold on specified items	-	-	_		
19	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-	_		
20	of which: mortgage servicing rights	_	_	_		
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	_	_	-	
22	Amount exceeding the 15% threshold on specified items	_	_	_		
23	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions					
24		_	_			
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)				· · · · ·	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-				
28	Common Equity Tier 1 capital: regulatory adjustments (B)	718,894		425,541		
	uity Tier 1 capital (CET1)			0,011		
	······································					

				tember 30, 16		tember 30
Temp	sel III ate No.	Items	20	Amounts excluded under transitional arrangements	20	Amounts excluded under transitiona arrangemen
Addit	ional Ti	er 1 capital: instruments		,		,
	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	-		_	
	31b	Stock acquisition rights to Additional Tier 1 instruments	-			
30	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	300,000		300,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		_	
3	4-35	Adjusted non-controlling interests, etc. (amount allowed to be included in group Additional Tier 1)	198,679		178,781	
3	3+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	928,869		1,125,046	
	33	of which: instruments issued by bank holding companies and their special purpose vehicles	928,869		1,125,046	
	35	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	-		-	
		Total of items included in Additional Tier 1 capital: items subject to transitional arrangements	(42,805)		87,755	
		of which: foreign currency translation adjustments	(42,805)		87,755	
	36	Additional Tier 1 capital: instruments (D)	1,384,743		1,691,584	
\ddit	ional T	er 1 capital: regulatory adjustments		~		
	37	Investments in own Additional Tier 1 instruments	-	_	_	
	38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	_	_	
	39	Non-significant Investments in the Additional Tier 1 capital of Other Financial Institutions, net of eligible short positions (amount above 10% threshold)	-	_	16	2
40		Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	48,039	32,026	63,455	95,18
		Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	235,052		278,753	
		of which: goodwill and others	205,251		236,560	
		of which: gain on sale on securitization transactions	23,118		28,498	
		of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses	6,682		13,694	
	42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		-	
	43	Additional Tier 1 capital: regulatory adjustments (E)	283,091		342,224	
\ddi	ional T	er 1 capital (AT1)				
	44	Additional Tier 1 capital ((D)-(E)) (F)	1,101,651		1,349,359	
Tier 1	capita	I (T1 = CET1 + AT1)				
	45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	8,934,338		9,011,926	
ier 2		I: instruments and provisions				
	•	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	-		_	
		Stock acquisition rights to Tier 2 instruments	-		_	
	46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	883,592		657,002	
		Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	\square	_	
4	8-49	Adjusted non-controlling interests, etc. (amount allowed to be included in group Tier 2)	45,514		40,322	
4	7+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions			1,423,997	
	47	of which: instruments issued by bank holding companies and their special purpose vehicles				
	49	of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)			1,423,997	
	50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2			76,796	
	50a	of which: general reserve for possible loan losses	84,517		76,796	
	50b	of which: eligible provisions	-		-	
		Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	322,371		557,841	
		of which: unrealized gains on other securities after 55% discount	309,515		538,478	
			309,515 12,856		538,478 19,362	

		As of Sep	-	As of Sept	tember 30, 15	
Basel III Template No.	Items		Amounts excluded under transitional arrangements	-	Amounts excluded under transitional arrangements	
Tier 2 capita	I: regulatory adjustments					
52	Investments in own Tier 2 instruments	-	-	-		
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-		
54	Non-significant Investments in the Tier 2 capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)	-	-	325	487	
55	Significant investments in the Tier 2 capital of Other Financial Institutions (net of eligible short positions)	30,000	20,000	50,000	75,000	
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	51,945		85,158		
	of which: Tier 2 and deductions under Basel II	51,945		85,158		
57	Tier 2 capital: regulatory adjustments (I)	81,945		135,483		
Tier 2 capita						
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,419,523		2,620,476		
Total capital	(TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	11,353,861		11,632,402		
Risk weight	ed assets					
	Total of items included in risk weighted assets subject to transitional arrangements	73,085		146,336		
	of which: intangible assets (excluding those relating to mortgage servicing rights)	32,528		34,323		
	of which: net defined benefit asset	17,995		34,112		
	of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	83		52,936		
	of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions)	16,898		12,050		
60	Risk weighted assets (L)	65,049,919		65,364,586		
Capital ratio	(consolidated)					
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.04%		11.72%		
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	13.73%		13.78%		
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	17.45%		17.79%		
Regulatory a	djustments		-			
72	Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	649,301		795,223		
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	512,355		476,505		
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-		-		
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	15,403		4,966		
Provisions i	ncluded in Tier 2 capital: instruments and provisions					
76	Provisions (general reserve for possible loan losses)	84,517		76,796		
77	Cap on inclusion of provisions (general reserve for possible loan losses)	93,222		85,185		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-		_		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	295,048		308,504		
Capital instr	uments subject to transitional arrangements					
82	Current cap on Additional Tier 1 instruments subject to transitional arrangements	975,514		1,138,100		
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 transitional arrangements	1,220,569		1,423,997		
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	-		1,137		

(Millions of yen)

		(
Itama	As of September 30,	As of September 30,
ltems	2016	2015
Required capital ((L) \times 8%)	5,203,993	5,229,166

		As of Marc	h 31, 2010
Basel III Template No.	Items		Amounts excluded under transitional arrangement
Common Ec	uity Tier 1 capital: instruments and reserves	1	
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,351,752	
1a	of which: capital and capital surplus	3,095,202	
2	of which: retained earnings	4,534,472	
1c	of which: treasury stock (-)	175,381	
26	of which: cash dividends to be paid (-)	102,541	
	of which: other than the above	-	
1b	Stock acquisition rights to common shares	2,635	
3	Accumulated other comprehensive income and other disclosed reserves	875,680	583,78
5	Adjusted non-controlling interests, etc. (amount allowed to be included in group Common Equity Tier 1)	164,550	
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	48,257	
	of which: non-controlling interests and other items corresponding to common share capital issued by consolidated subsidiaries (amount allowed to be included in group Common Equity Tier 1)	48,257	
6	Common Equity Tier 1 capital: instruments and reserves (A)	8,442,875	
Common Ec	uity Tier 1 capital: regulatory adjustments		
8+9	Total intangible assets (excluding those relating to mortgage servicing rights)	451,805	301,20
8	of which: goodwill (including those equivalent)	223,573	149,04
9	of which: other intangible assets other than goodwill and mortgage servicing rights	228,232	152,15
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,282	85
11	Net deferred gains or losses on hedges	34,278	22,85
12	Shortfall of eligible provisions to expected losses	34,496	22,99
13	Gain on sale on securitization transactions	30,051	20,03
14	Gains and losses due to changes in own credit risk on fair valued liabilities	5,089	3,39
15	Net defined benefit asset	84,995	56,66
16	Investments in own shares (excluding those reported in the Net assets section)	4,424	2,94
17	Reciprocal cross-holdings in common equity		-
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	-	
19+20+21	Amount exceeding the 10% threshold on specified items	-	-
19	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
20	of which: mortgage servicing rights		-
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-
22	Amount exceeding the 15% threshold on specified items	-	-
23	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
24	of which: mortgage servicing rights	-	-
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	646,423	
Common Ec	uity Tier 1 capital (CET1)		~
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,796,451	

		(Millions of	yen, except p	-
			As of Marc	h 31, 2016
D	1 111			Amounts
	sel III late No.	Items		excluded under
				transitional
				arrangement
Addit	ional T	ier 1 capital: instruments		
	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	-	
	31b	Stock acquisition rights to Additional Tier 1 instruments	_	\leftarrow
30		Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which:	200.000	
	32	classified as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose	300,000	
		vehicles and other equivalent entities	-	
3	4-35	Adjusted non-controlling interests, etc. (amount allowed to be included in group Additional Tier 1)	183,267	
33	3+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	961,997	
	33	of which: instruments issued by bank holding companies and their special purpose vehicles	961,997	
	35	of which: instruments issued by subsidiaries (excluding bank holding companies' special	_	
		Total of items included in Additional Tier 1 capital: items subject to transitional arrangements	34,817	
		of which: foreign currency translation adjustments	34,817	
	36	Additional Tier 1 capital: instruments (D)	1,480,082	
٥ddit		ier 1 capital: regulatory adjustments	1,400,002	
huun	37	Investments in own Additional Tier 1 instruments	_	_
	38	Reciprocal cross-holdings in Additional Tier 1 instruments		
	50	Non-significant Investments in the Additional Tier 1 capital of Other Financial Institutions, net of		
	39	eligible short positions (amount above 10% threshold)	-	-
	40	Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	48,032	32,02 ⁻
		Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	196,827	
		of which: goodwill and others	165,294	
		of which: gain on sale on securitization transactions	20,034	
		of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses	11,498	
	42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
	43	Additional Tier 1 capital: regulatory adjustments (E)	244,860	\sim
∆ddit	-	ier 1 capital (AT1)	211,000	
huun		Additional Tier 1 capital ((D)-(E)) (F)	1,235,221	
Tior 1		I (T1 = CET1 + AT1)	1,200,221	
		Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	9,031,672	
Tier 2		I: instruments and provisions	3,001,072	
		Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as	_	
		equity under applicable accounting standards and its breakdown Stock acquisition rights to Tier 2 instruments		
	46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as	655,064	
		liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles		
/	8-49	and other equivalent entities Adjusted non-controlling interests, etc. (amount allowed to be included in group Tier 2)	42,036	
	7+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2:	1,220,569	
	47	instruments and provisions of which: instruments issued by bank holding companies and their special purpose vehicles	.,,	
		of which: instruments issued by subsidiaries (excluding bank holding companies' special		
	49	purpose vehicles)	1,220,569	\square
	50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	78,017	
	50a	of which: general reserve for possible loan losses	78,017	
	50b	of which: eligible provisions	-	
		Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	345,673	
		of which: unrealized gains on other securities after 55% discount	332,809	
		of which: land revaluation excess after 55% discount	12,863	

	(Millions of	yen, except p	-
Basel III Template No.	ltems	As of Marc	h 31, 2016 Amounts excluded under transitional arrangements
Tier 2 capita	I: regulatory adjustments		
52	Investments in own Tier 2 instruments	-	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	-
54	Non-significant Investments in the Tier 2 capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)	-	_
55	Significant investments in the Tier 2 capital of Other Financial Institutions (net of eligible short positions)	75,000	50,000
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	62,109	
	of which: Tier 2 and deductions under Basel II	62,109	
57	Tier 2 capital: regulatory adjustments (I)	137,109	
Tier 2 capita	I (T2)		-
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,204,250	
	(TC = T1 + T2)		-
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	11,235,923	
Risk weighte			-
	Total of items included in risk weighted assets subject to transitional arrangements	68,865	
	of which: intangible assets (excluding those relating to mortgage servicing rights)	31,824	
	of which: net defined benefit asset	16,093	
	of which: Non-significant Investments in the capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)	-	
	of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	83	
	of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions)	16,156	
60	Risk weighted assets (L)	66,011,621	
Capital ratio	(consolidated)		-
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	11.81%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	13.68%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	17.02%	
Regulatory a	djustments	1	
72	Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	620,209	
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	522,466	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	9,700	
Provisions in	cluded in Tier 2 capital: instruments and provisions		
76	Provisions (general reserve for possible loan losses)	78,017	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	88,359	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	309,031	
Capital instr	uments subject to transitional arrangements		
82	Current cap on Additional Tier 1 instruments subject to transitional arrangements	975,514	
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 transitional arrangements	1,220,569	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	30,203	

	(Millions of yen)
Items	As of March 31, 2016
Required capital ((L) \times 8%)	5,280,929

Capital Requirements

	Billions of yen		
September 30	2016	2015	
Capital requirements for credit risk:			
Internal ratings-based approach	4,694.4	4,996.0	
Corporate exposures:	2,857.5	3,075.1	
Corporate exposures (excluding specialized lending)	2,435.7	2,608.1	
Sovereign exposures	41.1	41.7	
Bank exposures	117.6	152.7	
Specialized lending	263.1	272.6	
Retail exposures:	606.9	637.1	
Residential mortgage exposures	356.5	383.5	
Qualifying revolving retail exposures	140.1	131.0	
Other retail exposures	110.2	122.6	
Equity exposures:	456.6	491.3	
PD/LGD approach	298.3	345.5	
Market-based approach	158.4	145.8	
Simple risk weight method	94.1	93.9	
Internal models method	64.3	51.9	
Credit risk-weighted assets under Article 145 of the Notification	273.1	286.7	
Securitization exposures	68.9	77.6	
Other exposures	431.3	428.2	
Standardized approach	580.2	528.1	
Amount corresponding to CVA risk	208.7	178.5	
CCP-related exposures	8.8	8.2	
Total capital requirements for credit risk	5,492.0	5,710.9	
apital requirements for market risk:			
Standardized method	73.1	69.1	
Interest rate risk	34.8	44.1	
Equity position risk	18.4	16.9	
Foreign exchange risk	2.0	2.3	
Commodities risk	0.0	0.2	
Options	17.8	5.6	
Internal models approach	91.2	61.5	
Securitization exposures	7.4	_	
Total capital requirements for market risk	171.6	130.6	
apital requirements for operational risk:			
Advanced measurement approach	234.7	204.6	
Basic indicator approach	43.7	36.9	
Total capital requirements for operational risk		241.5	
otal amount of capital requirements	5,942.1	6,083.0	

Notes: 1. Capital requirements for credit risk are capital equivalents to "credit risk-weighted assets × 8%" under the standardized approach and "credit risk-weighted assets × 8% + expected loss amount" under the Internal-Ratings Based (IRB) approach.
2. Portfolio classification is after CRM.
3. "Securitization exposures" includes such exposures based on the standardized approach.
4. "Other exposures" includes estimated lease residual values, purchased receivables (including exposures to qualified corporate enterprises and others), long settlement transactions and other assets.

Internal Ratings-Based (IRB) Approach

Exposures by Asset Class

(1) Corporate Exposures

A. Corporate, Sovereign and Bank Exposures

(A) Obligor Grading System

Obligor Grade

Domestic Corporate	Overseas Corporate	 Definition	Borrower Category		
J1	G1	Very high certainty of debt repayment	Normal Borrowers		
J2	G2	High certainty of debt repayment			
J3	G3	Satisfactory certainty of debt repayment			
J4	G4	Debt repayment is likely but this could change in cases of significant changes in economic trends or business environment			
J5	G5	No problem with debt repayment over the short term, but not satisfactory over the mid to long term and the situation could change in cases of significant changes in economic trends or business environment	_		
J6	G6	Currently no problem with debt repayment, but there are unstable business and financial factors that could lead to debt repayment problems			
J7	G7	Close monitoring is required due to problems in meeting loan terms and conditions, sluggish/unstable business, or financial problems	Borrowers Requiring Caution		
J7R	G7R	Of which Substandard Borrowers	Substandard Borrowers		
J8	G8	Currently not bankrupt, but experiencing business difficulties, making insufficient progress in restructuring, and highly likely to go bankrupt	Potentially Bankrupt Borrowers		
J9	G9	Though not yet legally or formally bankrupt, has serious business difficulties and rehabilitation is unlikely; thus, effectively bankrupt	Effectively Bankrupt Borrowers		
J10	G10	Legally or formally bankrupt	Bankrupt Borrowers		

(B) Portfolio

a. Domestic Corporate, Sovereign and Bank Exposures

	Billions of yen				_				
	E>	Exposure amount			n amount				
					Weighted	Weighted	Weighted	Weighted	Weighted
		On-balance	Off-balance		average	average	average	average	average
September 30, 2016	Total	sheet assets	sheet assets	Total	CCF	PD	LGD	ELdefault	risk weight
J1-J3	25,718.1	20,390.0	5,328.2	5,225.4	49.50%	0.06%	35.74%	-%	18.72%
J4-J6	16,152.9	13,932.6	2,220.3	1,065.2	49.93	0.72	34.11	-	49.71
J7 (excluding J7R)	715.3	674.0	41.3	17.0	49.44	15.81	34.19	-	149.22
Japanese government and									
local municipal corporations	45,224.6	44,795.1	429.5	111.5	49.39	0.00	35.31	-	0.01
Others	4,512.5	4,240.4	272.2	166.1	49.92	0.85	44.47	-	56.11
Default (J7R, J8-J10)	658.2	629.6	28.6	0.1	82.54	100.00	47.13	46.48	8.08
Total	92,981.6	84,661.6	8,320.0	6,585.3	-	-	-	—	_

		Billion	s of yen						
	E>	Exposure amount			n amount				
September 30, 2015	Total	On-balance sheet assets	Off-balance sheet assets	Total	Weighted average CCF	Weighted average PD	Weighted average LGD	Weighted average ELdefault	Weighted average risk weight
J1-J3	26,091.9	20,798.9	5,293.0	4,923.6	50.40%	0.07%	35.14%	-%	19.05%
J4-J6	15,576.2	13,510.8	2,065.4	801.6	50.94	0.75	33.21	_	48.98
J7 (excluding J7R)	861.5	816.7	44.8	13.3	50.38	15.59	33.06	-	143.98
Japanese government and									
local municipal corporations	50,141.8	49,641.4	500.4	199.9	50.32	0.00	35.27	—	0.02
Others	4,884.6	4,329.9	554.7	343.5	50.55	0.80	44.90	_	54.08
Default (J7R, J8-J10)	833.1	797.4	35.7	0.2	88.92	100.00	47.29	46.39	11.28
Total	98,389.0	89,895.1	8,493.9	6,282.1	_	_	_	_	_

Note: "Others" includes exposures guaranteed by credit guarantee corporations, exposures to public sector entities and voluntary organizations, exposures to obligors not assigned obligor grades because they have yet to close their books (for example, newly established companies), as well as business loans of more than ¥100 million.

b. Overseas Corporate, Sovereign and Bank Exposures

		Billion	s of yen		_				
_	E>	Exposure amount			n amount				
					Weighted	Weighted	Weighted	Weighted	Weighted
September 30, 2016	Total	On-balance sheet assets	Off-balance sheet assets	Total	average CCF	average PD	average LGD	average ELdefault	average risk weight
G1-G3	32,971.4	23,933.3	9,038.1	8,065.7	49.39%	0.14%	29.04%	-%	18.35%
G4-G6	2,154.9	1,434.3	720.6	396.5	49.39	3.06	22.55	_	65.80
G7 (excluding G7R)	354.6	294.8	59.8	104.2	49.39	15.67	25.19	_	124.05
Others	394.9	96.5	298.4	38.6	49.99	1.05	28.09	_	30.99
Default (G7R, G8-G10)	87.6	81.6	6.0	2.8	100.00	100.00	70.40	66.25	51.88
Total	35,963.3	25,840.4	10,122.9	8,607.8	_	_	_	_	_

		Billion	s of yen						
-	Ex	Exposure amount			n amount				
September 30, 2015	Total	On-balance sheet assets	Off-balance sheet assets	Total	Weighted average CCF	Weighted average PD	Weighted average LGD	Weighted average ELdefault	Weighted average risk weight
G1-G3	37,546.5	27,743.1	9,803.4	9,512.4	50.32%	0.13%	30.53%	-%	18.67%
G4-G6	2,452.6	1,549.7	902.9	493.7	50.32	3.11	22.78	_	66.51
G7 (excluding G7R)	404.3	356.1	48.2	55.4	50.32	14.80	28.00	-	138.46
Others	146.6	70.5	76.1	58.4	50.32	2.42	31.34	_	84.05
Default (G7R, G8-G10)	107.9	83.0	25.0	21.5	100.00	100.00	54.34	50.08	53.25
Total	40,657.9	29,802.3	10,855.6	10,141.4	—	_	—	_	—

B. Specialized Lending (SL)

Portfolio

a. Slotting Criteria Applicable Portion

(a) Project Finance, Object Finance and Income-Producing Real Estate (IPRE)

				Billio	ons of yen						
	Risk		2016			2015					
September 30	weight	Project finance	Object finance	IPRE	Project finance	Object finance	IPRE				
Strong:											
Residual term less than 2.5 years	50%	0.0	_	2.7	0.0	_	4.7				
Residual term 2.5 years or more	70%	26.7	2.5	11.9	20.9	3.0	8.0				
Good:											
Residual term less than 2.5 years	70%	30.5	_	4.0	34.8	_	3.2				
Residual term 2.5 years or more	90%	14.5	_	10.5	14.1	_	3.8				
Satisfactory	115%	24.5	0.8	18.1	26.4	_	11.9				
Veak	250%	_	_	_	10.9	_	1.3				
Default	_	3.1	_	0.0	3.8	_	0.0				
otal		99.4	3.2	47.2	111.0	3.0	33.0				

(b) High-Volatility Commercial Real Estate (HVCRE)

	Risk	Billions	of yen
September 30	weight	2016	2015
Strong:			
Residual term less than 2.5 years	70%	11.5	8.5
Residual term 2.5 years or more	95%	3.8	2.7
Good:			
Residual term less than 2.5 years	95%	115.6	118.9
Residual term 2.5 years or more	120%	57.1	56.0
Satisfactory	140%	164.6	135.2
Weak	250%	3.3	2.4
Default	_	_	_
Total		356.0	323.8

b. PD/LGD Approach Applicable Portion, Other Than Slotting Criteria Applicable Portion

(a) Project Finance

		Billion	is of yen						
_	Exposure amount			Undrawr	n amount				
September 30, 2016	Total	On-balance sheet assets	Off-balance sheet assets	Total	Weighted average CCF	Weighted average PD	Weighted average LGD	Weighted average ELdefault	Weighted average risk weight
G1-G3	3,300.4	2,296.6	1,003.8	975.9	49.39%	0.32%	28.01%	-%	43.48%
G4-G6	215.1	167.1	48.0	61.5	49.39	2.94	32.03	_	105.54
G7 (excluding G7R)	33.4	26.6	6.8	0.8	49.39	15.19	36.70	_	197.51
Others	_	_	_	_	_	_	_	_	_
Default (G7R, G8-G10)	30.6	30.6	_	_	_	100.00	54.59	50.44	51.88
Total	3,579.5	2,520.9	1,058.6	1,038.1	—	_	_	_	_

		Billion	s of yen						
-	E	Exposure amount			n amount				
- September 30, 2015	Total	On-balance sheet assets	Off-balance sheet assets	Total	Weighted average CCF	Weighted average PD	Weighted average LGD	Weighted average ELdefault	Weighted average risk weight
G1-G3	3,106.2	2,157.2	949.0	1,048.2	50.32%	0.29%	28.84%	-%	42.20%
G4-G6	189.2	159.6	29.5	34.4	50.32	2.77	33.01	_	105.84
G7 (excluding G7R)	19.2	18.0	1.2	_	_	18.42	31.56	_	181.89
Others	_	_	_	_	_	_	_	_	_
Default (G7R, G8-G10)	18.6	18.5	0.1	0.1	100.00	100.00	59.41	55.15	53.25
Total	3,333.2	2,353.3	979.9	1,082.7	_	_	_	_	_

(b) Object Finance

		Billion	is of yen						
_	Exposure amount			Undrawr	n amount				
 September 30, 2016	Total	On-balance sheet assets	Off-balance sheet assets	Total	Weighted average CCF	Weighted average PD	Weighted average LGD	Weighted average ELdefault	Weighted average risk weight
G1-G3	201.1	163.5	37.6	24.2	49.39%	0.33%	11.03%	-%	15.97%
G4-G6	16.6	15.7	0.9	_	_	3.37	22.86	_	84.15
G7 (excluding G7R)	0.3	0.3	_	_	_	14.63	45.00	_	247.42
Others	_	_	_	_	_	_	—	_	_
Default (G7R, G8-G10)	0.0	0.0	_	_	_	100.00	91.00	86.85	51.88
Total	218.0	179.5	38.5	24.2	_	_	_	_	_

		Billion	is of yen						
_	E	Exposure amount			n amount				
- September 30, 2015	Total	On-balance sheet assets	Off-balance sheet assets	Total	Weighted average CCF	Weighted average PD	Weighted average LGD	Weighted average ELdefault	Weighted average risk weight
G1-G3	218.1	174.1	44.0	38.2	50.32%	0.30%	15.62%	-%	23.77%
G4-G6	31.5	30.4	1.1	-	_	3.65	19.19	_	71.63
G7 (excluding G7R)	_	_	_	_	_	_	_	_	_
Others	_	_	_	-	_	_	_	_	_
Default (G7R, G8-G10)	0.0	0.0	_	-	_	100.00	91.97	87.71	53.25
Total	249.6	204.5	45.1	38.2	_	_	_	_	_

(c) Income-Producing Real Estate (IPRE)

_		Billion	is of yen						
	E	Exposure amount			n amount				
September 30, 2016	Total	On-balance sheet assets	Off-balance sheet assets	Total	Weighted average CCF	Weighted average PD	Weighted average LGD	Weighted average ELdefault	Weighted average risk weight
J1-J3	944.7	844.7	100.0	2.8	49.39%	0.03%	21.73%	-%	9.87%
J4-J6	324.2	252.9	71.3	_	_	1.19	24.33	_	54.23
J7 (excluding J7R)	12.2	5.4	6.9	_	_	26.03	19.65	_	106.98
Others	287.3	274.9	12.4	16.8	49.39	0.80	30.12	_	29.37
Default (J7R, J8-J10)	_	_	_	_	_	—	—	_	_
Total	1,568.5	1,377.9	190.6	19.6	_	_	_	-	_

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_		Billion	s of yen						
	E	Exposure amount			amount				
					Weighted	Weighted	Weighted	Weighted	Weighted
		On-balance	Off-balance		average	average	average	average	average
September 30, 2015	Total	sheet assets	sheet assets	Total	CCF	PD	LGD	ELdefault	risk weight
J1-J3	680.8	603.9	77.0	2.2	50.32%	0.05%	25.91%	-%	11.51%
J4-J6	584.1	470.6	113.6	_	_	1.17	31.89	_	73.57
J7 (excluding J7R)	12.5	5.5	7.1	_	—	17.02	19.75	—	89.67
Others	251.3	243.0	8.2	12.2	50.32	1.05	31.99	_	34.10
Default (J7R, J8-J10)	23.5	4.0	19.5	_	—	100.00	43.64	42.46	14.75
Total	1,552.3	1,326.9	225.4	14.4	_	_	_	_	_

(2) Retail Exposures

A. Residential Mortgage Exposures

Portfolio

		Billions of yen					
_		Exposure amount	t	Weighted	Weighted		
September 30, 2016	Total	On-balance sheet assets	Off-balance sheet assets	average PD	average LGD	average ELdefault	average risk weight
Mortgage loans							
PD segment:							
Not delinquent							
Use model	11,863.7	11,839.5	24.2	0.44%	33.72%	-%	23.17%
Others	407.7	407.7	—	1.02	51.37	_	67.28
Delinquent	93.6	91.5	2.1	18.66	36.49	_	190.78
Default	165.2	165.1	0.1	100.00	35.55	33.79	22.07
Total	12,530.3	12,503.9	26.4	—	_	-	_

-		Billions of yen						
_		Exposure amoun	t	Weighted	Weighted	Weighted Weighted V		
		On-balance	Off-balance	average	average	average	average	
September 30, 2015	Total	sheet assets	sheet assets	PD	LGD	ELdefault	risk weight	
Mortgage loans								
PD segment:								
Not delinquent								
Use model	11,984.3	11,957.1	27.2	0.45%	34.17%	-%	23.76%	
Others	449.8	449.8	—	1.04	51.70	_	69.34	
Delinquent	94.4	89.9	4.5	19.82	37.16	_	194.92	
Default	195.5	195.4	0.2	100.00	36.89	35.24	20.66	
Total	12,724.0	12,692.1	31.9	—	—	—	_	

Notes: 1. "Others" includes loans guaranteed by employers. 2. "Delinquent" loans are past due loans and loans to obligors categorized as "Borrowers Requiring Caution" that do not satisfy the definition of default stipulated in the Notification.

