



Sumitomo Mitsui Financial Group, Inc. (SMFG)
 Consolidated Financial Results for the Three Months Ended June 30, 2017
 <Under Japanese GAAP>

July 31, 2017



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 Stock Exchange Listings: Tokyo Stock Exchange, Nagoya Stock Exchange, New York Stock Exchange
 URL: <http://www.smfg.co.jp/english/>
 President and Group Chief Executive Officer: Takeshi Kunibe
 Quarterly Securities Report (*Shihanki hokokusho*) issuing date: August 14, 2017
 Investors meeting presentation for quarterly financial results: Not scheduled

Note: Amounts less than one million yen have been rounded down.

1. Consolidated financial results (for the three months ended June 30, 2017)

(1) Operating results

(Millions of yen, except per share data and percentages)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Amount	Percentage	Amount	Percentage	Amount	Percentage
Three months ended June 30, 2017	¥ 1,361,027	13.6%	¥ 316,185	15.4%	¥ 241,521	31.1%
Three months ended June 30, 2016	1,197,817	(4.9)	273,973	(32.3)	184,285	(31.2)

Notes: 1. Comprehensive income:

(a) for the three months ended June 30, 2017: ¥293,944 million [—%]

(b) for the three months ended June 30, 2016: ¥(34,375) million [—%]

2. Percentages shown in ordinary income, ordinary profit, profit attributable to owners of parent and comprehensive income are the increase (decrease) from the same period in the previous fiscal year.

	Earnings per share	Earnings per share (Diluted)
Three months ended June 30, 2017	¥ 171.28	¥ 171.14
Three months ended June 30, 2016	134.79	134.65

(2) Financial position

(Millions of yen, except percentages)

	Total assets	Net assets	Net assets ratio
June 30, 2017	¥ 201,864,739	¥ 11,408,158	4.9%
March 31, 2017	197,791,611	11,234,286	4.9

Notes: 1. Stockholders' equity:

(a) as of June 30, 2017: ¥ 9,889,644 million (b) as of March 31, 2017: ¥ 9,731,538 million

2. Net assets ratio = {(Net assets – stock acquisition rights – non-controlling interests) / total assets} X 100

2. Dividends on common stock per share

(Yen)

	Cash dividends per share				
	1st quarter	2nd quarter	3rd quarter	4th quarter	Annual
Fiscal year ended March 31, 2017	¥ —	¥ 75	¥ —	¥ 75	¥ 150
Fiscal year ending March 31, 2018	—				
Fiscal year ending March 31, 2018 (Forecast)		80	—	80	160

Note: Dividend forecast remains unchanged.

3. Earnings forecast on a consolidated basis (for the fiscal year ending March 31, 2018)

(Millions of yen, except per share data and percentage)

	Profit attributable to owners of parent	Earnings per share
Fiscal year ending March 31, 2018	¥ 630,000 (10.8)%	¥ 446.77

Notes: 1. Earnings forecast remains unchanged.

2. Percentage shown in profit attributable to owners of parent is the increase (decrease) from the previous fiscal year.

3. Forecasted earnings per share is calculated by dividing forecasted profit attributable to owners of parent by the number of issued common stocks (excluding treasury stocks) as of June 30, 2017.

* Notes

(1) There were no changes in material consolidated subsidiaries in the period.

(2) Special accounting methods used for preparing quarterly consolidated financial statements were adopted.

Note: For more details, see page 2 “1. (1) Application of special accounting methods used for preparing quarterly consolidated financial statements.”

(3) Changes in accounting policies, changes in accounting estimates and restatements

(a) Changes in accounting policies due to application of new or revised accounting standards : No

(b) Changes in accounting policies due to reasons other than above (a) : Yes

(c) Changes in accounting estimates : No

(d) Restatements : No

Note: For more details, see page 2 “1. (2) Changes in accounting policies, changes in accounting estimates and restatements.”

