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 | _ | _ | _ | - | _ |

.

| _ | | 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.

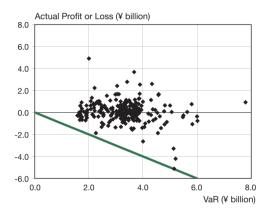
2. The stressed VaR is calculated on a daily basis by using the historical simulation method for the holding period of one day, one-sided confidence interval of 99.0%, and measurement period of 1 year (including the stress period).

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. |
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| 1-a |
| 1-b |
| 1-c |
| 1-d |
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Basel III Template No.

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| 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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| 75 |

Ref. No. 5

Ref. No.

4-a 4-b

4-c

Basel III Template No. 10

Basel III Template No.

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(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

| Basel III Template |
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(Millions of yen)





Basel III Template No.

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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

|] | Basel III Template |
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| | No. |
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| Ref. No. |
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| 6-с |
| 6-d |

| Ref. No. |
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| 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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Basel III Template

No.

(Millions of yen)

Remarks

| 17 |
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| 38 |
| 53 |
| |

18

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| (M11) | ions | of | yen |
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| | | | |

(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 | | | | | |
| Trading liabilities 2,382,454 2,552,196 6-d Borrowed money 8,871,945 8,871,945 Foreign exchanges 853,671 921,485 Short-term bonds - 21,000 Bonds 4,052,155 5,211,015 Due to trust account 1,013,637 596,792 Other liabilities 1,983,085 2,680,476 Reserve for employee bonuses 13,414 13,256 Reserve for reimbursement of deposits 10,654 13,842 Deferred tax liabilities 140,401,541 148,871,358 Acceptances and guarantees 6,736,789 6,623,332 Total liabilities 1,770,996 1-a Capital stock 1,770,996 1-a Capital stock 2,680,476 1-4 Capital stock 1,770,996 1-a Capital stock 1,770,996 1-a Capital stock 2,680,476 1-4 Capital stock 1,139,955 1,370,782 Trastary stock 6,23,095 6,313,187 Net unrealized gains on other securities 1,139,955 1,370,782 | | 1,220,018 | | | |
| Borrowed money 7,369,910 8,871,945 Foreign exchanges 853,671 921,485 Short-errn bonds — 21,000 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 employee bonuses 13,414 13,256 Reserve for emboursement 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 for land revaluation 1,770,996 1,770,996 Capital strock 21,0100 140,401,54 Retained earnings 2,595,812 2,281,995 Treasury stock (210,003) 1-4 Total stockholders' equity 6,623,095 6,313,187 Net unrealized gains on other securities 1,139,955 1,370,782 Net unrealized gains on other securities 2,400,208 64,252 Net unrealized gains on other securities 2,400,205 6,313,187 <td></td> <td></td> <td></td> <td>6-d</td> <td></td> | | | | 6-d | |
| Foreign exchanges 853,671 921,485 Short-term bonds - 21,000 Bonds 4,052,155 5,211,015 Due to trust account 1,013,637 596,792 Other liabilities 1,983,085 2,680,476 Reserve for employee bonuses 13,414 13,256 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 - Net assets) - - - - Capital stock 1,770,996 1,770,996 1-a Capital stock 210,003 (210,003) 1-b Capital stock 210,003 (210,003) 1-d Total inabilities on tother securities 6,623,095 6,313,187 - Treasury stock - 6,210,003 (210,003) 1-d Capital stockholders' equity 6,623,095 | - | | | | |
| Short-term bonds — 21,000 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 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 for land revaluation 31,801 33,589 Acceptances and guarantees 6,736,789 6,623,332 Total liabilities 1,770,996 1,770,996 Capital stock 1,770,996 1,770,996 Capital storphome 2,281,995 1-a Retained earnings 2,395,812 2,281,995 Treasury stock (210,003) (210,003) Total stockholders' equity 6,623,995 1,370,782 Net unealized gains on other securities 1,139,955 1,370,782 Total stockholders' equity 6,623,995 1,540,782 Net deferred gains on losses on hedges 28,005 26,466 Total | | | | | |
| 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 | | | | |
| Reserve for point service program 771 797 Reserve for reimbursement of deposits 10,654 13,842 Deferred tax liabilities 245,777 313,406 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 1 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) 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 | | | | | |
| 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 | | |
| Total liabilities 140,401,541 148,871,358 (Net assets) 1,770,996 1,770,996 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 | | | | | |
| (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

Basel III Template No.

> 1a 2

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

| Basel III Template |
|--------------------|
| No. |
| 8 |
| 9 |
| |
| 20 |
| 24 |
| 74 |



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 | |

73

(Millions of yen)

| L | Basel III Template |
|---|--------------------|
| L | No. |
| | 10 |
| L | 10 |

Ref. No. 4-a 4-b

| 21 |
|----|
| 25 |
| 75 |

| Basel III Template |
|--------------------|
| No. |
| |
| 11 |
| |

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.