B. Qualifying Revolving Retail Exposures (QRRE)

Portfolio

		E	Billions of y	ren						
		Exposure	amount		Undrawn	amount				
		On-ba sheet a		Off-balance sheet		Weighted average				
September 30, 2016	Total	Balance	Increase	assets	Total	CCF	PD	LGD	ELdefault	risk weight
Card loans										
PD segment:										
Not delinquent	872.0	764.7	105.5	1.7	235.6	44.77%	2.71%	83.02%	-%	63.4%
Delinquent	15.6	15.0	0.7	_	3.1	21.45	27.41	77.05	_	210.39
Credit card balances										
PD segment:										
Not delinquent	1,556.2	901.6	344.9	309.7	4,510.3	7.65	1.00	71.97	_	22.60
Delinquent	6.9	5.9	1.0	_	_	_	77.38	72.03	_	122.31
Default	26.6	23.7	2.9	_	_	_	100.00	80.17	73.54	82.81
Total	2,477.3	1,710.9	455.0	311.5	4,749.0		_	_	_	_

		E	Billions of y	ren						
		Exposure	amount		Undrawn	amount				
		On-ba sheet a		Off-balance sheet		Weighted average				
September 30, 2015	Total	Balance	Increase	assets	Total	CCF	PD	LGD	ELdefault	risk weight
Card loans										
PD segment:										
Not delinquent	819.0	712.4	104.7	1.9	227.4	46.02%	2.60%	83.11%	-%	61.52%
Delinquent	16.7	16.1	0.7	_	3.4	19.45	27.63	77.43	_	211.69
Credit card balances										
PD segment:										
Not delinquent	1,489.7	869.8	330.9	288.9	4,294.2	7.71	0.97	71.74	_	22.26
Delinquent	8.2	6.9	1.2	_	_	_	76.76	72.16	_	124.16
Default	24.2	21.6	2.6	_	_	_	100.00	80.57	74.16	80.14
Total	2,357.8	1,626.8	440.1	290.9	4,525.0	_		_	_	_

Notes: 1. The on-balance sheet exposure amount is estimated by estimating the amount of increase in each transaction balance and not by multiplying the undrawn amount by the CCF. 2. "Weighted average CCF" is "On-balance sheet exposure amount ÷ Undrawn amount" and provided for reference only. It is not used for estimating

on-balance sheet exposure amounts.3. Past due loans of less than three months are recorded in "Delinquent."

C. Other Retail Exposures

Portfolio

		Billions of yen					
		Exposure amoun	t	Weighted	Weighted	Weighted	Weighted
		On-balance	Off-balance	average	average	average	average
September 30, 2016	Total	sheet assets	sheet assets	PD	LGD	ELdefault	risk weight
Business loans							
PD segment:							
Not delinquent							
Use model	1,028.3	1,009.9	18.4	0.88%	47.99%	-%	41.02%
Others	203.8	202.8	1.1	0.69	41.70	_	32.55
Delinquent	82.6	81.5	1.1	6.33	42.69	_	67.77
Consumer loans							
PD segment:							
Not delinquent							
Use model	326.2	325.7	0.5	0.74	44.43	_	36.31
Others	131.8	130.4	1.4	1.59	53.37	_	63.86
Delinquent	19.2	19.1	0.1	16.34	47.87	_	97.66
Default	63.6	63.3	0.3	100.00	52.11	48.55	44.48
Total	1,855.5	1,832.6	22.9	—	_	_	—

-		Billions of yen Exposure amoun	t	Weighted	Weighted	Weighted	Weighted
-		On-balance	Off-balance	average	average	average	average
September 30, 2015	Total	sheet assets	sheet assets	PD	LGD	ELdefault	risk weight
Business loans							
PD segment:							
Not delinquent							
Use model	1,029.6	1,011.6	18.0	0.96%	48.24%	-%	42.96%
Others	207.0	205.9	1.1	0.81	42.59	_	35.27
Delinquent	101.6	100.1	1.5	6.41	43.39	_	68.93
Consumer loans							
PD segment:							
Not delinguent							
Use model	323.1	322.5	0.6	0.80	41.86	_	34.07
Others	135.7	134.1	1.6	1.63	54.04	_	65.16
Delinquent	26.8	26.6	0.2	16.35	45.70	_	92.95
Default	74.5	74.3	0.2	100.00	53.85	50.01	47.96
Total	1,898.1	1,875.1	23.0	_	_	_	_

Notes: 1. "Business loans" includes apartment construction loans. Following implementation of our domestic business structure revision started in April 2014, "Domestic Corporate Exposures" includes SME loans because their grading system is integrated into that of Corporate loans.

Corporate Exposures includes one routine to and because their grading system is integrated into that or sorporate isometable.
 "Others" includes loans guaranteed by employers.
 "Delinquent" loans are past due loans and loans to obligors categorized as "Borrowers Requiring Caution" that do not satisfy the definition of default stipulated in the Notification.

(3) Equity Exposures and Credit Risk-Weighted Assets under Article 145 of the Notification

A. Equity Exposures

Portfolio

a. Equity Exposure Amounts

	Billions of yen		
September 30	2016	2015	
Market-based approach	625.7	580.1	
Simple risk weight method	329.6	326.9	
Listed equities (300%)	208.7	199.8	
Unlisted equities (400%)	120.9	127.1	
Internal models method	296.1	253.2	
PD/LGD approach	3,332.9	3,817.1	
Total	3,958.6	4,397.2	

Note: The above exposures are "equity exposures" stipulated in the Notification and differ from "stocks" described in the consolidated financial statements.

b. PD/LGD Approach

_			Billions	s of yen		
		2016			2015	
September 30	Exposure amount	Weighted average PD	Weighted average risk weight	Exposure amount	Weighted average PD	Weighted average risk weight
J1-J3	3,075.7	0.05%	100.50%	3,462.5	0.05%	100.50%
J4-J6	168.2	0.32	154.58	202.2	0.45	162.66
J7 (excluding J7R)	2.0	11.30	578.96	2.6	10.64	564.87
Others	86.4	0.45	170.43	149.5	0.30	165.27
Default (J7R, J8-J10)	0.7	100.00	1,125.00	0.3	100.00	1,125.00
Total	3,332.9	_	_	3,817.1	_	_

Notes: 1. The above exposures are "equity exposures" stipulated in the Notification to which the PD/LGD approach is applied and differ from "stocks" described in the consolidated financial statements.

2. "Others" includes exposures to overseas corporate entities.

3. Weighted average risk weight is calculated by including the amount derived by multiplication of the expected loss by a risk weight of 1250% in the credit risk-weighted assets.

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

	Billions	of yen
September 30	2016	2015
Exposures under Article 145 of the Notification	1,252.4	1,548.2

(4) Analysis of Actual Losses

A. Year-on-Year Comparison of Actual Losses

SMFG recorded an increase of ¥30.6 billion in total credit costs (the total of the general reserve, non-performing loan write-offs and gains on collection of written-off claims) compared to the same period of the previous fiscal year, amounting to ¥54.8 billion on a consolidated basis for the first half of fiscal year 2016. This is primarily attributable to a decrease in gain on reversal of allowance for loan losses at SMBC.

SMBC recorded an increase of ¥19.6 billion in total credit costs compared to the same period of the previous fiscal year, which resulted in a gain on reversal of allowance for loan losses of ¥8.0 billion on a non-consolidated basis for the first half of fiscal year 2016. This is due primarily to lower gain on reversal of allowance for loan losses on domestic loans, and slight increase in costs on overseas loans.

Total Credit Costs

			Billions	of yen		
	First half of fiscal 2016 (A)	First half of fiscal 2015 (B)	First half of fiscal 2014	Increase (decrease) (A) – (B)	Fiscal 2015	Fiscal 2014
SMFG (consolidated) total	54.8	24.1	(88.8)	30.6	102.8	7.8
SMBC (consolidated) total	4.8	(21.4)	(122.2)	26.2	13.9	(65.4)
SMBC (non-consolidated) total	(8.0)	(27.6)	(124.2)	19.6	(3.2)	(80.1)
Corporate exposures	(1.5)	(23.0)	(76.7)	21.5	0.1	(40.6)
Sovereign exposures	(0.5)	(0.0)	(5.2)	(0.4)	(1.7)	(6.0)
Bank exposures	(0.1)	0.1	(0.3)	(0.2)	(0.1)	(0.7)
Residential mortgage exposures	(0.0)	(0.0)	(0.2)	0.0	0.0	(0.3)
QRRE	(0.0)	(0.0)	(0.1)	0.0	0.0	(0.1)
Other retail exposures		(1.0)	(4.4)	0.1	(1.8)	(2.6)

Notes: 1. The above amounts do not include gains/losses on "equity exposures," "exposures on capital market-driven transactions (such as bonds)" and "exposures under Article 145 of the Notification" that were recognized as gains/losses on bonds and stocks in the statements of income.

2. Exposure category amounts do not include general reserve for Normal Borrowers.

3. Bracketed fiscal year amounts indicate gains generated by the reversal of reserve, etc.

4. Credit costs for "Residential mortgage exposures" and "QRRE" guaranteed by consolidated subsidiaries are not included in the total credit costs of SMBC (non-consolidated).

B. Comparison of Estimated and Actual Losses

			E	Billions of yer	ı			
		Fiscal 2016	;		Fiscal	al 2015		
	Estimated lo	oss amounts	Actual loss amounts	Estimated lo	oss amounts	Actua amou		
		After deduction of reserves	(First half of fiscal 2016)		After deduction of reserves	(First half of fiscal 2015)	(Fiscal 2015)	
SMFG (consolidated) total	_	_	54.8	_	_	24.1	102.8	
SMBC (consolidated) total	_	_	4.8	_	—	(21.4)	13.9	
SMBC (non-consolidated) total	463.9	170.5	(8.0)	513.1	153.9	(27.6)	(3.2)	
Corporate exposures	437.1	156.7	(1.5)	483.0	139.0	(23.0)	0.1	
Sovereign exposures	8.9	5.3	(0.5)	9.1	3.8	(0.0)	(1.7)	
Bank exposures	7.5	4.1	(0.1)	10.7	7.2	0.1	(0.1)	
Residential mortgage exposures	2.3	2.0	(0.0)	3.9	3.5	(0.0)	0.0	
QRRE	3.9	3.9	(0.0)	0.0	0.0	(0.0)	0.0	
Other retail exposures	4.2	3.5	(0.9)	6.4	5.5	(1.0)	(1.8)	

				Billions	s of yen			
		Fiscal	2014			Fiscal	2013	
	Estimated le	oss amounts		al loss unts	Estimated loss amounts		Actual loss amounts	
			(First half of			After deduction	(First half of	
		of reserves	fiscal 2014)	(Fiscal 2014)		of reserves	fiscal 2013)	(Fiscal 2013)
SMFG (consolidated) total	_	-	(88.8)	7.8	_	_	(39.6)	(49.1)
SMBC (consolidated) total	-	_	(122.2)	(65.4)	_	_	(68.0)	(113.3)
SMBC (non-consolidated) total	642.5	171.1	(124.2)	(80.1)	871.2	171.2	(78.3)	(123.9)
Corporate exposures	523.6	128.1	(76.7)	(40.6)	734.0	123.6	(64.6)	(122.8)
Sovereign exposures	12.7	1.4	(5.2)	(6.0)	5.6	4.1	0.3	0.3
Bank exposures	8.5	4.2	(0.3)	(0.7)	11.4	6.1	(0.6)	(0.9)
Residential mortgage exposures	2.9	2.3	(0.2)	(0.3)	5.2	4.3	(0.1)	(0.1)
QRRE		(0.0)	(0.1)	(0.1)	0.0	(0.0)	(0.1)	(0.0)
Other retail exposures	94.8	40.7	(4.4)	(2.6)	114.9	38.2	(1.0)	(0.5)

Notes: 1. Amounts on consumer loans guaranteed by consolidated subsidiaries or affiliates as well as on "equity exposures" and "exposures under Article 145 of the Notification" are excluded.

"Stimated loss amounts" are the EL at the beginning of the term.
 "After deduction of reserves" represents the estimated loss amounts after deduction of reserves for possible losses on substandard borrowers or below.

Standardized Approach

Exposure Balance by Risk Weight Segment

	Billions of yen						
—	2	016	2015				
September 30		Of which assigned country risk score		Of which assigned country risk score			
0%	7,824.7	836.3	7,041.0	634.7			
0%	9.0	_	0.0	_			
20%	1,268.6	678.5	1,181.8	635.5			
35%	54.9	_	0.4	_			
50%	128.3	4.2	111.7	7.3			
/5%	3,430.0	_	3,292.7	_			
00%	3,954.0	2.3	3,517.5	2.4			
50%	101.2	0.0	93.9	0.0			
250%	107.3	_	90.3	_			
250%	0.1	_	0.1	_			
Dthers	0.1	_	0.0	_			
Fotal	16,878.1	1,521.4	15,329.5	1,279.9			

Notes: 1. The above amounts are exposures after CRM (but before deduction of direct write-offs). Please note that for off-balance sheet assets the credit equivalent amount has been included. 2. "Securitization exposures" have not been included.

Credit Risk Mitigation (CRM) Techniques

Exposure Balance after CRM

	Billions of yen				
-	2016		2015		
-	Eligible financial	Other eligible	Eligible financial	Other eligible	
September 30	collateral	IRB collateral	collateral	IRB collateral	
Advanced Internal Ratings-Based (AIRB) approach	_	_	-	_	
Foundation Internal Ratings-Based (FIRB) approach	148.5	58.0	136.1	51.3	
Corporate exposures	47.7	57.6	45.4	50.6	
Sovereign exposures	_	_	-	_	
Bank exposures	100.9	0.4	90.7	0.7	
Standardized approach	5,042.1	_	4,557.5	_	
Total	5,190.6	58.0	4,693.6	51.3	

Note: For exposures to which the AIRB approach was applied, eligible collateral is separately taken into account in Loss Given Default (LGD) estimates.

	Billions of yen								
—	2	016	2015						
September 30	Guarantee	Credit derivative	Guarantee	Credit derivative					
Internal Ratings-Based (IRB) approach	8,495.4	341.8	9,548.8	375.9					
Corporate exposures	7,911.1	341.8	8,940.1	375.9					
Sovereign exposures	300.6	_	333.3	_					
Bank exposures	183.6	_	162.9	_					
Residential mortgage exposures	100.2	_	112.5	_					
QRRE	_	_	_	_					
Other retail exposures	_	_	_	_					
Standardized approach	42.8	_	41.2	_					
Total	8,538.3	341.8	9,590.0	375.9					

Derivative Transactions and Long Settlement Transactions

Credit Equivalent Amounts

(1) Derivative Transactions and Long Settlement Transactions

A. Calculation Method

Current exposure method

B. Credit Equivalent Amounts

	Billions	of yen
September 30	2016	2015
Gross replacement cost	6,133.9	5,417.1
Gross add-on amount	4,053.6	4,104.8
Gross credit equivalent amount	10,187.5	9,522.0
Foreign exchange related transactions	3,528.2	3,147.6
Interest rate related transactions	6,354.4	6,114.7
Gold related transactions	_	_
Equities related transactions	190.0	148.5
Precious metals (excluding gold) related transactions	_	—
Other commodity related transactions	65.8	79.6
Credit default swaps	49.0	31.5
Reduction in credit equivalent amount due to netting	4,094.2	4,356.0
Net credit equivalent amount	6,093.3	5,166.0
Collateral amount	30.9	38.8
Eligible financial collateral	30.9	38.8
Other eligible IRB collateral	-	_
Net credit equivalent amount		
(after taking into account the CRM effect of collateral)	6,062.4	5,127.1

(2) Notional Principal Amounts of Credit Derivatives

Credit Default Swaps

		Billions	of yen		
-	20)16	20)15	
	Notional prin	ncipal amount	Notional principal amount		
		Of which		Of which	
September 30	Total	for CRM	Total	for CRM	
Protection purchased	708.4	341.8	597.7	375.9	
Protection provided	468.6	_	318.2	_	

Note: "Notional principal amount" is defined as the total of "amounts subject to calculation of credit equivalents" and "amounts employed for CRM."

Securitization Exposures

1. Portfolio (Credit Risk)

(1) Securitization Transactions as Originator

A. As Originator (Excluding as Sponsor)

(A) Underlying Assets

				Billions of yen			
_	Se	otember 30, 20	016		First half of	fiscal 2016	
-	Und	derlying asset amo	unt				
_	Total	Asset transfer type	Synthetic type	Securitized amount	Default amount	Loss amount	Gains/losses on sales
Claims on corporates	7.9	0.0	7.8	_	3.2	24.7	_
Mortgage loans Retail loans	1,291.3	1,291.3	-	161.7	0.7	0.2	15.8
(excluding mortgage loans)	-	-	_	-	-	-	_
Other claims	0.3	0.3	_	_	_	_	_
Total	1,299.5	1,291.6	7.8	161.7	3.9	24.8	15.8

				Billions of yen					
-	Se	ptember 30, 20)15	First half of fiscal 2015					
_	Un	derlying asset amo	unt						
	Total	Asset transfer type	Synthetic type	Securitized amount	Default amount	Loss amount	Gains/losses on sales		
Claims on corporates	10.0	0.1	9.9	_	4.7	24.2	_		
Mortgage loans Retail loans	1,270.1	1,270.1	_	85.0	0.7	0.3	5.7		
(excluding mortgage loans)	_	-	_	-	-	-	-		
Other claims	49.9	2.1	47.8	_	—	_	_		
Total	1,330.0	1,272.3	57.7	85.0	5.4	24.4	5.7		

Notes: 1. The above amounts include the amount of underlying assets securitized during the term without entailing "securitization exposures."

2. "Default amount" is the total of underlying assets which are past due three months or more and defaulted underlying assets.

3. Asset type classification is based on the major items in the underlying assets for each transaction.
 4. "Other claims" includes claims on Private Finance Initiative (PFI) businesses and lease fees.
 5. Following Articles 230 and 248 of the Notification, there are no amounts that represent "exposure to products subject to early amortization provisions" to

investors. 6. There are no amounts that represent "assets held for securitization transactions."

(B) Securitization Exposures (Excluding Resecuritization Exposures)

a. Underlying Assets by Asset Type

	Billions of yen									
_			2016					2015		
	Term-end balance		Amounts		Te	Term-end balance				
September 30	Total	On-balance (sheet assets s		subject to a 1250% risk weight	Increase in capital equivalent	Total		Off-balance sheet assets	subject to a 1250% risk weight	Increase in capital equivalent
Claims on corporates	4.5	1.5	3.0	1.8	_	4.8	1.6	3.3	2.3	_
Mortgage loans Retail loans (excluding	327.2	327.2	-	23.7	57.8	272.0	272.0	_	24.3	47.5
mortgage loans)	—	—	—	—	—	_	_	_	—	_
Other claims	0.3	0.3	_	0.0	-	1.1	0.5	0.7	0.2	
Total	331.9	329.0	3.0	25.5	57.8	278.0	274.1	3.9	26.9	47.5

b. Risk Weights

0	Billions of yen										
		20	16			20	15				
		Term-end balanc	e			Term-end balanc	e				
September 30	Total	On-balance sheet assets	Off-balance sheet assets	Required capital	Total	On-balance sheet assets	Off-balance sheet assets	Required capital			
20% or less	0.0	_	0.0	0.0	0.1	_	0.1	0.0			
100% or less	1.0	_	1.0	0.1	0.3	_	0.3	0.0			
650% or less	0.1	_	0.1	0.0	1.0	_	1.0	0.2			
Less than 1250%	_	_	_	_	0.0	_	0.0	0.0			
1250%	330.8	329.0	1.8	27.0	276.6	274.1	2.5	28.5			
Total	331.9	329.0	3.0	27.2	278.0	274.1	3.9	28.7			

(C) Resecuritization Exposures

There are no amounts that represent "resecuritization exposures."

B. As Sponsor

(A) Underlying Assets

			Billions	s of yen				
_	Se	ptember 30, 20)16	First half of fiscal 2016				
	Un	derlying asset amo	unt					
_	Total	Asset transfer type	Synthetic type	Securitized amount	Default amount	Loss amount		
Claims on corporates	855.8	855.8	_	2,918.1	42.6	61.4		
Mortgage loans	_	-	_	_	-	_		
Retail loans (excluding mortgage loans)	695.0	695.0	_	179.8	1.3	4.7		
Other claims	6.7	6.7	_	_	_	_		
Total	1,557.6	1,557.6	_	3,097.9	43.9	66.1		

			Billion	s of yen				
—	Se	ptember 30, 20)15	First half of fiscal 2015				
—	Un	derlying asset amo	unt					
_	Total	Asset transfer type	Synthetic type	Securitized amount	Default amount	Loss amount		
Claims on corporates	967.7	967.7	_	4,017.0	49.4	59.1		
Mortgage loans	_	_	_	_	_	_		
Retail loans (excluding mortgage loans)	501.9	501.9	_	232.4	1.1	2.5		
Other claims	32.2	32.2	_	7.4	0.8	0.0		
Total	1,501.8	1,501.8	_	4,256.8	51.3	61.6		

Notes: 1. The above amounts include the amount of underlying assets securitized during the term without entailing "securitization exposures."

2. "Default amount" is the total of underlying assets which are past due three months or more and defaulted underlying assets.

3. "Default amount" and "Loss amount" when acting as a sponsor of securitization of customer claims are estimated using the following methods and alternative data, as in some cases it can be difficult to obtain relevant data in a timely manner because the underlying assets have been recovered by the customer.

(1) "Default amount" estimation method

• For securitization transactions subject to the ratings-based approach, the amount is estimated based on information on underlying assets obtainable from customers, etc.

• For securitization transactions subject to the supervisory formula, the amount is estimated based on obtainable information on, or default rate of, each obligor. Further, when it is difficult to estimate the amount using either method, it is conservatively estimated by assuming that the underlying asset is a default asset.

(2) "Loss amount" estimation method

• For securitization transactions subject to the ratings-based approach, the amount is the same amount as the "Default amount" estimated conservatively in (1) above.

• For securitization transactions subject to the supervisory formula, when expected loss ratios of defaulted underlying assets can be determined, the amount is estimated using the ratios. When it is difficult to determine the ratios, the amount is the same amount as the "Default amount" estimated conservatively in (1) above.

Billions of von

4. Asset type classification is based on the major items in the underlying assets for each transaction.

5. "Other claims" includes lease fees.

6. Following Articles 230 and 248 of the Notification, there are no amounts that represent "exposure to products subject to early amortization provisions" to investors.

7. There are no amounts that represent "assets held for securitization transactions."

(B) Securitization Exposures (Excluding Resecuritization Exposures)

a. Underlying Assets by Asset Type

	Billions of yer										
-			2016				2015				
-	Term-end balance		Amounts		Te	rm-end balar	nce	Amounts			
September 30	Total		Off-balance sheet assets	subject to a 1250% risk weight	Increase in capital equivalent	Total		Off-balance sheet assets	subject to a 1250% risk weight	Increase in capital equivalent	
Claims on corporates	651.3	646.8	4.5	0.1	_	767.3	744.9	22.5	0.0	_	
Mortgage loans Retail loans (excluding	-	-	-	_	-	-	-	—	—	-	
mortgage loans)	440.6	440.6	_	_	_	445.8	445.4	0.4	_	_	
Other claims	3.6	3.6	_	_	_	24.8	24.8	_	_	_	
Total	1.095.5	1.091.0	4.5	0.1	_	1.237.9	1.215.0	22.9	0.0	_	

b. Risk Weights

_	Billions of yen										
		20	16			2015					
-		Term-end balanc	e			Term-end balanc	e				
September 30	Total	On-balance sheet assets	Off-balance sheet assets	Required capital	Total	On-balance sheet assets	Off-balance sheet assets	Required capital			
20% or less	1,075.5	1,071.0	4.5	6.9	1,233.4	1,210.5	22.9	7.6			
100% or less	20.0	20.0	_	0.5	4.5	4.5	_	0.2			
650% or less	_	_	_	_	_	_	_	_			
Less than 1250%	_	_	_	_	_	_	_	_			
1250%	0.1	0.1	_	0.1	0.0	0.0	_	0.0			
Total	1,095.5	1,091.0	4.5	7.4	1,237.9	1,215.0	22.9	7.8			

(C) Resecuritization Exposures

There are no amounts that represent "resecuritization exposures."

(2) Securitization Transactions in which the Group is the Investor

(A) Securitization Exposures (Excluding Resecuritization Exposures)

a. Underlying Assets by Asset Type

	Billions of yen									
			2016					2015		
	Term-end balance		Amounts		Te	erm-end balar	ice	Amounts		
September 30	Total		Off-balance sheet assets	subject to a 1250% risk weight	Increase in capital equivalent	Total		Off-balance sheet assets	subject to a 1250% risk weight	Increase in capital equivalent
Claims on corporates	656.0	333.9	322.0	24.6	_	770.2	375.8	394.4	32.6	_
Mortgage loans Retail loans (excluding	65.8	65.8	-	-	-	158.4	158.4	_	-	_
mortgage loans)	416.6	338.7	77.9	_	_	250.2	243.9	6.3	_	_
Other claims	11.0	10.7	0.3	0.1	_	16.1	15.9	0.2	_	_
Total	1,149.4	749.2	400.2	24.7	_	1,194.9	794.0	400.9	32.6	_

Notes: 1. Asset type classification is based on the major items in the underlying assets for each transaction.
2. "Retail loans (excluding mortgage loans)" includes balances of ¥5.1 billion as of September 30, 2016 and ¥3.6 billion as of September 30, 2015 for the securitization exposures which includes loans whose credit risk are relatively high, such as U.S. subprime loans.

b. Risk Weights

0									
				Billion	s of yen				
2016						2015			
-	Term-end balance								
-		On-balance	Off-balance	Required		On-balance	Off-balance	Required	
September 30	Total	sheet assets	sheet assets	capital	Total	sheet assets	sheet assets	capital	
20% or less	999.9	696.2	303.8	5.4	1,074.0	787.6	286.4	5.6	
100% or less	52.9	52.9	_	2.7	4.2	4.2	_	0.3	
650% or less	_	_	_	_	2.2	2.2	_	0.5	
Less than 1250%	_	_	_	_	_	_	_	_	
1250%	96.6	0.1	96.5	26.1	114.5	_	114.5	34.6	
Total	1,149.4	749.2	400.2	34.2	1,194.9	794.0	400.9	40.9	

Note: The risk weight of "100% or less" includes balances of ¥5.1 billion as of September 30, 2016 and ¥3.6 billion as of September 30, 2015 for the securitization exposures which includes loans whose credit risk are relatively high, such as U.S. subprime loans.

(B) Resecuritization Exposures

a. Underlying Assets by Asset Type

	Billions of yen										
_	2016						2015				
_			Amounts		Te	Term-end balance					
September 30	Total	On-balance sheet assets		subject to a 1250% risk weight	Increase in capital equivalent	Total		Off-balance sheet assets	subject to a 1250% risk weight	Increase in capital equivalent	
Claims on corporates	0.1	0.1	_	0.1	_	0.3	0.3	_	0.1	_	
Mortgage loans	_	_	_	_	_	_	_	_	_	_	
Retail loans (excluding mortgage loans)	_	_	_	_	_	_	_	_	_	_	
Other claims	0.4	0.1	0.4	0.0	_	0.5	0.2	0.3	0.2	_	
Total	0.5	0.1	0.4	0.1	_	0.8	0.5	0.3	0.3	_	

Notes: 1. Asset type classification is based on the major items in the underlying assets for each transaction.

2. "Other claims" includes securitization products.