(4) Number of shares issued (common stock)

	<u>As of June 30, 2017</u>	<u>As of March 31, 2017</u>
(a) Number of shares issued (including treasury stocks)	1,414,055,625 shares	1,414,055,625 shares
(b) Number of treasury stocks	3,931,572 shares	4,028,883 shares
	<u>Three months ended June 30, 2017</u>	<u>Three months ended June 30, 2016</u>
(c) Average number of shares issued in the period	1,410,112,568 shares	1,367,222,939 shares

Note on quarterly review process:

This report is out of the scope of the external auditor’s review procedure which is required by “Financial Instruments and Exchange Act.” Therefore, the review process of the quarterly consolidated financial statements has not been completed as of the disclosure of this report.

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

Table of contents

1. Matters related to summary information (Notes).....	2
(1) Application of special accounting methods used for preparing quarterly consolidated financial statements	2
(2) Changes in accounting policies, changes in accounting estimates and restatements.....	2
2. Consolidated financial statements.....	3
(1) Consolidated balance sheets.....	3
(2) Consolidated statements of income and consolidated statements of comprehensive income	4
(3) Note on going concern.....	4
(4) Material changes in stockholders' equity	4

Appendix: Financial results for the three months ended June 30, 2017 supplementary information

1. Matters related to summary information (Notes)

(1) Application of special accounting methods used for preparing quarterly consolidated financial statements

SMFG and certain domestic consolidated subsidiaries calculated tax expenses by multiplying Income before income taxes by an effective tax rate that was reasonably estimated by applying tax effect accounting to estimated Income before income taxes for the fiscal year ending March 31, 2018 including the period for the three months ended June 30, 2017. Amounts of Income taxes include Income taxes-deferred.

(2) Changes in accounting policies, changes in accounting estimates and restatements

SMFG and certain domestic consolidated subsidiaries calculated tax expenses based on “(1) Application of special accounting methods used for preparing quarterly consolidated financial statements” in order to prepare a Quarterly Securities Report promptly and effectively due to application of consolidated corporate-tax system from the three months ended June 30, 2017. This accounting method is not adopted retrospectively since the impact of this change is immaterial.

2. Consolidated financial statements**(1) Consolidated balance sheets**

	(Millions of yen)	
	March 31, 2017	June 30, 2017
Assets:		
Cash and due from banks	¥ 46,865,538	¥ 47,613,679
Call loans and bills bought	1,872,144	1,791,932
Receivables under resale agreements	899,897	1,182,733
Receivables under securities borrowing transactions	8,760,390	9,715,907
Monetary claims bought	4,420,377	4,494,312
Trading assets	6,755,428	5,770,476
Money held in trust	3,439	3,031
Securities	24,631,792	25,907,211
Loans and bills discounted	80,237,322	80,334,211
Foreign exchanges	1,723,867	2,376,993
Lease receivables and investment assets	2,395,597	2,362,188
Other assets	7,355,845	7,741,366
Tangible fixed assets	3,101,642	3,452,976
Intangible fixed assets	946,506	937,700
Net defined benefit asset	314,922	322,913
Deferred tax assets	63,001	59,120
Customers' liabilities for acceptances and guarantees	8,090,111	8,414,410
Reserve for possible loan losses	(646,215)	(616,426)
Total assets	<u>¥ 197,791,611</u>	<u>¥ 201,864,739</u>
Liabilities:		
Deposits	¥ 117,830,210	¥ 118,579,326
Negotiable certificates of deposit	11,880,937	12,447,459
Call money and bills sold	2,088,019	1,853,698
Payables under repurchase agreements	2,715,752	3,479,888
Payables under securities lending transactions	7,444,655	9,251,234
Commercial paper	2,311,542	2,425,438
Trading liabilities	4,704,931	4,996,541
Borrowed money	10,786,713	11,102,838
Foreign exchanges	683,252	875,271
Short-term bonds	1,125,600	1,109,100
Bonds	8,129,232	8,371,517
Due to trust account	1,180,976	1,187,030
Other liabilities	6,880,273	5,710,302
Reserve for employee bonuses	77,375	29,257
Reserve for executive bonuses	3,045	—
Net defined benefit liability	59,110	58,553
Reserve for executive retirement benefits	2,347	2,023
Reserve for point service program	21,744	22,312
Reserve for reimbursement of deposits	15,464	11,232
Reserve for losses on interest repayment	156,775	138,164
Reserves under the special laws	1,745	1,881
Deferred tax liabilities	335,908	357,626
Deferred tax liabilities for land revaluation	31,596	31,469
Acceptances and guarantees	8,090,111	8,414,410
Total liabilities	<u>186,557,325</u>	<u>190,456,581</u>
Net assets:		
Capital stock	2,337,895	2,337,895
Capital surplus	757,346	757,355
Retained earnings	5,036,756	5,172,476
Treasury stock	(12,913)	(12,605)
Total stockholders' equity	<u>8,119,085</u>	<u>8,255,121</u>
Net unrealized gains (losses) on other securities	1,542,308	1,598,636
Net deferred gains (losses) on hedges	(42,077)	(47,804)
Land revaluation excess	38,109	38,157
Foreign currency translation adjustments	65,078	32,465
Accumulated remeasurements of defined benefit plans	9,034	13,067
Total accumulated other comprehensive income	<u>1,612,453</u>	<u>1,634,522</u>
Stock acquisition rights	3,482	3,315
Non-controlling interests	1,499,264	1,515,198
Total net assets	<u>11,234,286</u>	<u>11,408,158</u>
Total liabilities and net assets	<u>¥ 197,791,611</u>	<u>¥ 201,864,739</u>