3. Credit risk mitigation (CRM) techniques are not applied to the resecuritization exposures.

b. Risk Weights

				Billions	of yen			
—		20	16			20	15	
_	Term-end balance					Term-end balanc	e	
September 30	Total	On-balance sheet assets	Off-balance sheet assets	Required capital	Total	On-balance sheet assets	Off-balance sheet assets	Required capital
20% or less	0.4	_	0.4	0.0	0.4	0.2	0.1	0.0
100% or less	_	_	_	_	0.2	_	0.2	0.0
650% or less	_	_	_	_	_	_	_	_
Less than 1250%	_	_	_	_	_	_	_	_
1250%	0.1	0.1	_	0.1	0.3	0.3	_	0.3
Total	0.5	0.1	0.4	0.1	0.8	0.5	0.3	0.3

2. Portfolio (Market Risk)

(1) Securitization Transactions as Originator

There are no amounts that represent "securitization transactions where the Group serves as the originator."

(2) Securitization Transactions as Investor

(A) Securitization Exposures (Excluding Resecuritization Exposures)

a. Underlying Assets by Asset Type

					Billions	s of yen				
—			2016					2015		
			Amounts		Т	erm-end balar	ice	Amounts		
September 30	Total		Off-balance sheet assets	subject to a 100% risk weight	Increase in capital equivalent	Total		Off-balance sheet assets	subject to a 100% risk weight	Increase in capital equivalent
Claims on corporates	_	_	_	_	_	_	_	_	_	_
Mortgage loans	_	-	_	_	_	—	_	_	_	—
Retail loans (excluding mortgage loans)	7.3	7.3	_	7.3	_	_	_	_	_	_
Other claims	0.1	0.1	—	0.1	_	_	_	_	_	_
Total	7.4	7.4	_	7.4	_	_	_	_	_	_

Note: There are no amounts that represent "securitization exposures subject to the measurement of the comprehensive risk held."

b. Risk Weights

				Billions	of yen				
—		2016				2015			
 September 30	Term-end balance								
	Total	On-balance sheet assets	Off-balance sheet assets	Required capital	Total	On-balance sheet assets	Off-balance sheet assets	Required capital	
Less than 100%	_	_	_	_	_	_	_	_	
100%	7.4	7.4	_	7.4	_	_	_	_	
Total	7.4	7.4	_	7.4	_	_	_	_	

(B) Resecuritization Exposures

There are no amounts that represent "resecuritization exposures."

Equity Exposures in Banking Book

1. Consolidated Balance Sheet Amounts and Fair Values

	Billions of yen							
	2016	6	2015					
September 30	Balance sheet amount	Fair value	Balance sheet amount	Fair value				
Listed equity exposures	3,649.6	3,649.6	4,099.8	4,099.8				
Equity exposures other than above	208.1	_	279.5	—				
Total	3,857.7	_	4,379.3	_				

2. Gains (Losses) on Sale and Devaluation of Equity Exposures

	Billions	s of yen
	First half of fiscal 2016	First half of fiscal 2015
Gains (losses)	17.4	32.2
Gains on sale		42.9
Losses on sale	8.0	7.7
Devaluation	5.0	3.0

Note: The above amounts are gains (losses) on stocks and available-for-sale securities in the consolidated statements of income.

3. Unrealized Gains (Losses) Recognized on Consolidated Balance Sheets but Not on Consolidated Statements of Income

	Billions of yen		
September 30	2016	2015	
Unrealized gains (losses) recognized on consolidated balance sheets			
but not on consolidated statements of income	1,626.0	1,963.9	

Note: The above amount is for stocks of Japanese companies and foreign stocks with market prices.

4. Unrealized Gains (Losses) Not Recognized on Consolidated Balance Sheets or Consolidated Statements of Income

	Billions of yen		
September 30	2016	2015	
Unrealized gains (losses) not recognized on			
consolidated balance sheets or consolidated statements of income	(8.9)	(40.8)	

Note: The above amount is for stocks of affiliates with market prices.

Exposure Balance by Type of Assets, Geographic Region, Industry and Residual Term

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

	Billions of yen						
September 30, 2016	Loans, etc.	Bonds	Derivatives	Others	Total		
Domestic operations (excluding offshore banking accounts)							
Manufacturing	9,193.2	128.1	307.8	2,660.2	12,289.3		
Agriculture, forestry, fishery and mining	339.7	7.9	2.7	28.4	378.7		
Construction	1,249.5	19.4	5.0	235.1	1,509.0		
Transport, information, communications and utilities	6,415.1	67.4	190.9	1,142.6	7,816.1		
Wholesale and retail	5,981.0	17.4	234.8	947.9	7,181.1		
Financial and insurance	39,989.7	452.1	1,765.7	1,353.8	43,561.3		
Real estate, goods rental and leasing	9,601.7	362.2	71.6	385.8	10,421.4		
Services	5,614.6	28.9	67.2	1,173.5	6,884.1		
Local municipal corporations	1,089.2	79.9	12.5	23.6	1,205.2		
Other industries	30,220.1	9,863.3	328.4	5,570.8	45,982.6		
Subtotal	109,693.7	11,026.7	2,986.7	13,521.8	137,228.8		
Overseas operations and offshore banking accounts							
Sovereigns	5,479.5	1,188.9	16.4	15.4	6,700.2		
Financial institutions	5,817.3	678.7	2,030.1	799.6	9,325.6		
C&I companies	20,859.4	149.7	946.4	956.7	22,912.2		
Others	4,721.2	1,042.7	82.2	2,240.5	8,086.7		
Subtotal	36,877.5	3,059.9	3,075.1	4,012.2	47,024.7		
Total	146,571.2	14,086.5	6,061.8	17,534.0	184,253.5		

	Billions of yen						
September 30, 2015	Loans, etc.	Bonds	Derivatives	Others	Total		
Domestic operations (excluding offshore banking accounts)			·				
Manufacturing	9,426.4	137.5	216.0	2,764.3	12,544.2		
Agriculture, forestry, fishery and mining	193.3	3.5	6.0	33.9	236.7		
Construction	1,175.7	14.5	3.0	234.3	1,427.5		
Transport, information, communications and utilities	6,013.1	48.9	151.7	1,135.6	7,349.4		
Wholesale and retail	6,234.6	37.0	137.9	848.3	7,257.9		
Financial and insurance	42,898.1	341.0	1,650.6	1,676.4	46,566.1		
Real estate, goods rental and leasing	9,018.0	391.7	49.9	422.7	9,882.3		
Services	5,282.3	34.8	55.0	635.9	6,008.0		
Local municipal corporations	1,296.2	62.0	9.3	16.9	1,384.3		
Other industries	26,246.5	15,886.1	267.9	5,795.9	48,196.5		
Subtotal	107,784.2	16,956.9	2,547.4	13,564.3	140,852.8		
Overseas operations and offshore banking accounts							
Sovereigns	7,611.7	1,042.5	17.0	17.0	8,688.1		
Financial institutions	6,763.8	484.2	1,627.2	827.5	9,702.7		
C&I companies	22,613.3	205.6	842.4	832.0	24,493.3		
Others	5,332.6	883.3	90.9	2,455.8	8,762.6		
Subtotal	42,321.3	2,615.7	2,577.5	4,132.3	51,646.8		
Total	150,105.5	19,572.6	5,124.9	17,696.6	192,499.6		

Notes: 1. The above amounts are exposures after CRM.

2. The above amounts do not include "securitization exposures" and "credit risk-weighted assets under Article 145 of the Notification."

3. "Loans, etc." includes loans, commitments and off-balance sheet assets except derivatives, and "Others" includes equity exposures, standardized approach applied funds, and CVA risk equivalent amount exposures, etc.

4. "Domestic operations" comprises the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

2. Exposure Balance by Type of Assets and Residual Term

	Billions of yen						
September 30, 2016	Loans, etc.	Bonds	Derivatives	Others	Total		
To 1 year	39,392.1	3,073.1	808.8	964.3	44,238.3		
More than 1 year to 3 years	16,496.8	3,221.4	1,440.0	1,375.6	22,533.8		
More than 3 years to 5 years	16,857.2	3,922.2	1,298.7	1,276.7	23,354.7		
More than 5 years to 7 years		472.2	603.7	501.8	8,674.6		
More than 7 years	25,302.5	3,397.6	1,910.5	1,459.8	32,070.4		
No fixed maturity	41,425.8	_	_	11,955.8	53,381.7		
Total	146,571.2	14,086.5	6,061.8	17,534.0	184,253.5		

	Billions of yen				
September 30, 2015	Loans, etc.	Bonds	Derivatives	Others	Total
To 1 year	39,629.7	7,779.1	766.7	942.0	49,117.5
More than 1 year to 3 years	18,025.1	3,408.9	1,311.7	1,540.6	24,286.3
More than 3 years to 5 years	16,810.4	5,582.4	1,281.6	1,318.9	24,993.2
More than 5 years to 7 years	7,318.1	477.9	457.7	486.4	8,740.1
More than 7 years	25,461.4	2,324.3	1,307.2	1,174.3	30,267.2
No fixed maturity	42,860.9	—	—	12,234.5	55,095.3
Total	150,105.5	19,572.6	5,124.9	17,696.6	192,499.6

Notes: 1. The above amounts are exposures after CRM.

2. The above amounts do not include "securitization exposures" and "credit risk-weighted assets under Article 145 of the Notification."

3. "Loans, etc." includes loans, commitments and off-balance sheet assets except derivatives, and "Others" includes equity exposures, standardized approach applied funds, and CVA risk equivalent amount exposures, etc.

4. "No fixed maturity" includes exposures not classified by residual term.

3. Term-End Balance of Exposures Past Due 3 Months or More or Defaulted and Their Breakdown

(1) By Geographic Region

	Billions	of yen
September 30	2016	2015
Domestic operations (excluding offshore banking accounts)	1,169.8	1,412.9
Overseas operations and offshore banking accounts	156.0	176.2
Asia	37.6	47.8
North America	34.4	53.5
Other regions	84.0	74.9
	1,325.8	1,589.1

Notes: 1. The above amounts are credits subject to self-assessment, including mainly off-balance sheet credits to obligors categorized as "Substandard Borrowers" or lower under self-assessment.

The above amounts include partial direct write-offs (direct reductions).
 "Domestic operations" comprises the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries, and the term-end balances are calculated based on the obligor's domicile country.

(2) By Industry

	Billions of yen			
September 30	2016	2015		
Domestic operations (excluding offshore banking accounts)				
Manufacturing	165.8	177.0		
Agriculture, forestry, fishery and mining	2.9	3.0		
Construction	34.0	39.5		
Transport, information, communications and utilities	100.4	167.7		
Wholesale and retail	159.0	187.3		
Financial and insurance	5.6	9.8		
Real estate, goods rental and leasing	185.7	261.4		
Services	134.4	151.0		
Other industries	382.0	416.2		
Subtotal	1,169.8	1,412.9		
Overseas operations and offshore banking accounts				
Financial institutions	2.5	1.0		
C&I companies	107.7	141.0		
Others	45.8	34.2		
Subtotal	156.0	176.2		
Total	1,325.8	1,589.1		

Notes: 1. The above amounts are credits subject to self-assessment, including mainly off-balance sheet credits to obligors categorized as "Substandard Borrowers" or lower under self-assessment.

2. The above amounts include partial direct write-offs (direct reductions).

 The above aniomits include partial direct write-onis (infect reductions).
 "Domestic operations" comprises the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

4. Term-End Balances of General Reserve for Possible Loan Losses, Specific Reserve for Possible Loan Losses and Loan Loss **Reserve for Specific Overseas Countries**

(1) By Geographic Region

			Billions of yen		
	September 30,	March 31,	September 30,	March 31,	Increase (decrease)
	2016 (A)	2016 (B)	2015	2015	(A) – (B)
General reserve for possible loan losses	377.9	395.5	387.0	387.0	(17.6)
Loan loss reserve for specific overseas countries	1.2	1.3	0.7	0.7	(0.1)
Specific reserve for possible loan losses	529.5	530.1	600.4	647.1	(0.6)
Domestic operations (excluding offshore banking accounts)	462.7	457.9	541.3	590.0	4.8
Overseas operations and offshore banking accounts	66.8	72.2	59.1	57.1	(5.4)
Asia	17.0	19.0	27.4	28.6	(2.0)
North America	7.3	15.3	8.5	5.4	(8.0)
Other regions	42.6	37.9	23.2	23.1	4.7
Total	908.6	926.9	988.1	1,034.8	(18.3)

 Notes: 1. "Specific reserve for possible loan losses" includes partial direct write-offs (direct reductions).
 2. "Domestic operations" comprises the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries, and the term-end balances are calculated based on the obligor's domicile country.

(2) By Industry

	Billions of yen				
	September 30, 2016 (A)	March 31, 2016 (B)	September 30, 2015	March 31, 2015	Increase (decrease) (A) – (B)
General reserve for possible loan losses	377.9	395.5	387.0	387.0	(17.6)
Loan loss reserve for specific overseas countries	1.2	1.3	0.7	0.7	(0.1)
Specific reserve for possible loan losses	529.5	530.1	600.4	647.1	(0.6)
Domestic operations (excluding offshore banking accounts)	462.7	457.9	541.3	590.0	4.8
Manufacturing	67.6	60.0	76.5	83.7	7.6
Agriculture, forestry, fishery and mining	2.7	2.6	2.4	2.9	0.1
Construction	15.6	13.7	18.2	20.0	1.9
Transport, information, communications and utilities	60.9	69.8	78.2	81.9	(8.9)
Wholesale and retail	61.5	63.9	71.4	79.2	(2.4)
Financial and insurance	4.3	6.7	7.4	8.2	(2.4)
Real estate, goods rental and leasing	80.1	81.3	95.8	109.1	(1.2)
Services		48.0	59.6	68.1	8.6
Other industries	113.4	111.9	131.8	136.9	1.5
Overseas operations and offshore banking accounts	66.8	72.2	59.1	57.1	(5.4)
Financial institutions	0.2	0.3	0.3	0.3	(0.1)
C&I companies	52.4	65.9	40.9	43.7	(13.5)
Others		6.0	17.9	13.1	` 8.0 [´]
Total	908.6	926.9	988.1	1,034.8	(18.3)

Notes: 1. "Specific reserve for possible loan losses" includes partial direct write-offs (direct reductions).

2. "Domestic operations" comprises the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

5. Loan Write-Offs by Industry

	Billions of yen		
—	First half of fiscal 2016	First half of fiscal 2015	
Domestic operations (excluding offshore banking accounts)			
Manufacturing	(0.1)	0.1	
Agriculture, forestry, fishery and mining	0.1	0.0	
Construction	0.2	0.1	
Transport, information, communications and utilities	(0.1)	1.0	
Wholesale and retail	0.1	0.0	
Financial and insurance	(0.0)	(0.0)	
Real estate, goods rental and leasing	0.0	0.0	
Services	0.2	(0.1)	
Other industries	31.3	30.5	
Subtotal	31.7	31.6	
Overseas operations and offshore banking accounts			
Financial institutions	_	_	
C&I companies	(0.2)	_	
Others	3.6	2.9	
Subtotal	3.4	2.9	
ōtal	35.1	34.5	

Note: "Domestic operations" comprises the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

Market Risk

1. VaR Results (Trading Book)

	Billions of yen				
	First half	of fiscal 2016	First half o	of fiscal 2015	
	VaR	Stressed VaR	VaR	Stressed VaR	
September 30	3.3	4.6	2.2	3.2	
Maximum	4.7	9.4	4.3	9.4	
Minimum	2.6	4.2	1.2	1.8	
Average	3.5	6.2	2.3	3.9	

Notes: 1. The VaR results for a one-day holding period with a one-sided confidence interval of 99.0%, computed daily using the historical simulation method based on four years of historical observations.

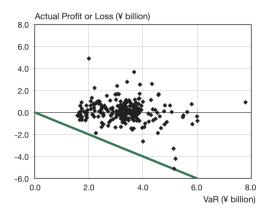
2. The stressed VaR is calculated on a daily basis by using the historical simulation method for the holding period of one day, one-sided confidence interval of 99.0%, and measurement period of 1 year (including the stress period).

3. Specific risks for the trading book are excluded.

4. Principal consolidated subsidiaries are included.

2. Back-Testing Results (Trading Book)

The results of back-testing for the one-year period from October 2015 to September 2016 are shown below. A data point under the diagonal line indicates a loss exceeding VaR for that day. There has been no points observed under the diagonal line, which demonstrates that the SMFG Group's VaR model with a one-sided confidence interval of 99.0% is sufficiently reliable.



Interest Rate Risk in Banking Book

VaR Results (Banking Book)

	Billions	s of yen
	First half of fiscal 2016	First half of fiscal 2015
September 30	48.1	40.4
Maximum	49.3	45.7
Minimum	40.2	34.4
Average	44.8	39.7

Notes: 1. The VaR results for a one-day holding period with a one-sided confidence interval of 99.0%, computed daily using the historical simulation method based on four years of historical observations.

2. Principal consolidated subsidiaries are included.

Reconciliation of Regulatory Capital Elements Back to the Balance Sheet (As of September 30, 2015 and 2016)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

		(Millions of yen))			
Items	in publish	Consolidated balance sheet as in published financial statements		in published financial Apper statements		Reference # of Basel III common disclosure template under the Composition of Capital Disclosure (Basel III Template)
	As of September 30, 2016	As of September 30, 2015				
(Assets)		(
Cash and due from banks Call loans and bills bought	39,289,020 1,332,654	43,387,549 1,376,648				
Receivables under resale agreements	746,170	771,420				
Receivables under resarc agreements Receivables under securities borrowing transactions	7,453,809	6,499,677				
Monetary claims bought	3,855,571	4,069,880				
Trading assets	7,312,065	7,680,304	7-a			
Money held in trust	4,315	6,125				
Securities	21,864,561	28,049,702	3-b, 7-b			
Loans and bills discounted	75,966,141	74,510,685	7-с			
Foreign exchanges	1,546,229	1,966,358				
Lease receivables and investment assets	2,345,220	1,936,679				
Other assets	7,383,293	5,583,659				
Tangible fixed assets Intangible fixed assets	2,875,970 1,005,907	2,866,897 821,466	3-a			
Net defined benefit asset	228,967	376,995	5-a 4			
Deferred tax assets	119,901	121,880	5-a			
Customers' liabilities for acceptances and guarantees	7,231,260	7,245,750	, u			
Reserve for possible loan losses	(588,279)	(617,936)				
Total assets	179,972,782	186,653,748	1			
(Liabilities)						
Deposits	110,746,141	102,099,448				
Negotiable certificates of deposit	10,180,560	15,469,008				
Call money and bills sold	1,159,907	6,218,629				
Payables under repurchase agreements	1,964,416	1,081,106				
Payables under securities lending transactions	6,469,282	8,258,001				
Commercial paper	2,052,828	3,108,581	7 1			
Trading liabilities Borrowed money	5,546,469 7,099,948	5,551,679 9,983,873	7-d 9-a			
Foreign exchanges	816,229	863,970	9-a			
Short-term bonds	1,124,100	1,567,500				
Bonds	7,092,842	6,970,903	9-Ь			
Due to trust account	1,035,457	597,296				
Other liabilities	6,284,843	6,233,612				
Reserve for employee bonuses	51,146	54,667				
Net defined benefit liability	56,255	37,568				
Reserve for executive retirement benefits	2,069	1,975				
Reserve for point service program	20,968	19,615				
Reserve for reimbursement of deposits	12,326	15,176				
Reserve for losses on interest repayment Reserve under the special laws	184,813 1,474	127,572 1,353				
Deferred tax liabilities	365,307	476,225	5-b			
Deferred tax liabilities for land revaluation	32,167	33,998	5-c			
Acceptances and guarantees	7,231,260	7,245,750				
Total liabilities	169,530,819	176,017,514				
(Net assets)						
Capital stock	2,337,895	2,337,895	1-a			
Capital surplus	757,301	757,321	1-b			
Retained earnings	4,791,135	4,378,320	1-c			
Treasury stock	(175,404) 7,710,928	(175,344) 7,298,192	1-d			
Total stockholders' equity Net unrealized gains on other securities	1,249,967	1,431,893				
Net deferred gains or losses on hedges	80,617	(16,619)	6			
Land revaluation excess	39,410	37,887				
Foreign currency translation adjustments	(107,012)	146,258				
Remeasurements of defined benefit plans	(50,797)	56,086				
Total accumulated other comprehensive income	1,212,184	1,655,506		3		
Stock acquisition rights	3,190	2,559	2, 8-a			
Non-controlling interests	1,515,659	1,679,975	8-b			
Total net assets	10,441,962	10,636,234				
Total liabilities and net assets	179,972,782	186,653,748]			

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

(Appended Table)

1. Stockholders' equity

(1) Consolidated balance sheet

Consolidated balance sheet items	As of September	As of September	Remarks
Consolidated balance sheet items	30, 2016	30, 2015	Remarks
Capital stock	2,337,895	2,337,895	
Capital surplus	757,301	757,321	
Retained earnings	4,791,135	4,378,320	
Treasury stock	(175,404)	(175,344)	
Total stockholders' equity	7,710,928	7,298,192	

(2) Composition of capital

	Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	Remarks
	issued qualifying common share capital plus related capital and retained earnings	7,710,928	7,298,192	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
	of which: capital and capital surplus	3,095,197	3,095,217	
	of which: retained earnings	4,791,135	4,378,320	
	of which: treasury stock (-)	175,404	175,344	
	of which: other than the above	_	_	
capital si	issued qualifying Additional Tier 1 instruments plus related urplus of which: classified as equity under applicable ng standards and the breakdown	_	_	Stockholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy

2. Stock acquisition rights

1) Consolidated balance sheet			(Millions of yen)
Consolidated balance sheet items	As of September	As of September	Remarks
Consolidated balance sheet items	30, 2016	30, 2015	Remarks
Stock acquisition rights	3,190	2,559	
of which: Stock acquisition rights issued by bank holding company	2,931	2,338	

(2) Composition of capital

Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	Remarks		Basel III Ter No.
Stock acquisition rights to common shares	2,931	2,338			1b
Stock acquisition rights to Additional Tier 1 instruments	_	_		[31b
Stock acquisition rights to Tier 2 instruments	_	_			46

3. Intangible assets

(1) Conse	blidated balance sheet			(Millions of yen)
Consolidated balance sheet items As		As of September	As of September	Remarks
		30, 2016	30, 2015	Remarks
Intangibl	e fixed assets	1,005,907	821,466	
Securities		21,864,561	28,049,702	
	of which: goodwill attributable to equity-method investees	33,157	43,449	

Income taxes related to above

(2) Compositi	2) Composition of capital (Millions of yen)				
A A		As of September	As of September	Remarks	Basel III Template
Composition of capital disclosure	30, 2016	30, 2015	Keniarks	No.	
Goodwill (inclue	iding those equivalent)	400,753	373,041		8
Other intangible	e assets other than goodwill and mortgage servicing rights	445,750	333,467	Software and other	9
Mortgage servic	cing rights	_	_		
Amo	ount exceeding the 10% threshold on specified items	_	_		20
Amo	ount exceeding the 15% threshold on specified items	—	—		24
	tgage servicing rights that are below the thresholds for action (before risk weighting)	_	_		74

192,561

158,407

4. Net defined benefit asset (1) Consolidated balance sh

(1) Consolidated balance sheet			(Millions of yen)	
Consolidated balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks	Ref. N
Net defined benefit asset	228,967	376,995		4
			· · · · · · · · · · · · · · · · · · ·	
Income taxes related to above	69,522	120,988		

(Millions of yen)

(Millions of yen)

(Millions of yen)

Ref. No.
1-a
1-b
1-c
1-d

Basel III Template No.

1a 2 1c 31a

Basel III Template No.
1b

Ref. No. 2

Ref. No.	
3-a	

3-Ь

No.				
8				
9				
20				
24				
74				

Ref. No.	
4	

(2) Composition of capital			
Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	Remarks
Net defined benefit asset	159,445	256,007	

Net defined benefit asset

5. Deferred tax assets

(1) Consolidated balance sheet			(Millions of yen)
Consolidated balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks
Deferred tax assets	119,901	121,880	
Deferred tax liabilities	365,307	476,225	
Deferred tax liabilities for land revaluation	32,167	33,998	

Tax effects on other intangible assets	192,561	158,407	
Tax effects on net defined benefit asset	69,522	120,988	

(2) Composition of capital

(2) Com	position of capital			(Millions of yen)	
	Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	Remarks	Basel III Template No.
	tax assets that rely on future profitability excluding those om temporary differences (net of related tax liability)	3,225	4,248	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.	10
Deferred liability)	tax assets arising from temporary differences (net of related tax	15,403	4,966	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.	
	Amount exceeding the 10% threshold on specified items				21
	Amount exceeding the 15% threshold on specified items	—	_		25
	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	15,403	4,966		75

6. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

(1) Consolidated balance sheet (Millio								
Consolidated balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks					
Net deferred gains or losses on hedges	80,617	(16,619)						

(2) Composition of capital

(2) Cor	(2) Composition of capital (Millions of yen)					
	Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	Remarks		Basel III Template No.
Net de	ferred gains or losses on hedges	82,470	(14,980)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"		11

7. Items associated with investments in the capital of financial institutions

(1) Consolidated balance sheet

Consolidated balance sheet items A		As of September 30, 2015	Remarks
Trading assets	7,312,065	7,680,304	Including trading account securities and derivatives for trading assets
Securities	21,864,561	28,049,702	
Loans and bills discounted	75,966,141	74,510,685	Including subordinated loans
Trading liabilities	5,546,469	5,551,679	Including trading account securities sold and derivatives for trading liabilities

Ref. No.
7-a
7-b
7-с
7-d

(Millions of yen)

Basel III Template No. 15

(Millions of yen)

Ref. No.
5-a
5-b
5-c

21	
25	
75	

Ref. No. 6

2) Composition of capital			(Millions of yen)	
Composition of capital disclosure	As of September	As of September	Remarks	Basel III Template
Composition of capital disclosure	30, 2016	30, 2015	Kemarks	No.
Investments in own capital instruments	9,722	9,809		
Common Equity Tier 1 capital	9,722	9,809		16
Additional Tier 1 capital	—	_		37
Tier 2 capital	—	—		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	_			
Common Equity Tier 1 capital	_	_		17
Additional Tier 1 capital	_	_		38
Tier 2 capital	_	_		53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	649,301	800,311		
Common Equity Tier 1 capital	_	4,233		18
Additional Tier 1 capital	_	40		39
Tier 2 capital	_	813		54
Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deductions (before risk weighting)	649,301	795,223		72
Significant investments in the capital of Other Financial Institutions, net of eligible short positions	642,421	760,143		
Amount exceeding the 10% threshold on specified items	_	_		19
Amount exceeding the 15% threshold on specified items	_	_		23
Additional Tier 1 capital	80,066	158,638		40
Tier 2 capital	50,000	125,000		55
Significant investments in the common stocks of Other Financial Institutions that are below the thresholds for deductions (before risk weighting)	512,355	476,505		73

8. Non-controlling interests

(1) Consolidated balance sheet (Millions of yen)					
Consolidated balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks		Ref. No.
Stock acquisition rights	3,190	2,559		1	8-a
Non-controlling interests	1,515,659	1,679,975			8-b

()		• •	C	· · 1
(2) Com	position	OI	capital

(2) Composition of capital			(Millions of yen))	
Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	Remarks]	Basel III Template No.
Amount allowed to be included in group Common Equity Tier 1	164,809	158,356		1	5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	_	_			30-31ab-32
Amount allowed to be included in group Additional Tier 1	198,679	178,781		1	34-35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	_	_			46
Amount allowed to be included in group Tier 2	45,514	40,322			48-49

9. Other capital instruments

(1) Consolidated balance sheet (Millions of yen)				
Consolidated balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks	Ref. No.
Borrowed money	7,099,948	9,983,873		9-a
Bonds	7,092,842	6,970,903		9-Ь

(2) Composition of capital

(2) Composition of capital			(Millions of yen)	
Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	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	300,000	300,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	883,592	657,002		46

Note:

Amounts in the "Composition of capital disclosure" are based on those before considering under transitional arrangements and includes "Amounts excluded under transitional arrange-ments" disclosed in "Capital Structure Information" as well as amounts included as regulatory capital. In addition, items for regulatory purpose under transitional arrangement are excluded from this table.

Reconciliation of Regulatory Capital Elements Back to the Balance Sheet (As of March 31, 2016)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

	(Millions of yen)			
Items	Consolidated balance sheet as in published financial statements	Cross-reference to Appended Table	Reference # of Basel III common disclosure template under the Composition of Capital Disclosure (Basel III Template)	
	As of March 31, 2016			
(Assets)				
Cash and due from banks	42,789,236			
Call loans and bills bought	1,291,365			
Receivables under resale agreements	494,949			
Receivables under result agreentenss Receivables under securities borrowing transactions	7,972,918			
Monetary claims bought	4,350,012			
		7 .		
Trading assets Money held in trust	8,063,281	7-a		
	5,163	21 71		
Securities	25,264,445	3-b, 7-b		
Loans and bills discounted	75,066,080	7-c		
Foreign exchanges	1,577,167			
Lease receivables and investment assets	1,987,034			
Other assets	6,702,774			
Tangible fixed assets	2,919,424			
Intangible fixed assets	878,265	3-a		
Net defined benefit asset	203,274	4		
Deferred tax assets	125,832	5-a		
Customers' liabilities for acceptances and guarantees	7,519,635			
Reserve for possible loan losses	(625,019)			
Total assets	186,585,842			
(Liabilities)				
Deposits	110,668,828			
Negotiable certificates of deposit	14,250,434			
Call money and bills sold	14,230,454			
Payables under repurchase agreements	1,761,822			
Payables under securities lending transactions	5,309,003			
Commercial paper	3,017,404			
Trading liabilities	6,112,667	7-d		
Borrowed money	8,571,227	9-a		
Foreign exchanges	1,083,450			
Short-term bonds	1,271,300			
Bonds	7,006,357	9-Ь		
Due to trust account	944,542			
Other liabilities	6,632,027			
Reserve for employee bonuses	68,476			
Reserve for executive bonuses	2,446			
Net defined benefit liability	48,570			
Reserve for executive retirement benefits	2,202			
Reserve for point service program	19,706			
Reserve for reimbursement of deposits	16,979			
Reserve for losses on interest repayment	228,741			
	228,/41 1,498			
Reserve under the special laws Deferred tax liabilities		5 1.		
	348,190	5-b		
Deferred tax liabilities for land revaluation	32,203	5-c		
Acceptances and guarantees	7,519,635			
Total liabilities	176,138,173			
(Net assets)				
Capital stock	2,337,895	1-a		
Capital surplus	757,306	1-b		
Retained earnings	4,534,472	1-c		
Treasury stock	(175,381)	1-d		
Total stockholders' equity	7 / 5/ 20/			
Net unrealized gains on other securities	1,347,689			
Net deferred gains or losses on hedges	55,130	6		
Land revaluation excess	39,416			
Foreign currency translation adjustments	87,042			
Remeasurements of defined benefit plans	(69,811)			
Total accumulated other comprehensive income			3	
	1,459,467	20.	2	
Stock acquisition rights	2,884	2, 8-a		
Non-controlling interests	1,531,022	8-b		
Total net assets	10,447,669			
Total liabilities and net assets	186,585,842			

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

(Appended Table)

1. Stockholders' equity

(1) Consolidated balance sheet		(Millions of yen)
Consolidated balance sheet items	As of March 31, 2016	Remarks
Capital stock	2,337,895	
Capital surplus	757,306	
Retained earnings	4,534,472	
Treasury stock	(175,381)	
Total stockholders' equity	7,454,294	

(2) Composition of capital

	Composition of capital disclosure	As of March 31, 2016	Remarks
	ssued qualifying common share capital plus related capital nd retained earnings	7,454,294	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
	of which: capital and capital surplus	3,095,202	
	of which: retained earnings	4,534,472	
	of which: treasury stock (-)	175,381	
	of which: other than the above	—	
capital su	ssued qualifying Additional Tier 1 instruments plus related rplus of which: classified as equity under applicable g standards and the breakdown	_	Stockholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy

2. Stock acquisition rights

(1) Consolidated balance sheet

Consolidated balance sheet items	As of March 31, 2016	Remarks
Stock acquisition rights	2,884	
of which: Stock acquisition rights issued by bank holding company	2,635	

(2) Composition of capital

(2) Composition of capital		(Millions of yen)	
Composition of capital disclosure	As of March	Remarks	Basel III 7
	31, 2016	Kemarks	N
Stock acquisition rights to common shares	2,635		11
Stock acquisition rights to Additional Tier 1 instruments	_		31
Stock acquisition rights to Tier 2 instruments			40

3. Intangible assets

(1) Consolidated balance sheet		(Millions of yen))
Consolidated balance sheet items	As of March 31, 2016	Remarks	Ref. No.
Intangible fixed assets	878,265		3-a
Securities	25,264,445		3-b
of which: goodwill attributable to equity-method investees	46,540		
			-

171,796

Income taxes related to above
(2) Composition of capital

(2) Compo	osition of capital		(Millions of yen)
	Composition of capital disclosure	As of March 31, 2016	Remarks
Goodwill (i	including those equivalent)	372,622	
Other intan	ngible assets other than goodwill and mortgage servicing rights	380,386	Software and other
Mortgage s	ervicing rights	_	
	Amount exceeding the 10% threshold on specified items	_	
	Amount exceeding the 15% threshold on specified items	—	
	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	_	

4. Net defined benefit asset

(1) Consolidated balance sheet		(Millions of yen)		
Consolidated balance sheet items	As of March 31, 2016	Remarks	Re	ef. No.
Net defined benefit asset	203,274			4
Income taxes related to above	61,615			

1a
2
1c
31a

Ref. No. 2

Basel III Template No.

Ref. No. 1-a 1-b 1-c 1-d

Basel III Template
No.
1b
31b
46

Basel III Template	
No.	
8	
9	
20	
24	
74	

(Millions of yen)

(Millions of yen)

Basel III Template
No.
1b
31b

(2) Composition of capital

Composition of capital disclosure	As of March 31, 2016	Remarks	Basel
Net defined benefit asset	141,659		

5. Deferred tax assets

(1) Consolidated balance sheet

(1) Consolidated balance sheet			
Consolidated balance sheet items	As of March 31, 2016	Remarks	
Deferred tax assets	125,832		
Deferred tax liabilities	348,190		
Deferred tax liabilities for land revaluation	32,203		
Tax effects on other intangible assets	171 796		

Tax effects on other intangible assets	171,796	
Tax effects on net defined benefit asset	61,615	

(2) Composition of capital

(2) Comp	2) Composition of capital (Millions of yen)				
Composition of capital disclosure		As of March	Remarks		Basel III Template
	composition of cupital disclosure	31, 2016	i cindi Ky		No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		2,137	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.		10
Deferred liability)	Deferred tax assets arising from temporary differences (net of related tax liability)		This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.		
	Amount exceeding the 10% threshold on specified items	—			21
	Amount exceeding the 15% threshold on specified items	_			25
	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	9,700			75

6. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

(1) Consolidated balance sheet	-	(Millions of yen)	_	
Consolidated balance sheet items	As of March 31, 2016	Remarks		R
Net deferred gains or losses on hedges	55,130			

(2) Composition of capital

(2) Composition of capital (Millions of yes				
Composition of capital disclosure	As of March	Remarks		
composition of cupital disclosure	31, 2016	TCHAILING		
Net deferred gains or losses on hedges	57,131	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"		

7. Items associated with investments in the capital of financial institutions

(1) Consolidated balance sheet

(1) Consolidated balance sheet		(Millions of yen)	
Consolidated balance sheet items	As of March 31, 2016	Remarks	Ref.
Trading assets	8,063,281	Including trading account securities and derivatives for trading assets	7
Securities	25,264,445		7
Loans and bills discounted	75,066,080	Including subordinated loans	7
Trading liabilities	6,112,667	Including trading account securities sold and derivatives for trading liabilities	7

Ref. No.
7-a
7-b
7-с
7-d

el III Template No. 15

(Millions of yen)

Ref. No.
5-a
5-b
5-c

Ref. No.
6

Basel III Template No. 11

2) Composition of capital		(Millions of yen)		
Composition of capital disclosure	As of March	Remarks	Basel III Templat	
	31, 2016	Remarks	No.	
Investments in own capital instruments	7,374			
Common Equity Tier 1 capital	7,374		16	
Additional Tier 1 capital	—		37	
Tier 2 capital	—		52	
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	_			
Common Equity Tier 1 capital			17	
Additional Tier 1 capital	_		38	
Tier 2 capital			53	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	620,209			
Common Equity Tier 1 capital	_		18	
Additional Tier 1 capital			39	
Tier 2 capital	_		54	
Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deductions (before risk weighting)	620,209		72	
Significant investments in the capital of Other Financial Institutions, net of eligible short positions	727,520			
Amount exceeding the 10% threshold on specified items	_		19	
Amount exceeding the 15% threshold on specified items			23	
Additional Tier 1 capital	80,053		40	
Tier 2 capital	125,000		55	
Significant investments in the common stocks of Other Financial Institutions that are below the thresholds for deductions (before risk weighting)	522,466		73	

8. Non-controlling interests

(1) Consolidated balance sheet		(Millions of yen)	_	
Consolidated balance sheet items	As of March 31, 2016	Remarks		Ref. No.
Stock acquisition rights	2,884			8-a
Non-controlling interests	1,531,022		1	8-b

(2) Composition of capital

(2) Composition of capital		(Millions of yen)	
Composition of capital disclosure	As of March 31, 2016	Remarks	Basel
Amount allowed to be included in group Common Equity Tier 1	164,550		
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	_		30-
Amount allowed to be included in group Additional Tier 1	183,267		
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	_		
Amount allowed to be included in group Tier 2	42,036		

9. Other capital instruments

(1) Consolidated balance sheet		(Millions of yen)
Consolidated balance sheet items	As of March 31, 2016	Remarks
Borrowed money	8,571,227	
Bonds	7,006,357	

(2) Composition of capital

(2) Composition of capital		(Millions of yen)	
Composition of capital disclosure	As of March 31, 2016	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	300,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	655,064		46

Note:

excluded from this table.

34-35 46 48-49

0-2	Ref. No.
)-a	9-a
9-b	9-Ь

l III Template No. 5 0-31ab-32

Leverage Ratio Information (Consolidated) Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Composition of Leverage Ratio

Corresponding line # on Basel III disclosure template (Table2)	Corresponding line # on Basel III disclosure template (Table1)	Item	As of September 30, 2016	As of September 30, 2015
On-balance sheet exp				
1		On-balance sheet exposures before deducting adjustment items	156,311,673	164,385,551
1a	1	Total assets reported in the consolidated balance sheet	179.972.782	186.653.748
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)	_	_
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) (-)	23,661,109	22,268,197
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	679,425	474,054
3		Total on-balance sheet exposures (a)	155,632,247	163,911,496
Exposures related to d	lerivative transactions (2)		
4		Replacement cost associated with derivatives transactions, etc.	2,674,966	2,067,770
5		Add-on amount associated with derivatives transactions, etc.	3,097,868	2,910,530
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	601,449	546,543
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) (-)	601,449	546,543
8		The amount of client-cleared trade exposures for which a bank or bank holding company acting as clearing member is not obliged to make any indemnification (-)		
9		Adjusted effective notional amount of written credit derivatives	614,055	492,813
10		The amount of deductions from effective notional amount of written credit derivatives (-)	509,786	293,363
11	4	Total exposures related to derivative transactions (b)	5,877,105	5,177,750
Exposures related to re	epo transactions (3)			
12		The amount of assets related to repo transactions, etc.	8,199,979	7,271,098
13		The amount of deductions from the assets above (line 12) (-)	_	_
14		The exposures for counterparty credit risk for repo transactions, etc.	167,702	31,786
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	8,367,682	7,302,885
Exposures related to o	ff-balance sheet transa	actions (4)		
17		Notional amount of off-balance sheet transactions	58,055,409	58,948,157
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	38,590,884	39,530,327
19	6	Total exposures related to off-balance sheet transactions (d)	19,464,524	19,417,830
_everage ratio on a co	nsolidated basis (5)			
20		The amount of capital (Tier 1 capital) (e)	8,934,338	9,011,926
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	189,341,559	195,809,962
22		Leverage ratio on a consolidated basis ((e)/(f))	4.71%	4.60%

				(In million yen, %
Correspond				As of March 31,
		on Basel III disclosure	Item	2016
template (,	template (Table1)		
On-balance	sneet exp	osures (1)		100 100 040
1			On-balance sheet exposures before deducting adjustment items	162,192,848
_	1a	1	Total assets reported in the consolidated balance sheet	186,585,842
	1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)	_
_			The amount of assets of subsidiaries that are included in the scope of	
	1c	7	the leverage ratio on a consolidated basis (except those included in	_
	10	,	the total assets reported in the consolidated balance sheet)	
_			The amount of assets that are deducted from the total assets reported	
	1d	3	in the consolidated balance sheet (except adjustment items) (-)	24,392,993
2		7	The amount of adjustment items pertaining to Tier 1 capital (-)	625,036
3			Total on-balance sheet exposures (a)	161,567,811
Exposures re	elated to c	erivative transactions (2)	, ,
. 4			Replacement cost associated with derivatives transactions, etc.	2,296,889
5			Add-on amount associated with derivatives transactions, etc.	3,047,557
-			The amount of receivables arising from providing cash margin in	, ,
			relation to derivatives transactions, etc.	533,429
			The amount of receivables arising from providing cash margin,	
6			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	533,429
1			providing cash variation margin) (-)	555,429
			The amount of client-cleared trade exposures for which a bank or bank	
8			holding company acting as clearing member is not obliged to make	
			any indemnification (-)	
9			Adjusted effective notional amount of written credit derivatives	583,300
10			The amount of deductions from effective notional amount of written credit derivatives (-)	459,631
11		4	Total exposures related to derivative transactions (b)	5,468,116
Exposures re	elated to r	epo transactions (3)		, ,
12			The amount of assets related to repo transactions, etc.	8,467,867
13			The amount of deductions from the assets above (line 12) (-)	
14			The exposures for counterparty credit risk for repo transactions, etc.	52,386
15			The exposures for agent repo transaction	02,000
16		5	Total exposures related to repo transactions, etc. (c)	8,520,253
		off-balance sheet transa		0,020,200
17			Notional amount of off-balance sheet transactions	59,207,893
17			The amount of adjustments for conversion in relation to off-balance	39,207,093
18			sheet transactions (-)	39,001,675
19		6	Total exposures related to off-balance sheet transactions (d)	20,206,217
Leverage rat	tio on a co	nsolidated basis (5)		
20			The amount of capital (Tier 1 capital) (e)	9,031,672
21		8	Total exposures ((a)+(b)+(c)+(d)) (f)	195,762,400
22			Leverage ratio on a consolidated basis ((e)/(f))	4.61%

Liquidity Coverage Ratio Information (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Since March 31, 2015, the "Liquidity Coverage Ratio" (hereinafter referred to as "LCR"), the liquidity regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, SMFG calculates its consolidated LCR using the calculation formula stipulated in the "Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank Holding Company as a Benchmark for Judging the Soundness of Management of Itself and its Subsidiaries, etc., Based on the Provision of Article 52-25 of the Banking Act, and Which Are Also the Criteria to be Referred to for Judging the Soundness of Management in Banks" (Notification No. 62 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the "LCR Notification"). Meanwhile, SMFG discloses its LCR in compliance with "Matters Related to the Status of the Soundness of Management Concerning Liquidity Separately Specified by the Commissioner of the Japanese Financial Services Agency, Based on the Provision of Article 19-2, Paragraph 1, Item 5 (e) of the Ordinance for Enforcement of the Banking Act, etc." (Notification No. 7 issued by the Japanese Financial Services Agency in 2015).

Disclosure of Qualitative Information about Liquidity Coverage Ratio

1. Intra-period Changes in Consolidated LCR

As described in "Disclosure of Quantitative Information about Liquidity Coverage Ratio (Consolidated)" on the following page, the LCR has remained stable with no significant fluctuation following the introduction of the liquidity regulation on March 31, 2015.

2. Assessment of Consolidated LCR

The LCR Notification stipulates that the minimum requirement of LCR for 2016 is set at 70.0% and from 2017 onwards, the LCR is raised in increments of 10.0% in stages, reaching 100.0% in and after 2019 (see table below).

	2015	2016	2017	2018	2019 onwards
The minimum requirement of LCR	60.0%	70.0%	80.0%	90.0%	100.0%

Consolidated LCR of SMFG exceeds the minimum requirements of LCR for 2016 (70.0%) and for 2019 onwards (100.0%), having no cause for concern. SMFG does not expect that the future LCR forecasts will differ significantly from the announced ratios. In addition, the actual LCR does not differ significantly from the initial forecast.

3. Composition of High-Quality Liquid Assets

The consolidated high-quality liquid assets held by SMFG that are allowed to be included in the calculation of LCR include deposits with central banks, highly-rated bonds and cash. As described in "Disclosure of Quantitative Information about Liquidity Coverage Ratio (Consolidated)" on the following page, the amount of such high-quality liquid assets exceed the amount of net cash outflows. Meanwhile, currency denominations, categories and location, etc. of the high-quality liquid assets allowed to be included in the calculation have not shown any significant changes. In addition, in respect of major currencies (those of which the aggregate amount of liabilities denominated in a certain currency accounts for 5.0% or more of SMFG's total liabilities on the consolidated basis), there is no significant mismatch in currency denomination between the total amount of the high-quality liquid assets allowed to be included in the calculation and the amount of net cash outflows.

4. Other Information Concerning Consolidated LCR

SMFG has not applied "special provisions concerning qualifying operational deposits" prescribed in Article 28 of the LCR Notification and "increased liquidity needs related to market valuation changes on derivative or other transactions simulated through Scenario Approach" prescribed in Article 37 of the same Notification. Meanwhile, SMFG records "cash outflows related to small-sized consolidated subsidiaries," etc. under "cash outflows based on other contracts" prescribed in Article 59 of the same Notification. Disclosure of Quantitative Information about Liquidity Coverage Ratio (Consolidated)

Discios	ure of Quantitative Information about Liquidity Coverage F	Catio (Conson		n million yen, %, th	e number of data
Item		Current (From 2 To 2010	016/7/1	Prior Quarter (From 2016/4/1 To 2016/6/30)	
High-Qual	ty Liquid Assets (1)				
1	Total high-quality liquid assets (HQLA)		48,677,915		50,899,172
Cash Outf	ows (2)	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	total Weighted Value
2	Cash outflows related to unsecured retail funding	50,221,885	3,872,998	49,926,381	3,851,660
3	of which, Stable deposits	16,432,201	493,128	16,313,606	489,577
4	of which, Less stable deposits	33,789,684	3,379,870	33,612,775	3,362,083
5	Cash outflows related to unsecured wholesale funding	55,761,275	29,668,620	56,627,773	30,582,252
6	of which, Qualifying operational deposits	-	-	—	_
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	49,796,453	23,703,798	49,962,812	23,917,290
8	of which, Debt securities	5,964,822	5,964,822	6,664,962	6,664,962
9	Cash outflows related to secured funding, etc.		78,383		74,190
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	18,142,553	5,868,692	19,212,831	6,480,208
11	of which, Cash outflows related to derivative transactions, etc.	1,274,802	1,274,802	1,644,335	1,644,335
12	of which, Cash outflows related to funding programs	345,192	345,192	491,192	491,192
13	of which, Cash outflows related to credit and liquidity facilities	16,522,559	4,248,698	17,077,304	4,344,681
14	Cash outflows related to contractual funding obligations, etc.	8,432,304	5,345,317	9,122,086	5,610,168
15	Cash outflows related to contingencies	66,760,225	1,157,392	66,103,369	952,364
16	Total cash outflows		45,991,401		47,550,842
Cash Inflo	ws (3)	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	4,774,691	399,102	4,592,857	212,043
18	Cash inflows related to collection of loans, etc.	3,847,994	2,500,122	4,260,999	2,755,411
19	Other cash inflows	3,992,478	2,102,994	4,282,704	2,114,959
20	Total cash inflows	12,615,163	5,002,217	13,136,560	5,082,414
Consolida	ed Liquidity Coverage Ratio (4)				
21	Total HQLA allowed to be included in the calculation		48,677,915		50,899,172
22	Net cash outflows		40,989,183		42,468,428
23	Consolidated liquidity coverage ratio (LCR)		118.7%		119.8%
24	The number of data used to calculate the average value		3		Э

The data following the introduction of the liquidity regulation on March 31, 2015 is available on SMFG's website. (http://www.smfg.co.jp/english/investor/financial/basel_3.html)

Basel III Information

Capital Ratio Information (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Capital Structure Information (Consolidated Capital Ratio (International Standard))

			tember 30, 16		tember 30 15
Basel III lemplate No.	Items		Amounts excluded under transitional arrangements		Amounts excluded under transitiona arrangemer
Common Ec	uity Tier 1 capital: instruments and reserves	1			
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,037,689		6,831,236	
1a	of which: capital and capital surplus	4,256,812		4,263,092	
2	of which: retained earnings	2,972,017		2,759,178	
1c	of which: treasury stock (-)	-		-	
26	of which: cash dividends to be paid (-)	191,140		191,034	
	of which: other than the above	-		_	
1b	Stock acquisition rights to common shares	-		_	
3	Accumulated other comprehensive income and other disclosed reserves	672,986	448,657	633,739	950,6
5	Adjusted non-controlling interests, etc. (amount allowed to be included in group Common Equity Tier 1)	175,784	110,001	168,706	000,0
5	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to	5,542		7,323	
	transitional arrangements of which: non-controlling interests and other items corresponding to common share capital issued by consolidated subsidiaries (amount allowed to be included in group Common Equity Tier 1)	5,542		7,323	
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,892,002		7,641,005	
common Ec	uity Tier 1 capital: regulatory adjustments				
8+9	Total intangible assets (excluding those relating to mortgage servicing rights)	266,370	177,580	157,496	236,2
8	of which: goodwill (including those equivalent)	106,584	71,056	70,384	105,5
9	of which: other intangible assets other than goodwill and mortgage servicing rights	159,785	106,523	87,112	130,6
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	853	568	827	1,2
11	Net deferred gains or losses on hedges	53,278	35,518	(4,156)	(6,2
12	Shortfall of eligible provisions to expected losses	2,549	1,699	10,037	15,0
13	Gain on sale on securitization transactions	34,677	23,118	18,998	28,4
14	Gains and losses due to changes in own credit risk on fair valued liabilities	3,349	2,233	1,951	2,9
15	Net defined benefit asset	93,594	62,396	100,017	150,0
16	Investments in own shares (excluding those reported in the Net assets section)	26	17	31	
17	Reciprocal cross-holdings in common equity	-	-	_	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	-	_	_	
19+20+21	Amount exceeding the 10% threshold on specified items	-	-	-	
19	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-	-	
20	of which: mortgage servicing rights	-	-	-	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	_	
22	Amount exceeding the 15% threshold on specified items	- 1	-	_	
23	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	_	_	
24	of which: mortgage servicing rights	-	-	_	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	_	_	_	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-		_	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	454,698		285,204	\sim
20	Common Equity nor require regulatory adjustments (D)	-030		200,204	\sim
ommon Ec	uity Tier 1 capital (CET1)				

					As of Sept	
Temp	sel III late No.	Items	20	Amounts excluded under transitional arrangements	20	15 Amounts excluded under transitiona arrangemen
Addi	ional T	er 1 capital: instruments	1			
	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	-		_	
30	316	Stock acquisition rights to Additional Tier 1 instruments Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which:	-		_	
00	32	classified as liabilities under applicable accounting standards	300,000		300,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		-	
3	4-35	Adjusted non-controlling interests, etc. (amount allowed to be included in group Additional Tier 1)	18,821		18,562	\sim
3	3+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	665,369		861,546	
	33	of which: instruments issued by banks and their special purpose vehicles	665,369		861,546	\angle
	35	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	-		_	\geq
		Total of items included in Additional Tier 1 capital: items subject to transitional arrangements	(46,176)		64,339	
		of which: foreign currency translation adjustments	(46,176)		64,339	\nearrow
	36	Additional Tier 1 capital: instruments (D)	938,014		1,244,449	\nearrow
ddi		er 1 capital: regulatory adjustments				
	37	Investments in own Additional Tier 1 instruments	-	-	-	
	38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	-	
	39	Non-significant Investments in the Additional Tier 1 capital of Other Financial Institutions, net of eligible short positions (amount above 10% threshold)	-	-	_	
	40	Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	48,039	32,026	63,455	95,1
		Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	100,513		134,637	
		of which: goodwill and others	76,545		98,612	
		of which: gain on sale on securitization transactions	23,118		28,498	
		of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses	849		7,527	
	42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		_	
	43	Additional Tier 1 capital: regulatory adjustments (E)	148,552		198,093	
ddi	tional T	er 1 capital (AT1)				~
	44	Additional Tier 1 capital ((D)-(E)) (F)	789,461		1,046,356	
ier 1	capita	I (T1 = CET1 + AT1)				
	45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	8,226,765		8,402,157	
ier 2	2 capita	I: instruments and provisions		-		
		Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	-		_	
		Stock acquisition rights to Tier 2 instruments	-		-	
	46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	883,599		657,249	
		Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		_	
	8-49	Adjusted non-controlling interests, etc. (amount allowed to be included in group Tier 2)	3,223		2,573	
4	7+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,166,979		1,424,169	
		of which: instruments issued by banks and their special purpose vehicles	1,166,979		1,424,169	
	47				_	
		of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)				-
	47		6,427		8,330	
	47 49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	6,427 6,427		8,330 8,330	\geq
	47 49 50	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Total of general reserve for possible loan losses and eligible provisions included in Tier 2				
	47 49 50 50a	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Total of general reserve for possible loan losses and eligible provisions included in Tier 2 of which: general reserve for possible loan losses of which: eligible provisions Total of items included in Tier 2 capital: instruments and provisions subject to transitional				
	47 49 50 50a	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Total of general reserve for possible loan losses and eligible provisions included in Tier 2 of which: general reserve for possible loan losses of which: eligible provisions Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	6,427 — 296,256		8,330 — 529,954	
	47 49 50 50a	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles) Total of general reserve for possible loan losses and eligible provisions included in Tier 2 of which: general reserve for possible loan losses of which: eligible provisions Total of items included in Tier 2 capital: instruments and provisions subject to transitional	6,427		8,330	

		As of Sep		As of Sept 20	
Basel III Template No.	Items		Amounts excluded under transitional arrangements	-	Amounts excluded under transitional arrangements
Tier 2 capita	I: regulatory adjustments				
52	Investments in own Tier 2 instruments	-	-	-	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	-
54	Non-significant Investments in the Tier 2 capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)	-	-	-	_
55	Significant investments in the Tier 2 capital of Other Financial Institutions (net of eligible short positions)	30,000	20,000	50,644	75,966
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	45,625		72,852	
	of which: Tier 2 and deductions under Basel II	45,625		72,852	
57	Tier 2 capital: regulatory adjustments (I)	75,625		123,496	
Tier 2 capita	I (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,280,860		2,498,781	
Total capital	(TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	10,507,625		10,900,939	
Risk weight	ed assets		-		
	Total of items included in risk weighted assets subject to transitional arrangements	61,987		128,680	
	of which: intangible assets (excluding those relating to mortgage servicing rights)	25,480		27,223	
	of which: net defined benefit asset	17,528		33,091	
	of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	83		52,936	
	of which: significant investments in the Tier 2 capital of Other Financial Institutions (net of eligible short positions)	16,898		12,050	
60	Risk weighted assets (L)	56,246,841		57,371,983	
Capital ratio	(consolidated)		-		-
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	13.22%		12.82%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	14.62%		14.64%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	18.68%		19.00%	
Regulatory a	Idjustments				
72	Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	475,558		620,877	
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	741,387		737,831	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-		-	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	6,387		6,695	
Provisions i	ncluded in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	6,427		8,330	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	23,442		22,640	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-		_	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	280,304		294,875	
Capital instr	uments subject to transitional arrangements				
82	Current cap on Additional Tier 1 instruments subject to transitional arrangements	742,714		866,500	
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 transitional arrangements	1,220,717		1,424,169	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	-		1,984	