(2) Consolidated statements of income and consolidated statements of comprehensive income
(Consolidated statements of income)

Three months ended June 30	(Millions of yen)	
	2016	2017
Ordinary income	¥ 1,197,817	¥ 1,361,027
Interest income	452,440	536,043
Interest on loans and discounts	331,003	363,196
Interest and dividends on securities	61,404	94,994
Trust fees	711	883
Fees and commissions	260,389	284,225
Trading income	68,353	63,117
Other operating income	381,333	415,615
Other income	34,588	61,142
Ordinary expenses	923,843	1,044,841
Interest expenses	125,947	173,667
Interest on deposits	38,723	63,587
Fees and commissions payments	41,054	46,864
Trading losses	1,814	68
Other operating expenses	278,633	341,836
General and administrative expenses	443,197	453,913
Other expenses	33,196	28,491
Ordinary profit	273,973	316,185
Extraordinary gains	84	422
Extraordinary losses	942	960
Income before income taxes	273,115	315,647
Income taxes	65,665	49,868
Profit	207,450	265,779
Profit attributable to non-controlling interests	23,164	24,257
Profit attributable to owners of parent	¥ 184,285	¥ 241,521

(Consolidated statements of comprehensive income)

Three months ended June 30	(Millions of yen)	
	2016	2017
Profit	¥ 207,450	¥ 265,779
Other comprehensive income	(241,826)	28,165
Net unrealized gains (losses) on other securities	(151,744)	58,717
Net deferred gains (losses) on hedges	30,083	(4,644)
Foreign currency translation adjustments	(133,782)	(24,303)
Remeasurements of defined benefit plans	10,363	4,061
Share of other comprehensive income of affiliates	3,253	(5,665)
Total comprehensive income	(34,375)	293,944
Comprehensive income attributable to owners of parent	(25,468)	263,542
Comprehensive income attributable to non-controlling interests	(8,907)	30,402

(3) Note on going concern

Not applicable.

(4) Material changes in stockholders' equity

Not applicable.

Financial results for the three months ended June 30, 2017 - Supplementary information -

Table of contents

1. Operating results	Consolidated	Non-consolidated	...	1
2. Interest spread (domestic)		Non-consolidated	...	3
3. Non-performing loans (NPLs) based on the Financial Reconstruction Act	Consolidated	Non-consolidated	...	3
4. Unrealized gains (losses) on securities	Consolidated	Non-consolidated	...	4
5. Overview of derivative transactions (under deferred hedge accounting)		Non-consolidated	...	5
6. Deposits and loans		Non-consolidated	...	5
7. ROE	Consolidated		...	5

Notes

1. Consolidated : Consolidated figures of Sumitomo Mitsui Financial Group, Inc. ("SMFG")
2. Non-consolidated : Non-consolidated figures of Sumitomo Mitsui Banking Corporation ("SMBC")
3. Capital ratio as of June 30, 2017 will be announced when it is fixed.