(Millions of y				
Itome	As of September 30,	As of September 30,		
Items	2016	2015		
Required capital ((L) × 8%)	4,499,747	4,589,758		

	(Millions of	As of Marc	
Basel III Template No.	Items		Amounts excluded under transitional arrangemen
Common Eq	uity Tier 1 capital: instruments and reserves		
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,955,707	
1a	of which: capital and capital surplus	4,263,087	\square
2	of which: retained earnings	2,909,898	
1c	of which: treasury stock (-)	-	
26	of which: cash dividends to be paid (-)	217,277	
	of which: other than the above	-	_
1b	Stock acquisition rights to common shares	-	
3	Accumulated other comprehensive income and other disclosed reserves	810,245	540,16
5	Adjusted non-controlling interests, etc. (amount allowed to be included in group Common Equity Tier 1)	175,353	
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	5,276	
	of which: non-controlling interests and other items corresponding to common share capital issued by consolidated subsidiaries (amount allowed to be included in group Common Equity Tier 1)	5,276	
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,946,582	
ommon Eq	uity Tier 1 capital: regulatory adjustments		
8+9	Total intangible assets (excluding those relating to mortgage servicing rights)	266,335	177,55
8	of which: goodwill (including those equivalent)	110,209	73,4
9	of which: other intangible assets other than goodwill and mortgage servicing rights	156,126	104,08
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	927	61
11	Net deferred gains or losses on hedges	38,273	25,51
12	Shortfall of eligible provisions to expected losses	15,573	10,38
13	Gain on sale on securitization transactions	30,051	20,03
14	Gains and losses due to changes in own credit risk on fair valued liabilities	5,089	3,39
15	Net defined benefit asset	83,065	55,3
16	Investments in own shares (excluding those reported in the Net assets section)	29	-
17	Reciprocal cross-holdings in common equity	-	-
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	-	-
19+20+21	Amount exceeding the 10% threshold on specified items	-	
19	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	
20	of which: mortgage servicing rights	-	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	
22	Amount exceeding the 15% threshold on specified items	-	
23	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	
07	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
27			
27	Common Equity Tier 1 capital: regulatory adjustments (B)	439,345	

		(Millions of y	/en, except p	ercentages
Templ	sel III late No.	Items	As of Marc	h 31, 2016 Amounts excluded under transitional arrangements
Addit	tional T	ier 1 capital: instruments	1	
	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	-	
~~	31b	Stock acquisition rights to Additional Tier 1 instruments	-	\leq
30	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	300,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	
3	4-35	Adjusted non-controlling interests, etc. (amount allowed to be included in group Additional Tier 1)	17,660	\bigcirc
33	3+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	698,497	
	33	of which: instruments issued by banks and their special purpose vehicles	698,497	
	35	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	-	
		Total of items included in Additional Tier 1 capital: items subject to transitional arrangements	23,477	
		of which: foreign currency translation adjustments	23,477	
	36	Additional Tier 1 capital: instruments (D)	1,039,636	\nearrow
Addit	tional T	ier 1 capital: regulatory adjustments		
	37	Investments in own Additional Tier 1 instruments	-	_
	38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	_
	39	Non-significant Investments in the Additional Tier 1 capital of Other Financial Institutions, net of eligible short positions (amount above 10% threshold)	-	_
	40	Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	48,032	32,021
		Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	102,270	
		of which: goodwill and others	77,045	\sim
		of which: gain on sale on securitization transactions	20,034	
		of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses	5,191	
	42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
	43	Additional Tier 1 capital: regulatory adjustments (E)	150,303	
Addit	tional T	ier 1 capital (AT1)		
	44	Additional Tier 1 capital ((D)-(E)) (F)	889,332	
Tier 1	capita	I (T1 = CET1 + AT1)		
	45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	8,396,570	
Tier 2	2 capita	I: instruments and provisions		~
		Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	-	
		Stock acquisition rights to Tier 2 instruments	-	\square
	46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	655,064	
		Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	
4	8-49	Adjusted non-controlling interests, etc. (amount allowed to be included in group Tier 2)	3,069	
47	7+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,220,717	
	47	of which: instruments issued by banks and their special purpose vehicles	1,220,717	
	49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	-	
	50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	7,666	
	50a	of which: general reserve for possible loan losses	7,666	
	50b	of which: eligible provisions	-	
		Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	319,291	
		of which: unrealized gains on other securities after 55% discount	306,445	
		of which: land revaluation excess after 55% discount	12,845	

	(Millions of	As of Marc	-
Basel III Template No.	Items	As of Marc	Amounts excluded under transitional arrangements
Tier 2 capita	I: regulatory adjustments		
52	Investments in own Tier 2 instruments	-	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	Non-significant Investments in the Tier 2 capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)	-	_
55	Significant investments in the Tier 2 capital of Other Financial Institutions (net of eligible short positions)	75,000	50,000
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	51,809	
	of which: Tier 2 and deductions under Basel II	51,809	
57	Tier 2 capital: regulatory adjustments (I)	126,809	
Tier 2 capita			
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,078,998	
Total capital	(TC = T1 + T2)		
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	10,475,569	
Risk weighte	ed assets		
	Total of items included in risk weighted assets subject to transitional arrangements	58,545	
	of which: intangible assets (excluding those relating to mortgage servicing rights)	24,719	
	of which: net defined benefit asset	15,658	
	of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	83	
	of which: significant investments in the Tier 2 capital of Other Financial Institutions (net of eligible short positions)	16,156	
60	Risk weighted assets (L)	57,558,088	
Capital ratio	(consolidated)	1	
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	13.04%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	14.58%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	18.19%	
Regulatory a		1	
72	Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	445,253	
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	729,943	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	3,700	
	ncluded in Tier 2 capital: instruments and provisions	1	~
76	Provisions (general reserve for possible loan losses)	7,666	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	24,487	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	293,681	
-	uments subject to transitional arrangements	1	
82	Current cap on Additional Tier 1 instruments subject to transitional arrangements	742,714	
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 transitional arrangements	1,220,717	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	31,434	

(Millions of yen)

	,	
Items	As of March 31, 2	2016
Required capital ((L) × 8%)	4,604,647	

Reconciliation of Regulatory Capital Elements Back to the Balance Sheet (As of September 30, 2015 and 2016)

Sumitomo Mitsui Banking Corporation and Subsidiaries

		(Millions of yen)						
Items	in publish state	Consolidated balance sheet as in published financial statements		in published financial statements Statements		1		
	As of September 30, 2016	As of September 30, 2015						
(Assets)								
Cash and due from banks	39,099,012	43,195,496						
Call loans and bills bought Receivables under resale agreements	1,332,654 746,170	1,376,648 771,420						
Receivables under resale agreements Receivables under securities borrowing transactions	7,451,991	6,470,655						
Monetary claims bought	3,718,373	3,926,974						
Trading assets	7,219,515	7,581,209	6-a					
Money held in trust	3	1						
Securities	21,767,145	27,983,877	2-ь, 6-ь					
Loans and bills discounted	78,742,567	76,676,449	6-с					
Foreign exchanges	1,546,229	1,966,358						
Lease receivables and investment assets	265,943	249,749						
Other assets	4,321,519	2,787,844						
Tangible fixed assets	1,133,814	1,123,197	2					
Intangible fixed assets Net defined benefit asset	525,463	463,712	2-a 3					
Deferred tax assets	223,988 60,172	368,190 62,721	5 4-a					
Customers' liabilities for acceptances and guarantees	6,048,956	6,198,361	4-a					
Reserve for possible loan losses	(449,315)	(489,385)						
Total assets	173,754,205	180,713,484						
(Liabilities)								
Deposits	111,341,791	102,592,124						
Negotiable certificates of deposit	10,860,560	15,928,508						
Call money and bills sold	1,159,907	6,218,629						
Payables under repurchase agreements	1,964,416	1,081,106						
Payables under securities lending transactions	6,454,075	8,258,001						
Commercial paper	2,053,258	3,109,663						
Trading liabilities	5,544,260	5,524,764	6-d					
Borrowed money	7,454,656	9,025,672 863,970	8					
Foreign exchanges Short-term bonds	816,229 205,400	719,600						
Bonds	4,669,250	5,866,650						
Due to trust account	1,035,457	597,296						
Other liabilities	4,524,511	4,545,241						
Reserve for employee bonuses	37,603	43,133						
Net defined benefit liability	17,800	12,285						
Reserve for executive retirement benefits	761	660						
Reserve for point service program	893	1,162						
Reserve for reimbursement of deposits	12,326	15,176						
Reserve for losses on interest repayment	43	527						
Reserve under the special laws	1,188	984	/ L					
Deferred tax liabilities Deferred tax liabilities for land revaluation	274,511 32,167	386,986 33,998	4-b 4-с					
Acceptances and guarantees	6,048,956	6,198,361						
Total liabilities	164,510,029	171,024,506						
(Net assets)								
Capital stock	1,770,996	1,770,996	1-a					
Capital surplus	2,695,819	2,702,099	1-b					
Retained earnings	2,972,017	2,759,178	1-c					
Treasury stock	(210,003)	(210,003)	1-d					
Total stockholders' equity	7,228,830	7,022,271						
Net unrealized gains on other securities	1,159,436	1,397,229	_					
Net deferred gains or losses on hedges	86,943	(12,029)	5					
Land revaluation excess Foreign currency translation adjustments	39,341 (115,441)	37,816						
Remeasurements of defined benefit plans	(115,441) (48,636)	107,233 54,099						
Total accumulated other comprehensive income	1,121,643	1,584,348		3				
Stock acquisition rights	259	221	7-a	5				
Non-controlling interests	893,443	1,082,137	7-Ь					
Total net assets	9,244,175	9,688,978						
Total liabilities and net assets	173,754,205	180,713,484						

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

(Appended Table)

1. Stockholders' equity

(1) Consolidated balance sheet

Consolidated balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks
Capital stock	1,770,996	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement
Capital surplus	2,695,819	2,702,099	Including eligible Tier 1 capital instruments subject to transitional arrangement
Retained earnings	2,972,017	2,759,178	
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement
Total stockholders' equity	7,228,830	7,022,271	

(2) Composition of capital

(2) Com	position of capital			(Millions of yen)
	Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	Remarks
	issued qualifying common share capital plus related capital and retained earnings	7,228,830	7,022,271	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
	of which: capital and capital surplus	4,256,812	4,263,092	
	of which: retained earnings	2,972,017	2,759,178	
	of which: treasury stock (-)	_	_	
	of which: other than the above	_	_	
capital s	issued qualifying Additional Tier 1 instruments plus related urplus of which: classified as equity under applicable ng standards and the breakdown	_	_	Stockholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy

2. Intangible assets

(1) Consolidated balance sheet

(1) Consolidated balance sheet			(Millions of yen)	1
Consolidated balance sheet items	As of September	As of September	Remarks	
Consolidated balance sheet items	30, 2016	30, 2015	Kelliarks	
Intangible fixed assets	525,463	463,712		
Securities	21,767,145	27,983,877		
of which: goodwill attributable to equity-method investees	31,939	33,271		

113,452

103,241

118,147

Income taxes related to above

(2) Composi	ition of capital			(Millions of yen)	
	Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	Remarks	Basel II
Goodwill (incl	luding those equivalent)	177,641	175,960		
Other intangib	ble assets other than goodwill and mortgage servicing rights	266,308	217,782	Software and other	
Mortgage serv	vicing rights	_	_		
Am	nount exceeding the 10% threshold on specified items	_	_		
Am	nount exceeding the 15% threshold on specified items	_	_		
	ortgage servicing rights that are below the thresholds for duction (before risk weighting)	_	_		

3. Net defined benefit asset

(1) Consolidated balance sheet			(Millions of yen)	
Consolidated balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks	Ref. No.
Net defined benefit asset	223,988	368,190		3

67,997

Income taxes related to above

(2) Composition of capital			(Millions of yen)	_	
Composition of capital disclosure	As of September	As of September	Remarks		Basel III Template
Composition of capital disclosure	30, 2016	30, 2015	Remarks		No.
Net defined benefit asset	155,990	250,043			15

(Millions of yen)

Ref. No.
1-a
1-b
1-c
1-d

Basel III Template No.

1a	
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1c	

31a

Ref. No.
2-a
2-b

Basel III Template
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4. Deferred tax assets

(1) Consolidated balance sheet As of September As of September Consolidated balance sheet items Remarks 30, 2015 30, 2016 60,172 62,721 Deferred tax assets Deferred tax liabilities 274,511 386,986 Deferred tax liabilities for land revaluation 32,167 33,998 Tax effects on o

Tax effects on other intangible assets	113,452	103,241	
Tax effects on net defined benefit asset	67,997	118,147	
(2) Composition of capital			(Millions of ven)

(2) Composition of capital

2) composition of cupital			(1.11110115 01 j 01)
Composition of capital disclosure		As of September 30, 2015	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,422	2,068	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
Deferred tax assets arising from temporary differences (net of related tax liability)	6,387	6,695	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
Amount exceeding the 10% threshold on specified items	_		
Amount exceeding the 15% threshold on specified items	_		
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	6,387	6,695	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

(1) Consolidated balance sheet (Millions of yen)					
Consolidated balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks		
Net deferred gains or losses on hedges	86,943	(12,029)			

(2) Composition of capital

(2) Composition of capital (Millions of ye					
	Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	Remarks	
	Net deferred gains or losses on hedges	88,796	(10,390)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	

6. Items associated with investments in the capital of financial institutions

(1) Consolidated balance sheet

Consolidated balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks	Ref.	
Trading assets	7,219,515	7,581,209	Including trading account securities and derivatives for trading assets	6-	
Securities	21,767,145	27,983,877		6-	
Loans and bills discounted	78,742,567	76,676,449	Including subordinated loans	6-	
Trading liabilities	5,544,260	5,524,764	Including trading account securities sold and derivatives for trading liabilities	6-	

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25
75

Ref. No. 5

Ref. No.

4-a 4-b

4-c

Basel III Template No. 10

Basel III Template No.

11	

(Millions of yen)

Ref. No.
6-a
6-b
6-c
6-d

(Millions of yen)

2) Composition of capital			(Millions of yen)	
Composition of capital disclosure	As of September	As of September	Remarks	Basel III Template
A A	30, 2016	30, 2015	ittinaitts	No.
Investments in own capital instruments	44	79		
Common Equity Tier 1 capital	44	79		16
Additional Tier 1 capital	—			37
Tier 2 capital	_	—		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	_	_		
Common Equity Tier 1 capital	—	_		17
Additional Tier 1 capital	_			38
Tier 2 capital	_			53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	475,558	620,877		
Common Equity Tier 1 capital	_	_		18
Additional Tier 1 capital	_			39
Tier 2 capital	_			54
Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	475,558	620,877		72
Significant investments in the capital of Other Financial Institutions, net of eligible short positions	871,453	1,023,080		
Amount exceeding the 10% threshold on specified items	_	_		19
Amount exceeding the 15% threshold on specified items				23
Additional Tier 1 capital	80,066	158,638		40
Tier 2 capital	50,000	126,610		55
Significant investments in the common stocks of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	741,387	737,831		73

7. Non-controlling interests

(1) Consolidated balance sheet (Millions of yen)					
Consolidated balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks		Ref. No.
Stock acquisition rights	259	221		11	7-a
Non-controlling interests	893,443	1,082,137		[7-b

(2) Composition of capital

(2) Composition of capital			(Millions of yen)		
Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	Remarks		Basel III Template No.
Amount allowed to be included in group Common Equity Tier 1	175,784	168,706		1	5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	_	_			30-31ab-32
Amount allowed to be included in group Additional Tier 1	18,821	18,562		1	34-35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	_	_			46
Amount allowed to be included in group Tier 2	3,223	2,573			48-49

8. Other capital instruments

(1) Consolidated balance sheet			(Millions of yen))	
Consolidated balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks		Ref. No.
Borrowed money	7,454,656	9,025,672]	8
				-	

(2) Composition of capital

(2) Composition of capital			(Millions of yen)	
Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	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	300,000	300,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	883,599	657,249		46

Note:

Amounts in the "Composition of capital disclosure" are based on those before considering under transitional arrangements and includes "Amounts excluded under transitional arrangements" disclosed in "Capital Structure Information" as well as amounts included as regulatory capital. In addition, items for regulatory purpose under transitional arrangement are excluded from this table.

Reconciliation of Regulatory Capital Elements Back to the Balance Sheet (As of March 31, 2016)

Sumitomo Mitsui Banking Corporation and Subsidiaries

	(Millions of yen)		
Items	Consolidated balance sheet as in published financial statements	Cross-reference to Appended Table	Reference # of Basel III common disclosure template under the Composition of Capital Disclosure (Basel III Template)
	As of March 31, 2016		
(Assets)			
Cash and due from banks	42,594,225		
Call loans and bills bought	1,291,365		
Receivables under resale agreements	494,949		
Receivables under securities borrowing transactions	7,964,208		
Monetary claims bought	4,183,995		
Trading assets	7,980,971	6-a	
Money held in trust	3		
Securities	25,153,750	2-b, 6-b	
Loans and bills discounted	77,331,124	6-c	
Foreign exchanges	1,577,167		
Lease receivables and investment assets	269,429		
Other assets	3,697,438		
Tangible fixed assets	1,167,627	а.	
Intangible fixed assets	526,112 198,637	2-a	
Net defined benefit asset Deferred tax assets		3	
Deterred tax assets Customers' liabilities for acceptances and guarantees	66,570 6,407,272	4-a	
Reserve for possible loan losses Total assets	(496,178) 180,408,672		
(Liabilities)	180,408,072		
Deposits	111,238,673		
Negotiable certificates of deposit	14,740,434		
Call money and bills sold	1,220,455		
Payables under repurchase agreements	1,761,822		
Payables under reputchase agreements Payables under securities lending transactions	5,309,003		
Commercial paper	3,018,218		
Trading liabilities	6,105,982	6-d	
Borrowed money	8,058,848	8	
Foreign exchanges	1,083,450	, , , , , , , , , , , , , , , , , , ,	
Short-term bonds	367,000		
Bonds	5,450,145		
Due to trust account	944,542		
Other liabilities	4,853,664		
Reserve for employee bonuses	54,925		
Reserve for executive bonuses	1,767		
Net defined benefit liability	17,844		
Reserve for executive retirement benefits	743		
Reserve for point service program	1,249		
Reserve for reimbursement of deposits	16,979		
Reserve for losses on interest repayment	234		
Reserve under the special laws	1,129		
Deferred tax liabilities	275,887	4-b	
Deferred tax liabilities for land revaluation	32,203	4-c	
Acceptances and guarantees	6,407,272		
Total liabilities	170,962,478		
(Net assets)			
Capital stock	1,770,996	1-a	
Capital surplus	2,702,093	1-b	
Retained earnings	2,909,898	1-c	
Treasury stock	(210,003)	1-d	
Total stockholders' equity	7,172,985		
Net unrealized gains on other securities	1,255,877	_	
Net deferred gains or losses on hedges	61,781	5	
Land revaluation excess	39,348		
Foreign currency translation adjustments	58,693		
Remeasurements of defined benefit plans	(65,290)		2
Total accumulated other comprehensive income		7	3
Stock acquisition rights	249	7-a	
Non-controlling interests	922,549	7-Ь	
Total net assets	9,446,193		
Total liabilities and net assets	180,408,672		

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

(Appended Table)

1. Stockholders' equity

(1) Consolidated b	balance	sheet
--------------------	---------	-------

(1) Consolidated balance sheet		(ivinitions of yen)
Consolidated balance sheet items	As of March 31, 2016	Remarks
Capital stock	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement
Capital surplus	2,702,093	Including eligible Tier 1 capital instruments subject to transitional arrangement
Retained earnings	2,909,898	
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement
Total stockholders' equity	7,172,985	

(2) Composition of capital

(2) Com	position of capital		(Millions of yen)
Composition of capital disclosure		As of March 31, 2016	Remarks
Directly issued qualifying common share capital plus related capital surplus and retained earnings		7,172,985	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
	of which: capital and capital surplus	4,263,087	
	of which: retained earnings	2,909,898	
	of which: treasury stock (-)	_	
	of which: other than the above		
capital su	issued qualifying Additional Tier 1 instruments plus related urplus of which: classified as equity under applicable ng standards and the breakdown	_	Stockholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy

Intangible assets Consolidated bala

(1) Consolidated balance sheet		(Millions of yen)	
Consolidated balance sheet items	As of March 31, 2016	Remarks	Ref.
Intangible fixed assets	526,112		2
Securities	25,153,750		2.
of which: goodwill attributable to equity-method investees	36,559		
8	0.1.2.7		

118,778

Income taxes related to above (2) Composition of capital

(2) Composition of capital		(Millions of yen)	
Composition of capital disclosure	As of March 31, 2016	Remarks	Basel III Template No.
Goodwill (including those equivalent)	183,682		8
Other intangible assets other than goodwill and mortgage servicing rights	260,210	Software and other	9
Mortgage servicing rights	_		
Amount exceeding the 10% threshold on specified items	—		20
Amount exceeding the 15% threshold on specified items	_		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	_		74

3. Net defined benefit asset

(1) Consolidated balance sheet

(1) Consolidated balance sheet		(Millions of yen)	
Consolidated balance sheet items	As of March 31, 2016	Remarks	
Net defined benefit asset	198,637		

60,195

Income taxes related to above

(2) Composition of capital

Composition of capital disclosure	As of March 31, 2016	Remarks	Basel III Template No.
Net defined benefit asset	138,441		15

ef. No. 2-a 2-b

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(Millions of yen)





Basel III Template No.

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(Millions of ven)

31a

4. Deferred tax assets

(1) Consolidated balance sheet

(1) Consolidated balance sheet	(Millions of yen)	
Consolidated balance sheet items	As of March 31, 2016	Remarks
Deferred tax assets	66,570	
Deferred tax liabilities	275,887	
Deferred tax liabilities for land revaluation	32,203	
	110 770	

Tax effects on other intangible assets	118,778	
Tax effects on net defined benefit asset	60,195	

(2) Composition of capital

(2) Comj	position of capital	(Million	
	Composition of capital disclosure	As of March 31, 2016	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		1,545	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
	Deferred tax assets arising from temporary differences (net of related tax liability)		This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
	Amount exceeding the 10% threshold on specified items	_	
	Amount exceeding the 15% threshold on specified items	_	
	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	3,700	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

Consolidated balance sheet items	As of March 31, 2016	Remarks	
Net deferred gains or losses on hedges	61,781		L

(2) Composition of capital

(2) Composition of capital		(Millions of yen)	
Composition of capital disclosure	As of March 31, 2016	Remarks	Ba
Net deferred gains or losses on hedges	63,789	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	

6. Items associated with investments in the capital of financial institutions

(1) Consolidated balance sheet

(1) Consolidated balance sheet (Millions of y		
Consolidated balance sheet items	As of March 31, 2016	Remarks
Trading assets	7,980,971	Including trading account securities and derivatives for trading assets
Securities	25,153,750	
Loans and bills discounted	77,331,124	Including subordinated loans
Trading liabilities	6,105,982	Including trading account securities sold and derivatives for trading liabilities

Ref. No. 5

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6-d

Ref. No.
4-a
4-b
4-c

Basel III Template No. 10

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(Millions of yen)

deduction (before risk weighting)
7. Non-controlling interests
(1) Consolidated balance sheet
Consolidated balance sheet iter

Consolidated balance sheet items	As of March 31, 2016	Remarks	Ref. No.
Stock acquisition rights	249		7-a
Non-controlling interests	922,549		7-b

As of March

31, 2016

49

49

_

445.253

445,253

934,997

80,053

125,000

729,943

(2)	Com	osition	of	capital

(2) Composition of capital

Investments in own capital instruments

Tier 2 capital

Tier 2 capital

Tier 2 capital

net of eligible short positions

Tier 2 capital

insurance entities

Common Equity Tier 1 capital

Common Equity Tier 1 capital Additional Tier 1 capital

Investment") (amount above the 10% threshold) Common Equity Tier 1 capital

Additional Tier 1 capital

(before risk weighting)

Additional Tier 1 capital

Additional Tier 1 capital

Composition of capital disclosure

Reciprocal cross-holdings in the capital of banking, financial and

Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does

not own more than 10% of the issued share capital ("Non-significant

Significant investments in the capital of Other Financial Institutions,

Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction

Amount exceeding the 10% threshold on specified items Amount exceeding the 15% threshold on specified items

Significant investments in the common stocks of Other

Financial Institutions that are below the thresholds for

(2) Composition of capital		(Millions of yen)	
Composition of capital disclosure	As of March 31, 2016	Remarks	Basel III Temp No.
Amount allowed to be included in group Common Equity Tier 1	175,353		5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	_		30-31ab-32
Amount allowed to be included in group Additional Tier 1	17,660		34-35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	_		46
Amount allowed to be included in group Tier 2	3,069		48-49

8. Other capital instruments

(1) Consolidated balance sheet	(Millions of yen)	
Consolidated balance sheet items	As of March 31, 2016	Remarks
Borrowed money	8,058,848	

(2) Composition of capital

Composition of capital disclosure	As of March 31, 2016	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	300,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	655,064		46

Note:

Amounts in the "Composition of capital disclosure" are based on those before considering under transitional arrangements and includes "Amounts excluded under transitional arrangements" disclosed in "Capital Structure Information" as well as amounts included as regulatory capital. In addition, items for regulatory purpose under transitional arrangement are excluded from this table.

Basel III Template
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Ref. No. 8

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Basel III Template

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(Millions of yen)

Remarks

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18

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(M11)	ions	of	yen

(Millions of ven)

(Millions of

Leverage Ratio Information (Consolidated) Sumitomo Mitsui Banking Corporation and Subsidiaries

Composition of Leverage Ratio

Corresponding line #			As of September 30,	(In million yen, % As of September 30.
on Basel III disclosure template (Table2)	on Basel III disclosure template (Table1)	Item	2016	2015
On-balance sheet exp	osures (1)		1	
1		On-balance sheet exposures before deducting adjustment items	151,278,476	159,523,466
1a	1	Total assets reported in the consolidated balance sheet	173,754,205	180,713,484
1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)	_	_
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) (-)	22,475,729	21,190,017
2	7	The amount of adjustment items pertaining to Tier 1 capital (-)	411,433	331,865
3		Total on-balance sheet exposures (a)	150,867,042	159,191,601
Exposures related to d	erivative transactions ((2)		
4		Replacement cost associated with derivatives transactions, etc.	2,702,044	2,080,802
5		Add-on amount associated with derivatives transactions, etc.	3,105,886	2,912,464
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	601,449	546,543
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) (-)	601,449	546,543
8		The amount of client-cleared trade exposures for which a bank acting as clearing member is not obliged to make any indemnification (-)		
9		Adjusted effective notional amount of written credit derivatives	614,055	492,813
10		The amount of deductions from effective notional amount of written credit derivatives (-)	509,786	293,363
11	4	Total exposures related to derivative transactions (b)	5,912,199	5,192,717
Exposures related to re	epo transactions (3)			
12		The amount of assets related to repo transactions, etc.	8,198,161	7,242,075
13		The amount of deductions from the assets above (line 12) (-)	_	_
14		The exposures for counterparty credit risk for repo transactions, etc.	167,691	31,759
15		The exposures for agent repo transaction		
16	5	Total exposures related to repo transactions, etc. (c)	8,365,852	7,273,834
	ff-balance sheet transa			
17		Notional amount of off-balance sheet transactions	52,159,812	53,328,196
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	34,580,233	35,381,692
19	6	Total exposures related to off-balance sheet transactions (d)	17,579,578	17,946,503
_everage ratio on a co	nsolidated basis (5)		1	
20		The amount of capital (Tier 1 capital) (e)		8,402,157
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)		189,604,657
22		Leverage ratio on a consolidated basis ((e)/(f))	4.50%	4.43%

				(In million yen, %
Correspon on Basel III		Corresponding line # on Basel III disclosure	Item	As of March 31, 2016
template (Table2) template (Table1)		template (Table1)		2016
On-balance	e sheet exp	osures (1)		
1			On-balance sheet exposures before deducting adjustment items	157,139,218
	1a	1	Total assets reported in the consolidated balance sheet	180,408,672
	1b	2	The amount of assets of subsidiaries that are not included in the scope of the leverage ratio on a consolidated basis (-)	_
	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) (-)	23,269,453
2		7	The amount of adjustment items pertaining to Tier 1 capital (-)	413,963
3	}		Total on-balance sheet exposures (a)	156,725,255
Exposures	related to c	erivative transactions (
4			Replacement cost associated with derivatives transactions, etc.	2,318,694
5			Add-on amount associated with derivatives transactions, etc.	3,050,084
	·		The amount of receivables arising from providing cash margin in	533,429
			relation to derivatives transactions, etc.	,
6	5		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) (-)	533,429
8	}		The amount of client-cleared trade exposures for which a bank acting as clearing member is not obliged to make any indemnification (-)	
g)		Adjusted effective notional amount of written credit derivatives	583,300
1	0		The amount of deductions from effective notional amount of written credit derivatives (-)	459,631
1	1	4	Total exposures related to derivative transactions (b)	5,492,448
xposures	related to r	epo transactions (3)		
1			The amount of assets related to repo transactions, etc.	8,459,158
1;	3		The amount of deductions from the assets above (line 12) (-)	
1	-		The exposures for counterparty credit risk for repo transactions, etc.	52,367
1			The exposures for agent repo transaction	
1	-	5	Total exposures related to repo transactions, etc. (c)	8,511,525
xposures	related to c	off-balance sheet transa		
1			Notional amount of off-balance sheet transactions	53,385,837
1			The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	34,955,755
1	9	6	Total exposures related to off-balance sheet transactions (d)	18,430,082
-	-	nsolidated basis (5)		10,400,002
_everage 18			The amount of capital (Tier 1 capital) (e)	8,396,570
2	-	8	Total exposures $((a)+(b)+(c)+(d))$ (f)	189,159,312
2		0	Leverage ratio on a consolidated basis ((e)/(f))	4.43%
2.	د		בפיפומטפ ומנוט טון מ טטווסטוועמנפט שמטוט ((ב)/ (ו))	4.4370

Liquidity Coverage Ratio Information (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Since March 31, 2015, the "Liquidity Coverage Ratio" (hereinafter referred to as "LCR"), the liquidity regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, SMBC calculates its consolidated LCR using the calculation formula stipulated in the "Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank as a Benchmark for Judging its Soundness of Management, Based on the Provision of Article 14-2 of the Banking Act" (Notification No. 60 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the "LCR Notification"). Meanwhile, SMBC discloses its LCR in compliance with "Matters Related to the Status of the Soundness of Management Concerning Liquidity Separately Specified by the Commissioner of the Japanese Financial Services Agency, Based on the Provision of Article 19-2, Paragraph 1, Item 5 (e) of the Ordinance for Enforcement of the Banking Act, etc." (Notification No. 7 issued by the Japanese Financial Services Agency in 2015).

Disclosure of Qualitative Information about Liquidity Coverage Ratio

1. Intra-period Changes in Consolidated LCR

As described in "Disclosure of Quantitative Information about Liquidity Coverage Ratio (Consolidated)" on the following page, the LCR has remained stable with no significant fluctuation following the introduction of the liquidity regulation on March 31, 2015.

2. Assessment of Consolidated LCR

The LCR Notification stipulates that the minimum requirement of LCR for 2016 is set at 70.0% and from 2017 onwards, the LCR is raised in increments of 10.0% in stages, reaching 100.0% in and after 2019 (see table below).

	2015	2016	2017	2018	2019 onwards
The minimum requirement of LCR	60.0%	70.0%	80.0%	90.0%	100.0%

Consolidated LCR of SMBC exceeds the minimum requirements of LCR for 2016 (70.0%) and for 2019 onwards (100.0%), having no cause for concern. SMBC does not expect that the future LCR forecasts will differ significantly from the announced ratios. In addition, the actual LCR does not differ significantly from the initial forecast.

3. Composition of High-Quality Liquid Assets

The consolidated high-quality liquid assets held by SMBC that are allowed to be included in the calculation of LCR include deposits with central banks, highly-rated bonds and cash. As described in "Disclosure of Quantitative Information about Liquidity Coverage Ratio (Consolidated)" on the following page, the amount of such high-quality liquid assets exceed the amount of net cash outflows. Meanwhile, currency denominations, categories and location, etc. of the high-quality liquid assets allowed to be included in the calculation have not shown any significant changes. In addition, in respect of major currencies (those of which the aggregate amount of liabilities denominated in a certain currency accounts for 5.0% or more of SMBC's total liabilities on the consolidated basis), there is no significant mismatch in currency denomination between the total amount of the high-quality liquid assets allowed to be included in the calculation and the amount of net cash outflows.

4. Other Information Concerning Consolidated LCR

SMBC has not applied "special provisions concerning qualifying operational deposits" prescribed in Article 29 of the LCR Notification and "increased liquidity needs related to market valuation changes on derivative or other transactions simulated through Scenario Approach" prescribed in Article 38 of the same Notification. Meanwhile, SMBC records "cash outflows related to small-sized consolidated subsidiaries," etc. under "cash outflows based on other contracts" prescribed in Article 60 of the same Notification. Disclosure of Quantitative Information about Liquidity Coverage Ratio (Consolidated)

			(lı	n million yen, %, th	e number of data)
Item		Current (From 2 To 2010	016/7/1	Prior Quarter (From 2016/4/1 To 2016/6/30)	
High-Qual	ty Liquid Assets (1)				
1	Total high-quality liquid assets (HQLA)		48,582,163		50,810,776
Cash Outf	ows (2)	TOTAL UNWEIGHTED VALUE	total Weighted Value	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	50,221,971	3,873,006	49,926,410	3,851,663
3	of which, Stable deposits	16,432,201	493,128	16,313,606	489,577
4	of which, Less stable deposits	33,789,770	3,379,879	33,612,803	3,362,086
5	Cash outflows related to unsecured wholesale funding	55,587,001	29,487,626	56,750,886	30,697,741
6	of which, Qualifying operational deposits	-	-	—	_
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	49,747,379	23,648,003	49,984,124	23,930,979
8	of which, Debt securities	5,839,622	5,839,622	6,766,762	6,766,762
9	9 Cash outflows related to secured funding, etc.		69,436		64,448
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	18,233,342	5,903,680	19,304,276	6,514,609
11	of which, Cash outflows related to derivative transactions, etc.	1,274,366	1,274,366	1,643,017	1,643,017
12	of which, Cash outflows related to funding programs	343,416	343,416	490,389	490,389
13	of which, Cash outflows related to credit and liquidity facilities	16,615,559	4,285,898	17,170,870	4,381,203
14	Cash outflows related to contractual funding obligations, etc.	6,649,509	3,587,255	7,597,484	4,116,184
15	Cash outflows related to contingencies	60,616,859	987,647	59,809,008	779,309
16	Total cash outflows		43,908,649		46,023,955
Cash Inflo	ws (3)	TOTAL UNWEIGHTED VALUE	total Weighted Value	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	4,771,670	399,102	4,587,952	212,043
18	Cash inflows related to collection of loans, etc.	3,444,573	2,290,499	3,840,668	2,539,623
19	Other cash inflows	3,709,983	1,833,596	3,988,450	1,836,638
20	Total cash inflows	11,926,226	4,523,197	12,417,071	4,588,305
Consolida	ted Liquidity Coverage Ratio (4)				
21	Total HQLA allowed to be included in the calculation		48,582,163		50,810,776
22	Net cash outflows		39,385,453		41,435,650
23	Consolidated liquidity coverage ratio (LCR)		123.3%		122.6%
24	The number of data used to calculate the average value		3		3

The data following the introduction of the liquidity regulation on March 31, 2015 is available on SMFG's website. (http://www.smfg.co.jp/english/investor/financial/basel_3.html)

Capital Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Capital Structure Information (Non-consolidated Capital Ratio (International Standard))

			tember 30,)16	As of Sept	ember 30 15
Basel III Template No.	Items		Amounts excluded under transitional arrangements	2	Amounts excluded under transitional arrangement
Common Ec	uity Tier 1 capital: instruments and reserves				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,433,280		6,122,595	
1a	of which: capital and capital surplus	4,027,283		4,031,192	\sim
2	of which: retained earnings	2,597,137		2,282,438	
1c	of which: treasury stock (-)	-		-	
26	of which: cash dividends to be paid (-)	191,140		191,034	
	of which: other than the above	-			
1b	Stock acquisition rights to common shares	-		_	
3	Valuation and translation adjustment and other disclosed reserves	821,930	547,953	520,999	781,499
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	-		_	
6	Common Equity Tier 1 capital: instruments and reserves (A) 7,255,211		6,643,595	
Common Ec	uity Tier 1 capital: regulatory adjustments	, , ,		, ,	/
8+9	Total intangible assets (excluding those relating to mortgage servicing rights)	93,692	62,461	56,933	85,400
8	of which: goodwill (including those equivalent)	-	-		
9	of which: other intangible assets other than goodwill and mortgage servicing rights	93,692	62,461	56,933	85,40
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-	-	
11	Net deferred gains or losses on hedges	122,985	81,990	(37,108)	(55,663
12	Shortfall of eligible provisions to expected losses	27,919	18,613	34,940	52,410
13	Gain on sale on securitization transactions	34,677	23,118	18,998	28,498
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	_	_
15	Prepaid pension cost	116,131	77,420	74,708	112,06
16	Investments in own shares (excluding those reported in the Net assets section)				
17	Reciprocal cross-holdings in common equity	_	_	_	-
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	_	-	_	
19+20+21	Amount exceeding the 10% threshold on specified items	-	-	-	
19	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-	-	
20	of which: mortgage servicing rights	-		-	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	
22	Amount exceeding the 15% threshold on specified items	-	-	-	
23	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-	_	
24	of which: mortgage servicing rights	-	-	-	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	_
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-		_	
28	Common Equity Tier 1 capital: regulatory adjustments (E	3) 395,406		148,472	
Common Ec	uity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C	6,859,804		6,495,123	

				tember 30, 16	As of Sept	tember 30 15
Templ	sel III ate No.	Items		Amounts excluded under transitional arrangements	2	Amounts excluded under transitional arrangement
Addit	ional Ti	ier 1 capital: instruments				
	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	-		-	
	31b	Stock acquisition rights to Additional Tier 1 instruments	-		-	
30	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	300,000		300,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		-	
33	3+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	665,369		861,546	
		Total of items included in Additional Tier 1 capital: items subject to transitional arrangements	(479)		(202)	
		of which: foreign currency translation adjustments	(479)		(202)	
	36	Additional Tier 1 capital: instruments (D)	964,889		1,161,344	
Addit	ional T	ier 1 capital: regulatory adjustments				
	37	Investments in own Additional Tier 1 instruments	-	-	-	
	38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	-	-
	39	Non-significant Investments in the Additional Tier 1 capital of Other Financial Institutions, net of eligible short positions (amount above 10% threshold)	-	_	_	-
	40	Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	45,756	30,504	63,692	95,53
		Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	32,424		54,703	
		of which: gain on sale on securitization transactions	23,118		28,498	
		of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses	9,306		26,205	
	42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		_	
	43	Additional Tier 1 capital: regulatory adjustments (E)	78,181		118,395	
Addit		ier 1 capital (AT1)			1	1
		Additional Tier 1 capital ((D)-(E)) (F)	886,708		1,042,948	
Tier 1	· ·	I (T1 = CET1 + AT1)			1	
		Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,746,512		7,538,072	
Tier 2	capita	I: instruments and provisions			1	
		Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	-		-	
	40	Stock acquisition rights to Tier 2 instruments	-		-	
	46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	885,837		658,860	
		Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		_	
47	7+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,170,380		1,412,068	
	50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2			-	
	50a	of which: general reserve for possible loan losses				
	50b	of which: eligible provisions		ļ,		
		Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	288,214		514,787	
		of which: unrealized gains on other securities after 55% discount	277,448		498,572	\leq
		of which: land revaluation excess after 55% discount	10,765		16,215	
	51	Tier 2 capital: instruments and provisions (H)	2,344,432		2,585,716	

		As of Sep	tember 30,	en, except p As of Sept	ember 30
Basel III Template No.	Items	20	Amounts excluded under transitional arrangements	20	15 Amounts excluded under transitional arrangement
Tier 2 capita	I: regulatory adjustments			í	
52	Investments in own Tier 2 instruments	-	-	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	
54	Non-significant Investments in the Tier 2 capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)	-	-	-	-
55	Significant investments in the Tier 2 capital of Other Financial Institutions (net of eligible short positions)	30,000	20,000	50,000	75,000
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	9,306		26,205	
	of which: Tier 2 and deductions under Basel II	9,306		26,205	
57	Tier 2 capital: regulatory adjustments (I)	39,306		76,205	
Tier 2 capita			<i>v</i>		
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,305,125		2,509,511	
Total capital	(TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	10,051,638		10,047,583	
Risk weighte					
	Total of items included in risk weighted assets subject to transitional arrangements	141,100		237,169	
	of which: intangible assets (excluding those relating to mortgage servicing rights)	17,062		18,478	
	of which: prepaid pension cost	21,148		24,247	
	of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	85,990		182,392	
60	Risk weighted assets (L)	48,914,069		49,888,406	
Capital ratio		.,. ,		.,,	
. 61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	14.02%		13.01%	
62	Tier 1 risk-weighted capital ratio ((G)/(L))	15.83%		15.10%	
63	Total risk-weighted capital ratio ((K)/(L))	20.54%		20.14%	
	djustments			2011.170	
72	Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	354,452		482,426	
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	676,035		651,340	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-		-	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	-		-	
Provisions in	cluded in Tier 2 capital: instruments and provisions		*		*
76	Provisions (general reserve for possible loan losses)	-		_	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	2,103		2,190	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-		-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	261,137		270,899	
Capital instr	uments subject to transitional arrangements		-		-
82	Current cap on Additional Tier 1 instruments subject to transitional arrangements	742,414		866,150	
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 transitional arrangements	1,210,344		1,412,068	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)			16,282	

		(Millions of yen)
Itama	As of September 30,	As of September 30,
Items	2016	2015
Required capital ((L) \times 8%)	3,913,125	3,991,072

		As of Mar	ch 31, 2016
Basel III Template No.	Items		Amounts excluded under transitional arrangements
Common Eq	uity Tier 1 capital: instruments and reserves		
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,228,421	
1a	of which: capital and capital surplus	4,031,192	
2	of which: retained earnings	2,414,507	
1c	of which: treasury stock (-)	-	
26	of which: cash dividends to be paid (-)	217,277	
	of which: other than the above	-	
1b	Stock acquisition rights to common shares	-	
3	Valuation and translation adjustment and other disclosed reserves	785,705	523,803
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to		
	transitional arrangements	_	
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,014,126	
Common Ec	uity Tier 1 capital: regulatory adjustments		
8+9	Total intangible assets (excluding those relating to mortgage servicing rights)	91,707	61,138
8	of which: goodwill (including those equivalent)	-	-
9	of which: other intangible assets other than goodwill and mortgage servicing rights	91,707	61,138
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
11	Net deferred gains or losses on hedges	30,158	20,105
12	Shortfall of eligible provisions to expected losses	43,929	29,286
13	Gain on sale on securitization transactions	30,051	20,034
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
15	Prepaid pension cost	116,591	77,727
16	Investments in own shares (excluding those reported in the Net assets section)	-	-
17	Reciprocal cross-holdings in common equity	-	-
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	_	_
19+20+21	Amount exceeding the 10% threshold on specified items	-	
19	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	
20	of which: mortgage servicing rights	-	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-
22	Amount exceeding the 15% threshold on specified items	-	_
23	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
24	of which: mortgage servicing rights	-	-
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	Common Equity Tier 1 capital: regulatory adjustments (B)	312,437	
Common Ec	uity Tier 1 capital (CET1)		
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,701,689	

		(Millions of	yen, except p	percentages
	sel III ate No.	Items	As of Marc	h 31, 2016 Amounts excluded under transitional
∆ddit	ional T	er 1 capital: instruments		arrangements
huun	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	-	
	31b	Stock acquisition rights to Additional Tier 1 instruments	-	
30	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	300,000	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	_	
33	3+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	698,497	
		Total of items included in Additional Tier 1 capital: items subject to transitional arrangements	(268)	
		of which: foreign currency translation adjustments	(268)	
	36	Additional Tier 1 capital: instruments (D)	998,229	
Addit	ional T	ier 1 capital: regulatory adjustments		
	37	Investments in own Additional Tier 1 instruments	-	
	38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	_
	39	Non-significant Investments in the Additional Tier 1 capital of Other Financial Institutions, net of eligible short positions (amount above 10% threshold)	_	_
	40	Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	45,756	30,504
		Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	34,677	
		of which: gain on sale on securitization transactions	20,034	
		of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses	14,643	
	42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	_	
	43	Additional Tier 1 capital: regulatory adjustments (E)	80,434	
Addit	ional T	ier 1 capital (AT1)		
	44	Additional Tier 1 capital ((D)-(E)) (F)	917,795	
Tier 1	capita	I (T1 = CET1 + AT1)		
	45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,619,484	
Tier 2	capita	I: instruments and provisions		
		Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	_	
		Stock acquisition rights to Tier 2 instruments	-	
	46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	656,085	
		Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	
47	7+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,210,344	
	50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		
	50a	of which: general reserve for possible loan losses		
	50b	of which: eligible provisions	-	
		Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	310,455	
		of which: unrealized gains on other securities after 55% discount	299,682	
		of which: land revaluation excess after 55% discount	10,772	
	51	Tier 2 capital: instruments and provisions (H)	2,176,885	

	(Millions of	yen, except j	percentages)
		As of Marc	ch 31, 2016
Basel III Template No.	Items		Amounts excluded under transitional arrangements
Tier 2 capita	I: regulatory adjustments		
52	Investments in own Tier 2 instruments	-	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	-
54	Non-significant Investments in the Tier 2 capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)	-	-
55	Significant investments in the Tier 2 capital of Other Financial Institutions (net of eligible short positions)	75,000	50,000
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	14,643	
	of which: Tier 2 and deductions under Basel II	14,643	\square
57	Tier 2 capital: regulatory adjustments (I)	89,643	
Tier 2 capita	l (T2)		
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,087,242	
Total capital	(TC = T1 + T2)		
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	9,706,726	
Risk weighte	ed assets		
	Total of items included in risk weighted assets subject to transitional arrangements	140,505	
	of which: intangible assets (excluding those relating to mortgage servicing rights)	16,700	
	of which: prepaid pension cost	21,232	
	of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	86,416	
60	Risk weighted assets (L)	49,829,205	
Capital ratio			~
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	13.44%	
62	Tier 1 risk-weighted capital ratio ((G)/(L))	15.29%	
63	Total risk-weighted capital ratio ((K)/(L))	19.47%	
Regulatory a	adjustments		
72	Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	336,156	
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	657,720	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	-	
Provisions in	ncluded in Tier 2 capital: instruments and provisions		
76	Provisions (general reserve for possible loan losses)	-	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	2,295	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	269,384	
Capital instr	uments subject to transitional arrangements		
82	Current cap on Additional Tier 1 instruments subject to transitional arrangements	742,414	
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 transitional arrangements	1,210,344	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	42,804	

	(Millions of yen)
Items	As of March 31, 2016
Required capital ((L) × 8%)	3,986,336

Reconciliation of Regulatory Capital Elements Back to the Balance Sheet (As of September 30, 2015 and 2016)