1. Operating results

Consolidated

(Millions of yen)

		Three months ended June 30, 2017 (A)	Change (A) - (B)	Three months ended June 30, 2016 (B)
Consolidated gross profit	1	737,448	21,669	715,779
Net interest income	2	362,376	35,883	326,493
Trust fees	3	883	172	711
Net fees and commissions	4	237,360	18,026	219,334
Net trading income	5	63,049	(3,490)	66,539
Net other operating income	6	73,779	(28,921)	102,700
General and administrative expenses	7	(453,913)	(10,716)	(443,197)
Equity in gains (losses) of affiliates	8	19,623	12,785	6,838
Consolidated net business profit	9	303,158	23,738	279,420
Total credit cost	10	(14,778)	(4,138)	(10,640)
Credit costs	11	(19,629)	(2,294)	(17,335)
Write-off of loans	12	(18,409)	(5,274)	(13,135)
Provision for reserve for possible loan losses	13	-	1,949	(1,949)
Others	14	(1,220)	1,030	(2,250)
Gains on reversal of reserve for possible loan losses	15	2,065	2,065	-
Recoveries of written-off claims	16	2,785	(3,909)	6,694
Gains (losses) on stocks	17	28,969	27,438	1,531
Other income (expenses)	18	(1,163)	(4,825)	3,662
Ordinary profit	19	316,185	42,212	273,973
Extraordinary gains (losses)	20	(538)	319	(857)
Gains (losses) on disposal of fixed assets	21	51	373	(322)
Losses on impairment of fixed assets	22	(453)	152	(605)
Income before income taxes	23	315,647	42,532	273,115
Income taxes	24	(49,868)	15,797	(65,665)
Profit	25	265,779	58,329	207,450
Profit attributable to non-controlling interests	26	(24,257)	(1,093)	(23,164)
Profit attributable to owners of parent	27	241,521	57,236	184,285

Notes: 1. Amounts less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

2. Consolidated gross profit = (Interest income - Interest expenses) + Trust fees + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading losses) + (Other operating income - Other operating expenses)

3. Amounts of Income taxes include Income taxes-deferred.

Number of consolidated subsidiaries and affiliates

		June 30, 2017	Change	March 31, 2017
Consolidated subsidiaries	28	374	20	354
Equity method affiliates	29	55	1	54

SMBC non-consolidated

(Millions of yen)

		Three months ended June 30, 2017 (A)	Change (A) - (B)	Three months ended June 30, 2016 (B)
Gross banking profit	1	357,074	(12,334)	369,408
Net interest income	2	248,074	31,086	216,988
Trust fees	3	469	47	422
Net fees and commissions	4	65,128	(2,957)	68,085
Net trading income	5	14,205	(10,914)	25,119
Net other operating income	6	29,196	(29,596)	58,792
<i>Gains (losses) on bonds</i>	7	17,106	(28,296)	45,402
Expenses (excluding non-recurring losses)	8	(205,748)	(1,174)	(204,574)
Personnel expenses	9	(84,317)	(2,466)	(81,851)
Non-personnel expenses	10	(107,627)	2,852	(110,479)
Taxes	11	(13,803)	(1,560)	(12,243)
Banking profit (before provision for general reserve for possible loan losses)	12	151,325	(13,508)	164,833
<i>Gains (losses) on bonds</i>	13	17,106	(28,296)	45,402
Provision for general reserve for possible loan losses	14	-	-	-
Banking profit	15	151,325	(13,508)	164,833
Non-recurring gains (losses)	16	36,708	52,936	(16,228)
Credit costs	17	(3,160)	(1,322)	(1,838)
Gains on reversal of reserve for possible loan losses	18	17,780	1,650	16,130
Recoveries of written-off claims	19	0	(4,182)	4,182
Gains (losses) on stocks	20	27,741	27,616	125
Gains on sales of stocks	21	29,534	25,617	3,917
Losses on sales of stocks	22	(1,084)	145	(1,229)
Losses on devaluation of stocks	23	(709)	1,852	(2,561)
Other non-recurring gains (losses)	24	(5,654)	29,174	(34,828)
Ordinary profit	25	188,033	39,428	148,605
Extraordinary gains (losses)	26	(212)	335	(547)
Gains (losses) on disposal of fixed assets	27	187	323	(136)
Losses on impairment of fixed assets	28	(399)	11	(410)
Income before income taxes	29	187,821	39,763	148,058
Income taxes	30	(19,386)	21,692	(41,078)
Net income	31	168,434	61,455	106,979