Sumitomo Mitsui Banking Corporation

			(Millions of yen)		
Sprember 30Sprember 30Acers)7Cal loans940,58Call loans940,58Call loans940,58Kervables under terating spremers53,870Kervables under terating spremers23,87,64System 453,870Kervables under terating spremers23,87,64System 453,870Kervables under terating spremers23,87,64System 553,870Kervables under terating spremers23,87,64Kervables under terating spremers23,87,64Kervables under terating spremers10,61,02Tanlag avers23,51,380Kerva for spress25,11,67Kerva for spress23,113Respin 423,92,113Kerva for spress22,51,318Kerva for spress23,113Respin 423,92,113Kerva for spress23,113Kerva for spress23,113Kerva for spress24,113Kerva for spress24,113Kerva for spress24,113Kerva for spress24,113Kerva for spress24,113Kerva for spress32,00,08Kerva for spress23,013,13Kerva for spress23,013,13Kerva for spress32,00,08Kerva for spress32,00	Items	in publish state	ed financial ments		Composition of Capital Disclosure
Cala hards 93, 299, 147 99,092, 576 Revervables under servatives berrowing transactions 25,57,56 25,526,513 Monery clams boughe 22,57,543 32,21,465 Gala asses 22,57,543 32,51,5460 Corregin acchanges 1,661,202 64 Gala asses 22,57,543 32,51,5460 6-a Corregin acchanges 1,57,127 1,884,007 6-a Corregin acchanges 22,54,141 32,91,415 6-a Corregin acchanges 22,51,675 1,960,017 7 Changa and bills disconted 7,881,22 27,51,47 3 Garomer fubbritis for accyances and guarances 6,736,789 6,623,532 7 Rever for possible loses on invectments (41,983) (23,927) 7 Rever for possible loses on invectments 98,956,851 92,002,876 75,516 Rever for possible loses on invectments 75,51,47 35,3580 75,516 Call money 98,956,851 92,002,876 75,516 75,916 Stand asset 10,64,073 1		September 30,	September 30,		
fall loss90.588643.985Recivables under accurities borrowing ransactions238.706535.907Recivables under accurities borrowing ransactions2,575,5752,326,634Janna and bill siconard2,754,6443,211,466-aSecuricis2,754,7443,251,4656-cSecuricis2,754,7471,890,0577,050,048Oher asses2,251,173822,1741Inngible ford asses224,941,713822,1743Contours' liabilities for acceptances and guarances6,736,7896,623,332Reserve for possible loss on investments148,396,620156,487,541Reserve for possible loss on investments198,496,620156,487,541Liabilities)98,956,8529,200,2876Optistic10,666,97313,883,208Call morey2,382,4455,033,082Apubles under resorations73,6748,417Apubles under resorations7,309,108,871,245Storeing exchanges73,6796,623Apubles under resorations7,309,108,871,245Apubles under resorations7,309,108,871,245Store resorations deposit1,013,6379,673,20Connore liabilities2,382,4542,521,105Apubles under resorations1,013,6379,673,20Connore liabilities for land revultation1,013,6379,673,20Connore liabilities for land revultation1,014,63713,842Connore liabilities for land revultation1,014,0154148,971,538<	(Assets)				
Receivables under recursities borrwing transactions 23,87,79 53,296,634 Receivables under securities borrwing transactions 2,537,554 2,326,634 Menetry dams bought 2,756,413 3,21,165 6.a Every instructions 2,252,289 28,013,860 6.a Every instructions 2,252,289 28,013,860 6.a Every instructions 2,252,289 28,004,87 7.000,487 English fixed asses 2,251,175 1,960,487 7.000,487 English fixed asses 2,251,275 6,633,353 6.633,353 Cancers for possible kan losses 6,746,789 6,633,353 Reserve for possible kan losses 148,896,26 15,647,514 Canadom explications of depositi 10,646,073 15,832,08 Payables under explications of depositi 10,646,073 15,832,08 Payables under protecting explications of depositi 10,646,073 15,832,08 Payables under protecting explications of depositi 10,646,073 15,832,08 Payables under protecting explications 7,369,010 8,81,119 Canadom explications	Cash and due from banks	35,298,147	39,992,676		
Recreivable under securities forwaing transactions 2,257,556 2,256,564 Trading pares 2,756,443 3,31,465 6-a Scenario 2,252,529 2,851,860 6-c Graving constantist discounted 71,841,201 6,8,796,685 6-c Derivable constantist 2,251,273 1,840,003 6-c Diransa constantist discounted 2,151,475 1,840,003 7 Diransa constantist discounted 2,24,941 209,931 2 Transplate finde assets 2,24,741 2,85,774 3 Connour 'Labilities for acceptances and guarantees 6,73,67,39 6,623,332 Final asset 1,848,70620 15,6487,541 Labilities 7,84,747 8,41,17 Payabis under scuttes of deposit 10,646,073 15,885,208 Lain many 9,89,74,74 8,41,129 Payabis under scuttes fording transactions 2,300,108 8,73,106 Agring abalance acceptances 2,342,44 2,352,416 Bornower monoly 7,30,901 8,87,719 8,81,412 Pa	Call loans	940,558	643,983		
Moneary chiran banghe994,20010,61,202Trading asses22,552,28028,11,860Securicis22,552,28028,11,860Greigine exchanges1,57,2171,840,017Other asses22,551,6751,900,487Intragible fixed asses22,551,6751,900,487Intragible fixed asses22,551,6751,900,487Rever for posible loan bases22,4544203,931Caromer Jubilities for acrepances and guarantees6,75,7896,623,332Rever for posible loan bases148,990,6261,550,371Rever for posible loan bases148,990,6261,558,320Total asses148,990,6261,558,320Rever for posible loanses on investments10,664,6731,558,320Rever for posible loanses88,0325,933,920Rear for posible loanses27,54,748,41,179Repails under securities leading transactions3,290,0685,75,306Call menory7,809,0108,871,129Payables under securities leading transactions2,382,1542,352,196Rever for posible posit1,064,1735,967,302Foreign exchanges1,31,4113,256Rever for posito reparting7,76,97108,871,976Rever for posito reparting7,76,97108,871,976Rever for posito reparting7,76,79108,871,976Rever for posito reparting7,76,79108,871,976Rever for posito reparting7,76,79108,871,976Rever for posito reparting7,76,7778,31,410 </td <td>Receivables under resale agreements</td> <td>528,769</td> <td>535,997</td> <td></td> <td></td>	Receivables under resale agreements	528,769	535,997		
Tanking seas 2,75,76,443 3,21,465 6-a Securities 22,552,892 28,513,806 6-c Gauss and bills discounted 71,081,361 68,796,863 6-c Borne saces 1,57,717 1,849,057 7 Imnighe finad asses 22,51,167 1,849,057 7 Imnighe finad asses 224,941 200,951 2 Deposition cost 228,812 275,744 3 Contonese' liabilitis for acceptances and guammees 6,676,789 6,739,739 Reserve for possible lons toos 10,84,662 15,6487,511 Taking infers 29,200,287 6 Reserve for possible lons too investments 10,46,077 15,883,208 Reserve for possible lons too investments 75,674 84,417 Payables under securities lending transactions 3,200,068 5,073,506 Start securities lending transactions 3,200,068 5,073,506 Payables under securities lending transactions 3,200,068 5,073,506 Browed money 7,300,910 8,871,915 5,211,015	Receivables under securities borrowing transactions	2,527,556	2,326,634		
Scarrier22.527.3928.513.600Lanas and bills discounted71.081.26168.796.8656.cOrber assos1.547.2171.484.0371Intangbile fixed asses25.51.67519.000.4872Intangbile fixed asses22.43.41202.9312Popaid persion cost22.84.041203.9312Cantomers' liabilities for acceptances and guatantees6.767.7896.652.332Rever for possible loses on investments(41.983)C3.2920Rever for possible loses on investments(41.983)C3.2920Total asses18.396.62615.647.541Liabilities)75.87.5422.000.876Negarable continest of deposit10.646.07315.883.082Call money868.0325.075.506Call money2.382.0465.075.506Cantomers' liabilities2.382.0454.341.17Payable under scurities lending transactions3.290.0685.075.506Cantomers' la pare1.200.182.241.129Payable under scurities lending transactions3.290.056.cdBarrowed anony7.309.10887.1945Short-term banks4.052.1555.211.015Dotte rist account1.01.64573.589.2Contrast count1.01.64573.589.2Dotte rist account1.03.6004.43Cherried ax inhibities for land revaluation4.045.155Carl mannes1.02.0181.358.2Cherried ax inhibities for land revaluation1.3461Cherried ax inhibities f	Monetary claims bought	964,209	1,061,202		
Lans and bill discounted71,081,26166,8796,8636-cForeign exchanges1,517,2171,849,0571Tangbic fixed assers2,511,0571,506,4871Tangbic fixed assers224,04120,9912Prepaid persion cost228,812275,7743Concorrer liabilities for acceptances and guarantees6,786,7876,623,332Rearre for possible loan loses6,134,7756,316,407Rearre for possible loan loses148,396,626156,487,541Taal assers148,396,626156,487,541Liabilities)72Popoits10,646,07315,885,208Call anoney88,0635,553,564Payables under exquerements72,547484,417Payables under exquerements2,382,4542,252,146Portiste sinding ransactions3,200,0085,673,556Commercial paper1,220,0182,514,169Gorreader money7,369,0018,871,955Foreign exchanges83,67122,141,29Bonds4,052,1555,211,015Bonds10,83,6782,680,476Rearve for paritiste wild grantens11,84,0852,680,476Rearve for paritiste wild grantens11,98,0852,680,476Rearve for paritiste wild grantens11,98,0852,680,476Rearve for paritiste wild grantens6,766,759Cortex account11,91,6984,48Other tabibities for lad realburion31,80135,589Rearve for paritister kei paritister14	Trading assets	2,736,443	3,251,465	6-a	
foreign exchanges 1, 547, 217 1, 849,097 Cher axers 1, 251, 173 1, 252, 174 Itangible fixed axers 224, 941 209, 931 2 Pepaid pension cor 278, 842 275, 774 3 Currence Fixibilities for acceptances and guarantees 6, 643, 539 6, 623, 532 Reserve for possible loans loss on investments (41, 983) (25, 992) Total axers 148, 306, 62 156, 487, 541 Libilities) 112, 66, 487, 541 112, 66, 487, 541 Libilities) 112, 66, 487, 541 112, 66, 487, 541 Libilities 112, 66, 487, 541 112, 66, 487, 541 Libilities 112, 66, 487, 541 112, 66, 487, 541 Libilities 112, 66, 487, 541 112, 41, 129 Payables under repurchase agreements 3, 200, 068 5, 675, 506 Commercial paper 1, 220, 18, 129 6, 64 Borrowed money 7, 369, 910 8, 817, 194 Shart- term bonds 4, 192, 155 5211, 015 Dore torst account 1, 103, 1537 596, 592, 214, 015 <	Securities	22,525,289	28,513,860		
Dher area 2,551,675 1,960,487 Iangible fixed assets 821,713 822,174 Tongible fixed assets 224,944 209,931 2 Prepaid persion cor 278,812 275,474 3 Contomer' labilities for acceptances and guarances 6,736,778 6,623,532 Reare for possible loan losses 6,736,778 6,623,532 Total assets 148,396,626 156,487,511 Tabilities) 98,956,852 92,002,876 Negotiable certificates of deposit 10,646,073 15,883,208 Call money 88,032 5,033,082 Payables under reparchase agreements 725,474 84,417 Payables under reparchase agreements 2,382,454 2,552,106 Commercial pare 1,200,018 2,414,129 Trading labidities 2,432,454 2,552,106 6-d Bornseet money 7,699,910 887,171 921,485 Bornseet money 1,013,637 596,792 6-d Bornseet money 2,657,755 52,211,015 Det ot star accoant <td>Loans and bills discounted</td> <td>71,081,261</td> <td>68,796,863</td> <td>6-с</td> <td></td>	Loans and bills discounted	71,081,261	68,796,863	6-с	
Imagible fixed assers88.1,171388.21,774Imangible fixed assers224,941209,9312Cursomers' liabilities for acceptances and guarances6.756,7896.623,352Revere for possible loans ons on investments(14,883)(23,992)Revere for possible loans on investments148,396,620156,487,541Total assers148,396,620156,487,541Liabilities106,667,3115,883,208Coposits98,956,85292,002,876Deposits106,667,3115,883,208Call money868,0325,033,082Payables under securities lending transactions3,290,0685,673,506Commercial paper1,230,0182,341,129Trading liabilities2,382,4542,523,196Gorder money7,369,0108,871,945Borowed money7,369,0108,871,945Short-term bonds401,013,637Border for pint service program11,013,637596,792Other iabilities10,04,1541148,871,582Determation contexter complogen bonues1,013,637596,792Cherred ta liabilities for land revaluation3,18013,389Aberere for pint service program717313,606Acceptances deposits10,04,1541148,871,358Deferred tax liabilities for land revaluation1,189,0554,194Capital sarch1,270,9561,470,9561,4Capital sarch2,265,7816,23,522Conder casitalities1,004,0541148,871,358 <td< td=""><td>Foreign exchanges</td><td>1,547,217</td><td>1,849,057</td><td></td><td></td></td<>	Foreign exchanges	1,547,217	1,849,057		
Inamptio fixed assers224,9441209,9312Prepaid pension cost278,812275,4743Catomers' liabilities for acceptances and guarantees6(32,3526(32,352)Rever for posibile losses on investments(41,838)(23,992)Total assers148,396,626156,487,541Liabilities)98,956,85292,002,876Oposits98,956,85292,002,876Negotiable certificates of deposit10,646,07315,883,208Call money86,8035,033,682Payables under securities gargements775,47484,417Payables under securities gargements2,382,4542,552,196Gornwerd Inpage1,220,0182,341,129Payables under securities lending transactions2,382,4542,552,196Bornwerd money7,360,9108,871,945Short-term bonds-21,000Bornwerd money1,013,637596,792Oher Liabilities10,84513,842Doter tast account11,01,63713,842Doter tast account10,84513,842Defered tas liabilities for land revaluation31,81033,589Acceptances and guarantees6,73,7896,623,332Total liabilities for land revaluation2,80,504,aAcceptances and guarantees6,73,7896,623,332Total liabilities for land revaluation31,8004,aAcceptances and guarantees6,73,7896,623,332Total liabilities for land revaluation2,406,302,41,19 <t< td=""><td>Other assets</td><td>2,551,675</td><td>1,960,487</td><td></td><td></td></t<>	Other assets	2,551,675	1,960,487		
Prepaid ension cors27.8.812275,7743Customer' labilities for acceptances and guarantees(6.33,775(5.10.07)Reserve for possible loos osen investments(10,883)(2.3,992)Total assers148,396,626156,487,541Usibilities(10,66,77)15,883,208Call money868,0025.043,002Payables under repurchase agreements3,290,0685,673,506Cammerial paper1,220,1182,341,129Fanding training2,384,1242,521,196Gorowed money7,309,9108,871,945Borowed money7,309,9108,871,945Borowed money1,198,0852,680,476Borowed money1,31,41413,256Reserve for minbursmener of deposits10,65413,842Deferred ara libilities for land rev	Tangible fixed assets	821,713	822,174		
Curromers' liabilities for acceptances and guarantees 6,736,789 6,623,332 Reserve for possible loan losses (41,938) (23,992) Reserve for possible losses on investments 148,396,626 156,487,541 Liabilities) 148,396,626 156,487,541 Dopoits 98,956,852 92,002,876 Negotiable certificates of deposit 10,646,073 15,883,208 Call money 868,032 5,033,082 Payables under securities lending transactions 3,200,068 5,673,506 Commercial paper 1,220,118 2,341,129 Tanding liabilities 2,382,454 2,552,196 Goriegin exclanges 883,671 921,485 Borrowed money 7,369,201 8,871,945 Dote trans account 1,013,657 596,792 Other liabilities 19,893,083 2,680,476 Borrowed por reinbursement of deposits 13,844 13,826 Defered translibilities 10,040,541 148,871,558 Reserve for reinbursement of deposits 10,040,541 148,871,558 Net asets) 2,466,209	Intangible fixed assets	224,941	209,931	2	
Reserve for possible loans on investments (334,77) (351,607) Reserve for possible loans on investments (14,393) (23,992) Taila strest 148,396,626 156,487,541 Linbilities) 98,956,852 92,002,876 Negotiable certificates of deposit 10,646,973 15,885,208 Call money 868,032 5,035,082 Payables under repurchase agreements 72,57,474 84,417 Payables under securities lending transactions 3,200,068 5,673,576 Gommercial paper 1,220,018 2,341,129 Trainding liabilities 2,382,454 2,522,196 Borrowed money 7,69,910 8,871,945 Stort-term bonds 4,052,155 5,211,015 Bortowed money 1,043,637 596,792 Other Inbilities 19,83,085 2,680,476 Reserve for employee bonuses 13,414 13,226 Reserve for trainbursement of deposits 10,654 13,840 Other Inbilities 140,401,541 148,871,558 Net assth) 1,770,996 1,4	Prepaid pension cost	278,812	275,474	3	
Reserve for possible losses on investments (234,775) (351,607) Reserve for possible losses on investments 148,396,626 156,487,541 Liabilities) 92,002,876 92,002,876 Negotiable certificates of deposit 10,646,973 15,885,208 Call money 868,032 5,033,082 Payables under securities lending transactions 3,290,068 5,673,506 Commercial paper 1,220,118 2,341,129 Taiding liabilities 2,382,451 5,252,196 Borrowed money 7,369,910 8,871,945 Short-term bonds 4,052,155 5,211,015 Bortowed money 10,15637 596,792 Other tabilities 19,83,085 2,680,476 Reserve for employee bonuses 13,414 13,225 Reserve for trimbursement of deposits 10,654 13,842 Deferred tax liabilities for land revaluation 31,801 35,589 Acceptances and guarantees 6,73,6780 4-b Capital stracke 1,770,996 1,4 Defered tax liabilitities for land revaluation 1,8141<	Customers' liabilities for acceptances and guarantees	6,736,789	6,623,332		
Total assers 148,396,626 156,487,541 Liabilities) 98,956,852 92,002,876 Negotiable certificates of deposit 10,646,973 15,883,208 Call money 86,032 5,033,082 Payables under repurchase agreements 725,474 84,417 Payables under securities lending transactions 3,290,068 5,673,506 Commercial paper 1,220,018 2,341,129 Trading liabilities 2,382,454 2,552,196 Foreign exchanges 883,671 921,485 Short-term bonds — 21,000 Bonds 4,052,155 5,211,015 Due to trust account 1,013,637 596,792 Other liabilities 198,308 2,680,476 Reserve for point service program 771 797 Reserve for termbuyes honuses 13,614 13,526 Acceptances and guarances 6,73,678 6,623,332 Order tax liabilities for land revaluation 31,801 33,569 Acceptances and guarances 2,759,7812 2,281,995 Total taxkhili	Reserve for possible loan losses	(324,775)	(351,607)		
Liabilities) 98,956,852 92,002,876 Negoriable certificates of deposit 10,646,972 92,002,876 Call money 868,032 5,033,082 Payables under repurchase agreements 725,474 84,117 Payables under scurities lending transactions 3,290,068 5,673,506 Commercial paper 1,220,018 2,341,129 Trading liabilities 2,382,454 2,552,196 Borrowel money 7,369,010 8,871,945 Foreign exchanges 853,671 921,483 Short-term bonds — 21,000 Bonds 4,052,155 5,211,015 Due to trast account 1,013,637 596,792 Other liabilities 1,93,085 2,680,476 Reserve for point service program 771 797 Reserve for point service program 771 797 Reserve for chalusties 1,453,589 4-a Deferred tax liabilities 140,401,541 148,871,358 Net assets)	Reserve for possible losses on investments	(41,983)	(23,992)		
Deposits 98,956,852 92,002,876 Negoriable certificates of deposit 10,646,073 13,883,208 Call money 868,032 5,033,082 Payables under securities lending transactions 3,200,068 5,673,506 Commercial paper 1,220,018 2,311,129 Triding liabilities 2,382,454 2,552,196 Borrowed money 7,309,010 8,871,935 Foreign exchanges 853,671 921,485 Short-term bonds — 21,000 Bonds 4,052,155 5,211,015 Due to trus account 1,013,637 596,792 Other liabilities 1,983,085 2,680,476 Reserve for employce bonuses 1,013,637 596,792 Other liabilities for land revaluation 1,013,637 596,792 Other liabilities for land revaluation 1,013,637 596,792 Other liabilities for land revaluation 1,013,637 4-8 Deferred tax liabilities for land revaluation 31,801 33,589 Acceptances and guarantees 6,736,789 6,623,332 <	Total assets	148,396,626	156,487,541		
Negotiable certificates of deposit 10,646,973 15,883,208 Call money 868,032 55,035,082 Payables under repurchas garements 3,290,068 5,673,506 Commercial paper 1,220,018 2,341,129 Trading liabilities 2,382,454 2,552,196 6-d Borrowel money 7,369,010 8,871,945 6-d Borrowel money 4,052,155 5,211,015 6-d Bornowel money 1,013,637 296,792 6-d Short-term bonds	(Liabilities)				
Call money 868,032 5,033,082 Payables under repurchase agreements 725,474 84,417 Payables under securities lending transactions 3,200,068 5,673,506 Commercial paper 1,220,018 2,341,129 Tanding liabilities 2,382,454 2,255,196 6-d Borrowed money 7,369,910 8,887,1945 6-d Borrowed money 7,369,910 8,887,1945 6-d Bornowed money 7,369,910 8,887,1945 6-d Bornowed money 4,052,155 5,211,015 6-d Bornowed money 1,013,637 596,792 6-d Due to trust account 1,013,637 596,792 6-d Due to trust account service program 771 797 7 Reserve for imbursement of deposits 10,654 13,842 4-a Deferred tax liabilities 104,01541 148,873 4-b Acceptances and guarantees 6,736,789 6,623,332 4-b Capital stock 1,770,996 1,4 1-d	Deposits	98,956,852	92,002,876		
Call money 868,032 5,033,082 Payables under repurchase agreements 725,474 84,417 Payables under securities lending transactions 3,200,068 5,673,506 Commercial paper 1,220,018 2,341,129 Tanding liabilities 2,382,454 2,255,196 6-d Borrowed money 7,369,910 8,887,1945 6-d Borrowed money 7,369,910 8,887,1945 6-d Bornowed money 7,369,910 8,887,1945 6-d Bornowed money 4,052,155 5,211,015 6-d Bornowed money 1,013,637 596,792 6-d Due to trust account 1,013,637 596,792 6-d Due to trust account service program 771 797 7 Reserve for imbursement of deposits 10,654 13,842 4-a Deferred tax liabilities 104,01541 148,873 4-b Acceptances and guarantees 6,736,789 6,623,332 4-b Capital stock 1,770,996 1,4 1-d	Negotiable certificates of deposit	10,646,973	15,883,208		
Payables under repurchase agreements 725,474 84,417 Payables under securities lending transactions 3,290,068 5,673,506 Commercial paper 1,220,018 2,341,129 Trading liabilities 2,382,454 2,552,196 6-d Borrowed money 7,369,910 8,871,945 Foreign exchanges 853,671 921,485 Short-terr bonds — 21,000 Bonds 4,052,155 5,211,015 Due to trust account 1,013,637 596,792 Other liabilities 1,983,805 2,680,476 Reserve for employee bonuses 13,414 13,256 Reserve for orint service program 771 797 Reserve for liabilities 140,674 148,871,358 Orferred tax liabilities 140,401,541 148,871,358 Net assets) 140,401,541 148,871,358 Capital sork 2,2595,812 2,281,995 Trasatry stock (210,003) (210,003) Total stochholders' equity 6,623,352 1,370,996 Total stocholders' equity 6,623,955 1,310,782 Trasatry s	Call money	868,032	5,033,082		
Payables under securities lending transactions 3,290,068 5,673,506 Commercial paper 1,220,018 2,341,129 Trading liabilities 2,382,454 2,552,196 6-d Borrowel money 7,369,910 8,871,945 6-d Short-term bonds — 21,000 8,871,945 Bonds 4,052,155 5,211,015 5 Due to trust account 1,013,637 596,792 Other liabilities 1,983,085 2,680,476 Reserve for employee bonuses 11,3414 13,256 Reserve for point service program 7,71 797 Reserve for angloyee bonuses 10,654 13,842 Deferred tax liabilities or land revaluation 31,801 33,589 Acceptances and guarantees 6,767,879 6,623,332 Total liabilities 140,401,541 148,871,358 Capital stock (71,070,996 1-a Capital stock (210,003) 1,770,996 Capital stock (210,003) 1,48 Capital stock (210,003) 1-a Capital stockholders' equity 6,623,032 1-a <td>-</td> <td></td> <td></td> <td></td> <td></td>	-				
Commercial paper 1,220,018 2,341,129 Trading liabilities 2,382,454 2,552,196 Borrowed money 7,369,910 8,871,945 Foreign exchanges 853,671 921,485 Short-term bonds — 2,1000 Bonds 4,052,155 5,211,015 Due to trust account 1,013,637 596,792 Other liabilities 1,983,085 2,680,476 Reserve for peloyee bonuses 13,414 13,256 Reserve for embloyee bonuses 10,654 13,842 Deferred tax liabilities for land revaluation 31,801 33,589 A-cceptances and guarantees 6,736,789 6,623,3322 Total liabilities 140,401,541 148,871,358 Capital stock 1,770,996 1,770,996 Capital stock 2,466,290 2,470,198 Capital stoch border securities 6,623,302 1-a Capital stock 6,623,302 1-a Capital stock 6,623,3095 6,633,187 Net unrealized gains on other securities 6,623,095					
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Bonds 4,052,155 5,211,015 Due to trust account 1,013,637 596,792 Other liabilities 1,983,085 2,680,476 Reserve for point service program 13,414 13,256 Reserve for point service program 771 777 Reserve for reimbursement of deposits 10,654 13,842 Deferred tax liabilities for land revaluation 31,801 33,589 Acceptances and guarantees 6,736,789 6,623,332 Total liabilities 140,401,541 148,871,358 (Net assets) 1,770,996 1,770,996 1-a Capital surplus 2,456,737 2,281,995 1-b Retained earnings 2,595,812 2,281,995 1-b Treasury stock (210,003) (210,003) 1-d Net unrealized gains on other securities 1,139,955 1,370,782 1,46 Net unrealized gains on other securities 2,8005 2,64,66 1-d Net unrealized gains on other securities 1,371,989 1,302,996 1-d Net unrealized gains on other securities<	Short-term bonds				
Due to trust account 1,013,637 596,792 Other liabilities 1,983,085 2,680,476 Reserve for employee bonuses 13,414 13,256 Reserve for point service program 771 797 Reserve for reimbursement of deposits 10,654 13,842 Deferred tax liabilities 245,777 313,406 4-a Deferred tax liabilities for land revaluation 31,801 33,589 4-b Acceptances and guarantees 6,736,789 6,623,332 6 Total liabilities 140,401,541 148,871,358 - Capital stock 2,466,290 2,470,198 1-b Capital stock 2,595,812 2,281,995 1-b Treasury stock 6,623,095 6,313,187 - Total stockholders' equity 6,623,095 6,313,187 - Net unealized gains on other securities 1,139,955 1,370,782 - Itad revaluation excess 28,005 26,466 - - Total valuation adjustments 1,371,989 1,302,996 - <td>Bonds</td> <td>4,052,155</td> <td></td> <td></td> <td></td>	Bonds	4,052,155			
Other liabilities 1,983,085 2,680,476 Reserve for employee bonuses 13,414 13,256 Reserve for point service program 771 797 Reserve for reimbursement of deposits 10,654 13,842 Deferred tax liabilities 245,777 313,406 4-a Deferred tax liabilities for land revaluation 31,801 33,589 4-b Acceptances and guarantees 6,736,789 6,623,332 6,623,332 Total liabilities 140,401,541 148,871,358 1,770,996 1-a Capital stock 1,770,996 1,770,996 1-a Capital stock 2,466,290 2,470,198 1-b Retained earnings 2,595,812 2,281,995 1-d Total stockholders' equity 6,623,095 6,313,187 1-d Net unrealized gains on other securities 1,39,955 1,370,782 1-d Net unrealized gains on bleges 240,028 (94,252) 1-d Land revaluation excess 2,8005 26,466 26,466 Total valuation and translation adjustments 1,371,989 1,302,996 1-d	Due to trust account				
Reserve for employee bonuses 13,414 13,256 Reserve for point service program 771 797 Reserve for reimbursement of deposits 10,654 13,842 Deferred tax liabilities 245,777 313,406 4-a Deferred tax liabilities for land revaluation 31,801 35,589 4-b Acceptances and guarantees 6,736,789 6,623,332 4-b Total liabilities 140,401,541 148,871,358 140,871,358 Net assets) 1,770,996 1,770,996 1-a Capital stock 1,770,996 1,770,996 1-a Capital surplus 2,466,290 2,470,198 1-b Retained earnings 2,595,812 2,281,995 1-a Total uscholders' equity 6,623,095 6,313,187 1-d Net unrealized gains on other securities 1,139,955 1,370,782 1-d Net deferred gains on lokeges 28,005 26,466 1-d Total valuation excess 28,005 26,466 1-d Total valuation and translation adjustments 1,371,989 1,302,996 Total net assets 7,999	Other liabilities				
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Reserve for reimbursement of deposits $10,654$ $13,842$ Deferred tax liabilities $245,777$ $313,406$ $4-a$ Deferred tax liabilities for land revaluation $31,801$ $33,589$ $4-b$ Acceptances and guarantees $6,736,789$ $6,623,332$ $4-b$ Total liabilities $140,401,541$ $148,871,358$ $4-b$ (Net assets) $140,401,541$ $148,871,358$ $4-a$ Capital stock $1,770,996$ $1,770,996$ $1-a$ Capital surplus $2,466,290$ $2,470,198$ $1-b$ Retained earnings $2,595,812$ $2,281,995$ $1-b$ Treasury stock $(210,003)$ $(210,003)$ $1-d$ Otal stockholders' equity $6,623,095$ $6,313,187$ $1-d$ Net unrealized gains on other securities $1,139,955$ $1,370,782$ $204,028$ $(94,252)$ Land revaluation excess $28,005$ $26,466$ $130,2996$ $1-d$ Total translation adjustments $1,371,989$ $1,302,996$ $1,501,833$					
Deferred tax liabilities 245,777 313,406 4-a Deferred tax liabilities for land revaluation 31,801 33,589 4-b Acceptances and guarantees 6,736,789 6,623,332 4-b Total liabilities 140,401,541 148,871,358 4-b (Net assets) 140,401,541 148,871,358 4-b Capital stock 1,770,996 1,770,996 1-a Capital surplus 2,466,290 2,470,198 1-b Retained earnings 2,595,812 2,281,995 1-b Treasury stock (210,003) (210,003) 1-d Total stockholders' equity 6,623,095 6,313,187 1-d Net unrealized gains on other securities 1,139,955 1,370,782 1-d Land revaluation excess 28,005 26,466 1 Total valuation and translation adjustments 1,371,989 1,302,996 1 Total net assets 7,995,084 7,616,183 1					
Deferred tax liabilities for land revaluation 31,801 33,589 4-b Acceptances and guarantees 6,736,789 6,623,332 Total liabilities 140,401,541 148,871,358 (Net assets) 1 148,871,358 Capital stock 1,770,996 1,770,996 Capital surplus 2,466,290 2,470,198 Retained earnings 2,595,812 2,281,995 Treasury stock (210,003) (210,003) Total stockholders' equity 6,623,095 6,313,187 Net unrealized gains on other securities 1,139,955 1,370,782 Net deferred gains or losses on hedges 204,028 (94,252) Land revaluation excess 28,005 26,466 Total valuation and translation adjustments 1,371,989 1,302,996 Total net assets 7,995,084 7,616,183	Deferred tax liabilities			4-a	
Acceptances and guarantees 6,736,789 6,623,332 Total liabilities 140,401,541 148,871,358 (Net assets) 1 148,871,358 Capital stock 1,770,996 1,770,996 Capital surplus 2,466,290 2,470,198 Retained earnings 2,595,812 2,281,995 Treasury stock (210,003) (210,003) Total stockholders' equity 6,623,095 6,313,187 Net unrealized gains on other securities 1,139,955 1,370,782 Net deferred gains or losses on hedges 204,028 (94,252) Land revaluation excess 28,005 26,466 Total valuation and translation adjustments 1,371,989 1,302,996 Total reasets 7,995,084 7,616,183	Deferred tax liabilities for land revaluation		1		
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(Net assets) Image: Capital stock Image: Transmember line Image: Transmember line					
Capital stock 1,770,996 1,770,996 1-a Capital surplus 2,466,290 2,470,198 1-b Retained earnings 2,595,812 2,281,995 1-d Treasury stock (210,003) (210,003) 1-d Total stockholders' equity 6,623,095 6,313,187 1-d Net unrealized gains on other securities 1,139,955 1,370,782 1-d Net deferred gains or losses on hedges 204,028 (94,252) 1-d Land revaluation excess 28,005 26,466 1 Total stock adjustments 1,371,989 1,302,996 1 Total net assets 7,995,084 7,616,183 1		,			
Capital surplus 2,466,290 2,470,198 1-b Retained earnings 2,595,812 2,281,995 1-d Treasury stock (210,003) (210,003) 1-d Total stockholders' equity 6,623,095 6,313,187 1-d Net unrealized gains on other securities 1,139,955 1,370,782 1-d Net deferred gains or losses on hedges 204,028 (94,252) 1-d Land revaluation excess 28,005 26,466 1 Total stocks 1,371,989 1,302,996 1 Total at assets 7,995,084 7,616,183 1		1,770,996	1.770.996	1-a	
Retained earnings 2,595,812 2,281,995 Treasury stock (210,003) (210,003) Total stockholders' equity 6,623,095 6,313,187 Net unrealized gains on other securities 1,139,955 1,370,782 Net deferred gains or losses on hedges 204,028 (94,252) Land revaluation excess 28,005 26,466 Total valuation and translation adjustments 1,371,989 1,302,996 Total exsets 7,995,084 7,616,183	-				
Treasury stock (210,003) (210,003) 1-d Total stockholders' equity 6,623,095 6,313,187 Net unrealized gains on other securities 1,139,955 1,370,782 Net deferred gains or losses on hedges 204,028 (94,252) Land revaluation excess 28,005 26,466 Total valuation and translation adjustments 1,371,989 1,302,996 Total net assets 7,995,084 7,616,183					
Total stockholders' equity 6,623,095 6,313,187 Net unrealized gains on other securities 1,139,955 1,370,782 Net deferred gains or losses on hedges 204,028 (94,252) Land revaluation excess 28,005 26,466 Total valuation and translation adjustments 1,371,989 1,302,996 Total net assets 7,995,084 7,616,183	Treasury stock			1-d	
Net unrealized gains on other securities 1,139,955 1,370,782 Net deferred gains or losses on hedges 204,028 (94,252) Land revaluation excess 28,005 26,466 Total valuation and translation adjustments 1,371,989 1,302,996 Total net assets 7,995,084 7,616,183	Total stockholders' equity			2-4	
Net deferred gains or losses on hedges 204,028 (94,252) Land revaluation excess 28,005 26,466 Total valuation and translation adjustments 1,371,989 1,302,996 Total net assets 7,995,084 7,616,183					
Land revaluation excess 28,005 26,466 Total valuation and translation adjustments 1,371,989 1,302,996 Total net assets 7,995,084 7,616,183	0				
Total valuation and translation adjustments 1,371,989 1,302,996 Total net assets 7,995,084 7,616,183					
Total net assets 7,995,084 7,616,183					
			1		
	Total liabilities and net assets	148,396,626	156,487,541		

Note: The non-consolidated capital adequacy ratio is calculated based on the consolidated financial statements which include special purpose vehicles and other equivalent entities in accordance with Article 15 of "Criteria for Judging Whether A Financial Institution's Capital Is Sufficient in Light of the Assets Held, etc. under the Provision of Article 14-2 of the Banking Act" (Notification No. 19 of 2006, the Financial Services Agency). The above capital adequacy ratio is calculated using the following balance sheet accounts reported on the consolidated financial statements.