Total credit cost (14+17+18+19)	32	14,621	(3,853)	18,474
Provision for general reserve for possible loan losses	33	3,101	(6,790)	9,891
Write-off of loans	34	(2,478)	(2,461)	(17)
Provision for specific reserve for possible loan losses	35	14,583	8,356	6,227
Losses on sales of delinquent loans	36	(681)	1,139	(1,820)
Provision for loan loss reserve for specific overseas countries	37	95	85	10
Recoveries of written-off claims	38	0	(4,182)	4,182

Notes: 1. Amounts less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

2. Amounts of Income taxes include Income taxes-deferred.

2. Interest spread (domestic)

SMBC non-consolidated

(%)

	Three months ended June 30, 2017 (A)	Change (A) - (B)	Three months ended June 30, 2016 (B)
Interest earned on loans and bills discounted (a)	0.99	(0.14)	1.13
Interest paid on deposits, etc. (b)	0.00	(0.01)	0.01
Interest spread (a) - (b)	0.99	(0.13)	1.12

Reference: After deducting loans to the Japanese government, etc.

Interest earned on loans and bills discounted (c)	1.04	(0.11)	1.15
Interest spread (c) - (b)	1.04	(0.10)	1.14

3. Non-performing loans (NPLs) based on the Financial Reconstruction Act

Consolidated

(Billions of yen)

		June 30, 2017	Change from March 31, 2017	March 31, 2017
Bankrupt and quasi-bankrupt assets	1	144.0	(16.7)	160.7
Doubtful assets	2	488.8	(2.6)	491.4
Substandard loans	3	268.4	(7.3)	275.6
Total (A)	4	901.1	(26.5)	927.7

Normal assets	5	92,746.6	1,171.4	91,575.2
Grand total (B)	6	93,647.7	1,144.8	92,502.9

NPL ratio (A/B)	7	0.96%	(0.04)%	1.00%
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Amount of direct reduction	288.3	0.2	288.1
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SMBC non-consolidated

(Billions of yen)

		June 30, 2017	Change from March 31, 2017	March 31, 2017
Bankrupt and quasi-bankrupt assets	8	103.7	(14.7)	118.4
Doubtful assets	9	343.6	(3.7)	347.4
Substandard loans	10	99.9	(2.0)	101.9
Total (A)	11	547.2	(20.5)	567.7

Normal assets	12	87,348.3	937.6	86,410.6
Grand total (B)	13	87,895.4	917.2	86,978.3

NPL ratio (A/B)	14	0.62 %	(0.03)%	0.65 %
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Amount of direct reduction	121.4	11.6	109.8
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Note: NPLs based on the Financial Reconstruction Act include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

4. Unrealized gains (losses) on securities

Consolidated

(Billions of yen)

		June 30, 2017				March 31, 2017		
		Balance sheet amount	Net unrealized gains (losses)	Change from Mar.2017	Gains	Losses	Balance sheet amount	Net unrealized gains (losses)
Held-to-maturity securities	1	963.2	4.3	(2.6)	4.3	0.0	1,173.4	6.9
Other securities	2	25,108.0	2,272.0	83.2	2,426.5	154.6	23,616.8	2,188.7
Stocks	3	3,824.8	2,013.9	92.0	2,028.9	15.0	3,757.8	1,921.9
Bonds	4	12,334.2	40.4	(19.9)	55.9	15.4	10,181.4	60.4
Japanese government bonds	5	9,517.1	6.8	(17.7)	18.0	11.2	7,293.9	24.5
Others	6	8,949.0	217.6	11.1	341.7	124.1	9,677.7	206.5
Foreign bonds	7	6,532.9	(104.4)	6.2	13.7	118.0	7,063.7	(110.6)
Other money held in trust	8	3.0	-	-	-	-	3.4	-
Total	9	26,074.3	2,276.3	80.7	2,430.8	154.6	24,793.7	2,195.6
Stocks	10	3,824.8	2,013.9	92.0	2,028.9	15.0	3,757.8	1,921.9
Bonds	11	13,297.4	44.8	(22.5)	60.2	15.4	11,354.8	67.3
Others	12	8,952.1	217.6	11.1	341.7	124.1	9,681.1	206.5