		(Millions of yen)		
Balance sheet account	Amount rep consolidated fina		Cross-reference to Appended Table	Reference # of Basel III common disclosure template under the Composition of Capital Disclosure (Basel III Template)
Securities	22,511,710	28,500,281	6-ь	
Borrowed money	6,697,813	8,001,772	7	
Retained earnings	2,597,137	2,282,438	1-c	
Net deferred gains or losses on hedges	203,123	(94,411)	5	
Total valuation and translation adjustments	1,369,884	1,302,499		3

(Appended Table)

1. Stockholders' equity

(1) Balance sheet

, , , , , , , , , , , , , , , , , , , ,			(· · · · · · · · · · · · · · · · · · ·
Balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks
Capital stock	1,770,996	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement
Capital surplus	2,466,290	2,470,198	Including eligible Tier 1 capital instruments subject to transitional arrangement
Retained earnings	2,597,137	2,282,438	
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement
Total stockholders' equity	6,624,421	6,313,630	

(2) Composition of capital

(2) Composition of capital			(Millions of yen))	
Composition of capital disclosure		As of September 30, 2015	Remarks		Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,624,421	6,313,630	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))		
of which: capital and capital surplus	4,027,283	4,031,192		1	la
of which: retained earnings	2,597,137	2,282,438		1	2
of which: treasury stock (-)		_		1	1c
of which: other than the above		_		1	
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	_	_	Stockholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy		31a

2. Intangible assets

1) Balance sheet			(Millions of yen)	
Balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks	Ref. No.
Intangible fixed assets	224,941	209,931		2

67,598

Income taxes related to above

) Composition of capital (Millions of yen)						
Composition of capital disclosure	As of September	As of September	Remarks	Basel III Template		
Composition of capital disclosure	30, 2016	30, 2015	Remarks	No.		
Goodwill (including those equivalent)	_	_		8		
Other intangible assets other than goodwill and mortgage servicing rights	156,154	142,333	Software and other	9		
Mortgage servicing rights	_	_				
Amount exceeding the 10% threshold on specified items	_	_		20		
Amount exceeding the 15% threshold on specified items	-	_		24		
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	_	_		74		

68,787

3. Prepaid pension cost

(1) Balance sheet	(Millions of yen)			
ſ	Balance sheet items	As of September	· ·	Remarks	Ref. 1
l		30, 2016	30, 2015		
	Prepaid pension cost	278,812	275,474		3
[Income taxes related to above	85,260	88,702		

(2) Composition of capital

(2) Composition of capital (Millions of yen)					
Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	Remarks	Basel III Temp No.	
Prepaid pension cost	193,551	186,771		15	

(Millions of yen)

Ref. No.
1-a
1-b
1-c
1-d

1a 2 1c

31a

No.
8
9
20
24
74

mplate

4. Deferred tax assets

(1) Balance sheet (M						
Balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks			
Deferred tax liabilities	245,777	313,406				
Deferred tax liabilities for land revaluation	31,801	33,589				
Tax effects on other intangible assets	68,787	67,598				

85,260

88,702

Tax effects on prepaid pension cost (2) Composition of capital

(2) Com	position of capital			(Millions of yen)
	Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	Remarks
	tax assets that rely on future profitability excluding those om temporary differences (net of related tax liability)	_		This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.
Deferred tax assets arising from temporary differences (net of rela liability)		_		This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.
	Amount exceeding the 10% threshold on specified items	_		
	Amount exceeding the 15% threshold on specified items	_	_	
	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	_		

5. Deferred gains or losses on derivatives under hedge accounting (1) Balance sheet

(1) balance sheet					
Balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks		Ref. No.
Net deferred gains or losses on hedges	203,123	(94,411)			5

(2) Composition of capital

((2) Composition of capital		(Millions of yen)			
	Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	Remarks		Ba
	Net deferred gains or losses on hedges	204,976	,	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"		

6. Items associated with investments in the capital of financial institutions

(1) Balance sheet

Balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks	Ref	
Trading assets	2,736,443	3,251,465	5 Including trading account securities and derivatives for trading assets		
Securities	22,511,710	28,500,281		6	
Loans and bills discounted	71,081,261	68,796,863	Including subordinated loans		
Trading liabilities	2,382,454	2,552,196	Including trading account securities sold and derivatives for trading liabilities	6	

Basel III Template No. 10

Ref. No. 4-a 4-b

21
25
75

Ref. No.
6-a
6-b
6-c
6-d

(Millions of ven)

(Millions of ven)

(Millions of yen)

2) Composition of capital			(Millions of yen)	
Composition of capital disclosure	As of September 30, 2016	As of September 30, 2015	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 the capital of banking, financial and insurance entities	_			
Common Equity Tier 1 capital	_	_		17
Additional Tier 1 capital	_	_		38
Tier 2 capital	_	_		53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	354,452	482,426		
Common Equity Tier 1 capital	_	_		18
Additional Tier 1 capital	_	_		39
Tier 2 capital	_	_		54
Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	354,452	482,426		72
Significant investments in the capital of Other Financial Institutions, net of eligible short positions	802,296	935,570		
Amount exceeding the 10% threshold on specified items	_	_		19
Amount exceeding the 15% threshold on specified items	-	_		23
Additional Tier 1 capital	76,261	159,230		40
Tier 2 capital	50,000	125,000		55
Significant investments in the common stocks of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	676,035	651,340		73

7. Other capital instruments

(1)]	Balance	sheet	

(1) Balance sheet (Millions of yen)						
Balance sheet items	As of September 30, 2016	As of September 30, 2015	Remarks	Ref. No.		
Borrowed money	6,697,813	8,001,772		7		

(2) Composition of capital (Millions of yen)					
Composition of capital disclosure	As of September		Remarks		Basel III Template
	30, 2016	30, 2015		1	No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	300,000	300,000			32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	885,837	658,860			46

Note:

Amounts in the "Composition of capital disclosure" are based on those before considering under transitional arrangements and includes "Amounts excluded under transitional arrange-ments" disclosed in "Capital Structure Information" as well as amounts included as regulatory capital. In addition, items for regulatory purpose under transitional arrangement are excluded from this table.

Reconciliation of Regulatory Capital Elements Back to the Balance Sheet (As of March 31, 2016)

Sumitomo Mitsui Banking Corporation

	(Millions of yen)				
Items	Balance sheet as in published financial statements	Cross-reference to Appended Table	Reference # of Basel III common disclosure template under the Composition of Capital Disclosure (Basel III Template)		
	As of March 31, 2016				
(Assets)					
Cash and due from banks	38,862,725				
Call loans	899,594				
Receivables under resale agreements	359,318				
Receivables under securities borrowing transactions	2,798,855				
Monetary claims bought	950,106				
Trading assets	3,511,957	6-a			
Securities	25,602,156				
Loans and bills discounted	69,276,735	6-c			
Foreign exchanges	1,558,252				
Other assets	2,131,869				
Tangible fixed assets	831,326				
Intangible fixed assets	220,174	2			
Prepaid pension cost	279,917	3			
Customers' liabilities for acceptances and guarantees	6,737,089				
Reserve for possible loan losses	(357,186)				
Reserve for possible losses on investments	(21,465)				
Total assets	153,641,430				
(Liabilities)					
Deposits	98,839,722				
Negotiable certificates of deposit	14,428,338				
Call money	1,107,825				
Payables under repurchase agreements	496,236				
Payables under securities lending transactions	1,374,280				
Commercial paper	1,980,153				
Trading liabilities	2,987,815	6-d			
Borrowed money	7,868,311				
Foreign exchanges	1,131,796				
Short-term bonds					
Bonds	4,775,072				
Due to trust account	921,320				
Other liabilities	2,924,495				
Reserve for employee bonuses	13,869				
Reserve for executive bonuses	566				
Reserve for point service program	1,086				
Reserve for reimbursement of deposits	15,374				
Deferred tax liabilities	249,427	4-a			
Deferred tax habilities for land revaluation	31,837	4-a 4-b			
Acceptances and guarantees	6,737,089	4-0			
Total liabilities	145,884,620				
	145,004,020				
(Net assets)	1 770 006	1			
Capital stock Capital surplus	1,770,996 2,470,198	1-a 1-b			
		1-0			
Retained earnings	2,414,989	1 1			
Treasury stock	(210,003)	1-d			
Total stockholders' equity	6,446,181				
Net unrealized gains on other securities	1,233,910				
Net deferred gains or losses on hedges	48,706				
Land revaluation excess	28,011				
Total valuation and translation adjustments	1,310,628				
Total net assets	7,756,810				
Total liabilities and net assets	153,641,430				

Note: The non-consolidated capital ratio is calculated based on the consolidated financial statements which include special purpose vehicles and other equivalent entities in accordance with Article 15 of "Criteria for Judging Whether A Financial Institution's Capital Is Sufficient in Light of the Assets Held, etc. under the Provision of Article 14-2 of the Banking Act" (Notification No. 19 of 2006, the Financial Services Agency). The above capital ratio is calculated using the following balance sheet accounts reported on the consolidated financial statements.

	(Millions of yen)		
Balance sheet account	Amount reported on the consolidated financial statements	Cross-reference to Appended Table	Reference # of Basel III common disclosure template under the Composition of Capital Disclosure (Basel III Template)
Securities	25,588,578	6-ь	
Borrowed money	7,162,861	7	
Retained earnings	2,414,507	1-c	
Net deferred gains or losses on hedges	48,257	5	
Total valuation and translation adjustments	1,309,508		3

(Appended Table)

1. Stockholders' equity

(1) Balance sheet		(Millions of yen)
Balance sheet items	As of March 31, 2016	Remarks
Capital stock	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement
Capital surplus	2,470,198	Including eligible Tier 1 capital instruments subject to transitional arrangement
Retained earnings	2,414,507	
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement
Total stockholders' equity	6,445,699	

(2) Composition of capital

(2) Com	position of capital		(Millions of yen)
	Composition of capital disclosure	As of March 31, 2016	Remarks
· · ·	issued qualifying common share capital plus related capital nd retained earnings	6,445,699	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
	of which: capital and capital surplus		
	of which: retained earnings	2,414,507	
	of which: treasury stock (-)	_	
	of which: other than the above	_	
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown		_	Stockholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy

2. Intangible assets (1) Balance sheet

1) Balance sheet (Millions of yen)			
Balance sheet items	As of March 31, 2016	Remarks	Ref. No.
Intangible fixed assets	220,174		2
Income taxes related to above	67,329		

(2) Composition of capital

(2) Comp	position of capital		(Millions of yen)	
	Composition of capital disclosure	As of March 31, 2016	Remarks	Ba
Goodwill	l (including those equivalent)	_		
Other int	angible assets other than goodwill and mortgage servicing rights	152,845	Software and other	
Mortgage servicing rights		_		
	Amount exceeding the 10% threshold on specified items	—		
	Amount exceeding the 15% threshold on specified items	_		
	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	_		

3. Prepaid pension cost

(1) Balance sheet		(Millions of yen))	
Balance sheet items	As of March 31, 2016	Remarks		Ref. No.
Prepaid pension cost	279,917] [3

85,598

Income taxes related to above (2) Composition of capital

(2) Composition of capital (Millions of yen)				
Composition of capital disclosure	As of March 31, 2016	Remarks		Basel III Template No.
Prepaid pension cost	194,318			15

1c 31a

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> 1a 2

Ref. No. 1-a 1-b 1-c 1-d

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4. Deferred tax assets

(1) Balance sheet		(Millions of yen)
Balance sheet items	As of March	Remarks
Balance sheet items	31, 2016	Keinaiks
Deferred tax liabilities	249,427	
Deferred tax liabilities for land revaluation	31,837	
Tax effects on other intangible assets	67,329	
Tax effects on prepaid pension cost	85,598	

(2) Composition of capital

· / 1	1		
	Composition of capital disclosure	As of March 31, 2016	Remarks
	tax assets that rely on future profitability excluding those om temporary differences (net of related tax liability)	_	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.
Deferred tax assets arising from temporary differences (net of related tax liability)		-	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.
	Amount exceeding the 10% threshold on specified items	—	
	Amount exceeding the 15% threshold on specified items	—	
	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)		

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet (Millions of yen)				
Balance sheet items	As of March 31, 2016	Remarks		Ref. No.
Net deferred gains or losses on hedges	48,257			5

(2) Composition of capital

((2) Composition of capital		(Millions of yen)
	Composition of capital disclosure	As of March	Remarks
	1 1	31, 2016	
	Net deferred gains or losses on hedges	50,264	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"

6. Items associated with investments in the capital of financial institutions

(1) Balance sheet

(1) Balance sheet		(Millions of yen)	
Balance sheet items	As of March 31, 2016	Remarks	R
Trading assets	3,511,957	Including trading account securities and derivatives for trading assets	
Securities	25,588,578		
Loans and bills discounted	69,276,735	Including subordinated loans	
Trading liabilities	2,987,815	Including trading account securities sold and derivatives for trading liabilities	

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(Millions of yen)

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L	10

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Ref. No. 6-a 6-b 6-c 6-d

(2) Composition of capital		(Millions of yen)	
Composition of capital disclosure	As of March 31, 2016	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 the capital of banking, financial and insurance entities			
Common Equity Tier 1 capital			17
Additional Tier 1 capital	_		38
Tier 2 capital	_		53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	336,156		
Common Equity Tier 1 capital	_		18
Additional Tier 1 capital	_		39
Tier 2 capital	_		54
Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	336,156		72
Significant investments in the capital of Other Financial Institutions, net of eligible short positions	858,981		
Amount exceeding the 10% threshold on specified items	_		19
Amount exceeding the 15% threshold on specified items	_		23
Additional Tier 1 capital	76,261		40
Tier 2 capital	125,000		55
Significant investments in the common stocks of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	657,720		73

7. Other capital instruments

(1) Balance sheet

(1) Balance sheet		(Millions of yen)		
Balance sheet items	As of March 31, 2016	Remarks	Ref	ef. No.
Borrowed money	7,162,861			7

(2) Composition of capital

(2) Composition of capital (Millions of yen)				
Composition of capital disclosure	As of March 31, 2016	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	300,000			32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	656,085			46

Note:

Amounts in the "Composition of capital disclosure" are based on those before considering under transitional arrangements and includes "Amounts excluded under transitional arrange-ments" disclosed in "Capital Structure Information" as well as amounts included as regulatory capital. In addition, items for regulatory purpose under transitional arrangement are excluded from this table.

Liquidity Coverage Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Since March 31, 2015, the "Liquidity Coverage Ratio" (hereinafter referred to as "LCR"), the liquidity regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, SMBC calculates its non-consolidated LCR using the calculation formula stipulated in the "Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank as a Benchmark for Judging its Soundness of Management, Based on the Provision of Article 14-2 of the Banking Act" (Notification No. 60 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the "LCR Notification"). Meanwhile, SMBC discloses its LCR in compliance with "Matters Related to the Status of the Soundness of Management Concerning Liquidity Separately Specified by the Commissioner of the Japanese Financial Services Agency, Based on the Provision of Article 19-2, Paragraph 1, Item 5 (e) of the Ordinance for Enforcement of the Banking Act, etc." (Notification No. 7 issued by the Japanese Financial Services Agency in 2015).

Disclosure of Qualitative Information about Liquidity Coverage Ratio

1. Intra-period Changes in Non-consolidated LCR

As described in "Disclosure of Quantitative Information about Liquidity Coverage Ratio (Non-Consolidated)" on the following page, the LCR has remained stable with no significant fluctuation following the introduction of the liquidity regulation on March 31, 2015.

2. Assessment of Non-consolidated LCR

The LCR Notification stipulates that the minimum requirement of LCR for 2016 is set at 70.0% and from 2017 onwards, the LCR is raised in increments of 10.0% in stages, reaching 100.0% in and after 2019 (see table below).

	2015	2016	2017	2018	2019 onwards
The minimum requirement of LCR	60.0%	70.0%	80.0%	90.0%	100.0%

Non-consolidated LCR of SMBC exceeds the minimum requirements of LCR for 2016 (70.0%) and for 2019 onwards (100.0%), having no cause for concern. SMBC does not expect that the future LCR forecasts will differ significantly from the announced ratios. In addition, the actual LCR does not differ significantly from the initial forecast.

3. Composition of High-Quality Liquid Assets

The non-consolidated high-quality liquid assets held by SMBC that are allowed to be included in the calculation of LCR include deposits with central banks, highly-rated bonds and cash. As described in "Disclosure of Quantitative Information about Liquidity Coverage Ratio (Non-Consolidated)" on the following page, the amount of such high-quality liquid assets exceed the amount of net cash outflows. Meanwhile, currency denominations, categories and location, etc. of the high-quality liquid assets allowed to be included in the calculation have not shown any significant changes. In addition, in respect of major currencies (those of which the aggregate amount of liabilities denominated in a certain currency accounts for 5.0% or more of SMBC's total liabilities on the non-consolidated basis), there is no significant mismatch in currency denomination between the total amount of the high-quality liquid assets allowed to be included in the calculation and the amount of net cash outflows.

4. Other Information Concerning Non-consolidated LCR

SMBC has not applied "special provisions concerning qualifying operational deposits" prescribed in Article 29 of the LCR Notification and "increased liquidity needs related to market valuation changes on derivative or other transactions simulated through Scenario Approach" prescribed in Article 38 of the same Notification. Meanwhile, SMBC records "due to trust account," etc. under "cash outflows based on other contracts" prescribed in Article 60 of the same Notification. Disclosure of Quantitative Information about Liquidity Coverage Ratio (Non-consolidated)

		Current Quarter		Prior Quarter		
Item		(From 2016/7/1		(From 2016/4/1		
		To 2016/9/30)		To 2016/6/30)		
High-Qual	ty Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)		43,027,506		44,980,503	
Cash Outf	ows (2)	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	
2	Cash outflows related to unsecured retail funding	42,786,184	3,317,266	42,480,302	3,295,257	
3	of which, Stable deposits	13,738,691	412,161	13,615,864	408,476	
4	of which, Less stable deposits	29,047,493	2,905,105	28,864,438	2,886,781	
5	Cash outflows related to unsecured wholesale funding	51,883,958	27,611,470	52,898,321	28,746,897	
6	of which, Qualifying operational deposits	-	_	_	_	
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	46,368,998	22,096,509	46,530,446	22,379,022	
8	of which, Debt securities	5,514,960	5,514,960	6,367,875	6,367,875	
9	Cash outflows related to secured funding, etc.		38,867		50,736	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	16,783,747	5,289,192	17,772,203	5,821,476	
11	of which, Cash outflows related to derivative transactions, etc.	675,489	675,489	983,683	983,683	
12	of which, Cash outflows related to funding programs	343,416	343,416	490,389	490,389	
13	of which, Cash outflows related to credit and liquidity facilities	15,764,842	4,270,287	16,298,131	4,347,404	
14	Cash outflows related to contractual funding obligations, etc.	4,037,086	2,164,244	4,443,336	2,145,968	
15	Cash outflows related to contingencies	59,386,837	923,004	58,229,429	735,995	
16	Total cash outflows		39,344,043		40,796,330	
Cash Inflo	ws (3)	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	
17	Cash inflows related to secured lending, etc.	1,389,223	393,428	1,131,253	204,485	
18	Cash inflows related to collection of loans, etc.	4,037,934	3,058,230	4,189,684	3,096,446	
19	Other cash inflows	2,049,127	1,403,390	2,312,767	1,360,985	
20	Total cash inflows	7,476,283	4,855,049	7,633,704	4,661,916	
Non-conso	lidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		43,027,506		44,980,503	
22	Net cash outflows		34,488,995		36,134,413	
23	Non-consolidated liquidity coverage ratio (LCR)		124.7%		124.4%	
24	The number of data used to calculate the average value		3		3	

The data following the introduction of the liquidity regulation on March 31, 2015 is available on SMFG's website. (http://www.smfg.co.jp/english/investor/financial/basel_3.html)

Glossary

Advanced Measurement Approach (AMA)

Based on the operational risk measurement methods used in the internal management of financial institutions, this is a method for obtaining the operational risk equivalent amount by calculating the maximum amount of operational risk loss expected over a period of one year, with a one-sided confidence interval of 99.9%.

Back-testing

Method of verifying the validity of models by comparing the model value and actual value. For instance, in the case of VaR, comparing and verifying the value of VaR and the profit or loss amount.

Basic Indicator Approach (BIA)

A calculation approach in which an average value for the most recent three years derived by multiplying gross profit for the financial institution as a whole by certain level (15%) is deemed to be the operational risk equivalent amount.

Calculation of credit risk-weighted assets under Article 145 of the Notification

Method used for calculating the credit risk-weighted assets for the fund exposure, etc. There is a method of making the total credit risk-weighted asset of individual underlying asset of funds, etc. as the relevant exposure of the credit risk-weighted asset; or a method of applying the risk weight determined based on the formation of underlying assets to the relevant exposure.

Capital adequacy ratio notification ("the Notification")

Administrative action or written ordinance by which the Financial Services Agency officially informs Japanese banks of regulations regarding capital adequacy ratio.

CCF

Abbreviation for Credit Conversion Factor

Ratio required for converting off-balance sheet items such as guarantees or derivatives into on-balance sheet credit exposure equivalents.

CCP-related exposure

Exposure to a central counterparty (CCP) that interposes itself between counterparties to contracts traded in one or more financial markets, becoming the buyer to every seller and the seller to every buyer and thereby ensuring the future performance of open contracts.

CDS

Abbreviation for Credit Default Swap Derivative transactions which transfer the credit risk.

Credit Risk Mitigation (CRM) Techniques

Method of reducing credit risk by guarantees, collateral and purchase of credit derivatives, etc.

Credit risk-weighted assets

Total assets (lending exposures, including credit equivalent amount of off-balance sheet transactions, etc.) which is reevaluated according to the level of credit risk.

Current exposure method

One of the methods for calculating the credit exposure equivalents of derivative transactions, etc. Method of calculating the equivalents by adding the amount (multiplying the notional amount by certain rate, and equivalent to the future exposure fluctuation amount) to the mark-to-market replacement cost calculated by evaluating the market price of the transaction.

CVA (credit value adjustment) amount

Capital charges for market-price fluctuation of derivatives transaction due to deteriorated creditworthiness of a counterparty.

EL

Abbreviation for Expected Loss

Average loss expected to occur over the coming one year.

High-Quality Liquid Assets (HQLA)

Assets that can be converted into cash without significant loss of value under stress events, and for which there is no impediment to conversion into cash.

Historical simulation method

Method of simulating future fluctuations without the use of random numbers, by using historical data for risk factors.

Internal models approach

Methods of measuring market risk equivalent amount as the value at risk (VaR) calculated with models determined by each bank.

Internal models method

One of the methods of market-based approach using the VaR model to calculate the loss for shares held by the bank applying the Internal Ratings-Based Approach, and dividing such loss amount by 8% to obtain the credit risk-weighted asset of the equity exposure.

The Internal Ratings-Based (IRB) Approach

A method of calculating the risk asset by applying PD (Probability of Default) estimated internally by financial institution which conducts sophisticated risk management. There are two methods to calculate exposures to corporate client, etc.: the Advanced Internal Ratings-Based (AIRB) Approach and the Foundation Internal Ratings-Based (FIRB) Approach. The former uses self-estimated LGD and EAD values, while the latter uses LGD and EAD values designated by the authorities.

LCR Notification

Administrative action and written ordinance for official notification to the general public of regulations concerning LCR of financial institutions in Japan which are decided by the Japanese Financial Services Agency based on the Basel Agreement.

LGD

Abbreviation for Loss Given Default

Percentage of loss assumed in the event of default by obligor; ratio of uncollectible amount of the exposure owned in the event of default.

Liquidity Coverage Ratio (LCR)

Indicator of liquidity regulations under the Basel III which has been applied in stages starting from March 31, 2015.

LCR regulations require banks to hold high-quality liquid assets more than a certain amount in order to cover total cash outflows over a 30-day period under stress events.

Market-based approach

Method of calculating the risk assets of equity exposures, etc., by using the simple risk weight method or internal model method.

Market risk equivalent amount

Pursuant to the Basel Capital Accord, the required capital amount imposed on the market-related risk calculated for the four risk categories of mainly the trading book: interest rates, stocks, foreign exchange and commodities.

Net cash outflows

Amount obtained after subtracting the amount of cash inflows from the amount of cash outflows under stress events.

Object finance

For providing credit for purchasing ships or aircrafts, the only source of repayments for the financing should be profits generated from the said tangible assets; and the said tangible assets serve as collaterals, and having an appreciable extent of control over the said tangible assets and profits generated from the said tangible assets.

Operational risk equivalent amount

Operational risk capital requirements under the Basel Capital Accord.

Originator

The term "originator" is used in the case that SMFG is directly or indirectly involved in the formation of underlying assets for securitization transactions when SMFG has the securitization exposure; or the cases of providing the back-up line for ABCP issued by the securitization conduit for the purpose of obtaining exposure from the third party, or providing ABL to the securitization conduit (as sponsor).

PD

Abbreviation for Probability of Default

Probability of becoming default by obligor during one year.

Project finance

Out of credit provided for specified businesses such as electric power plants and transportation infrastructure, the only source of repayments is profits generated from the said businesses, and the collateral is tangible assets of the said businesses, and having an appreciable extent of control over the said tangible assets and profits generated from the said tangible assets.

Qualifying Revolving Retail Exposures (QRRE)

Exposure which may fluctuate up to the upper limit set forth by an agreement according to the individual's voluntary decision, such as card loan and credit card, etc., and the upper limit of the exposure without any collateral is 10 million yen or less.

Risk weight

Indicator which indicates the extent of credit risk determined by the types of assets (claims) owned. Risk weight becomes higher for assets with high risk of default.

Securitization transaction

It is a transaction which stratifies the credit risk for the underlying assets into more than two exposures of senior/subordinated structure and has the quality of transferring part of or entire exposure to the third party.

Simple risk weight method

One of market-based approaches for calculating the risk-weighted asset amount for the equity exposure, etc. by multiplying the listed shares and unlisted shares with the risk weights of 300% and 400%, respectively.

Slotting criteria

For risk-weighted asset calculation under the Internal Ratings-Based (IRB) Approach, it is a method of mapping the credit rating to the risk-weight in 5 levels set forth by the Financial Services Agency for Specialised Lending.

Small-sized consolidated subsidiaries

Small-sized consolidated subsidiaries that have extremely small impact on the level of consolidated LCR.

Specialized Lending (SL)

General term used for project finance, object finance, commodity finance and lending for commercial real estate.

The Standardized Approach (SA)

Method of calculating risk-weighted assets by multiplying each obligor classification (corporation, financial institution, country, retail, etc.) by the risk-weight designated by the authorities.

Standardized method

Method of calculating market risk using formula determined by the Financial Services Agency.

Underlying assets

General term used for assets which serve as the source of payments for principal and interest for securitization exposures, etc.

VaR

Abbreviation for Value at Risk

Forecasted maximum loss incurred by the portfolio of financial assets under certain probability.