SMBC non-consolidated

(Billions of yen)

		June 30, 2017				March 31, 2017		
		Balance sheet amount	Net unrealized gains (losses)	Change from Mar.2017	Gains	Losses	Balance sheet amount	Net unrealized gains (losses)
Held-to-maturity securities	13	690.2	3.2	(1.9)	3.2	-	900.2	5.1
Stocks of subsidiaries and affiliates	14	3,356.1	8.1	6.9	34.1	26.0	3,222.6	1.2
Other securities	15	22,381.3	1,950.5	57.0	2,088.6	138.1	20,914.4	1,893.5
Stocks	16	3,527.6	1,867.3	78.3	1,881.3	14.0	3,474.5	1,789.0
Bonds	17	11,894.1	37.9	(19.6)	52.8	14.9	9,699.1	57.5
Japanese government bonds	18	9,340.7	6.1	(17.4)	17.1	11.0	7,109.5	23.5
Others	19	6,959.5	45.3	(1.7)	154.5	109.2	7,740.8	47.0
Foreign bonds	20	5,001.7	(94.7)	1.5	9.8	104.5	5,587.0	(96.2)
Total	21	26,427.6	1,961.8	62.0	2,126.0	164.2	25,037.2	1,899.8
Stocks	22	4,217.6	1,872.4	79.8	1,894.2	21.8	4,164.0	1,792.5
Bonds	23	12,584.3	41.1	(21.5)	56.0	14.9	10,599.3	62.5
Others	24	9,625.6	48.4	3.7	175.8	127.4	10,273.9	44.7

- Notes: 1. The figures above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary claims on loan trust in "Monetary claims bought."
2. Stocks within other securities and foreign stocks within others of other securities are measured at the average market price during the final month of the period. The rest of the securities are measured at market prices as of the balance sheet date.
3. Other securities and other money held in trust are measured at market prices. Unrealized gains (losses) indicate the difference between the acquisition costs (or amortized costs) and the balance sheet amounts.
4. Floating-rate Japanese government bonds which SMBC held as other securities are carried on the balance sheet at their reasonably estimated amounts in accordance with the "Practical Solution on Measurement of Fair Value of Financial Assets" (Accounting Standard Board of Japan Practical Issues Task Force No. 25).

5. Overview of derivative transactions (under deferred hedge accounting)

SMBC non-consolidated

(Billions of yen)

	June 30, 2017				March 31, 2017			
	Assets	Liabilities	Net assets	Net deferred gains (losses)	Assets	Liabilities	Net assets	Net deferred gains (losses)
Interest rate swaps	107.4	57.4	50.0	(17.5)	238.5	199.4	39.0	(17.5)
Currency swaps	52.9	100.3	(47.4)	(22.4)	118.2	298.7	(180.5)	(11.1)
Others	0.4	5.7	(5.3)	(18.8)	0.2	2.5	(2.3)	(20.7)
Total	160.7	163.4	(2.7)	(58.7)	356.9	500.6	(143.7)	(49.3)

Notes: 1. Derivative transactions are measured at fair value in the balance sheet.

2. SMBC applies deferred hedge accounting or fair value hedge accounting based on Practical Guidelines for Accounting Standard for Financial Instruments as well as deferred hedge accounting for banking industry based on JICPA Industry Audit Committee Report No. 24 and No. 25.

3. Figures for net deferred gains (losses) are those before application of tax effect accounting.

Reference: Notional amounts of interest rate swaps (under deferred hedge accounting), by remaining maturity

(Billions of yen)

	June 30, 2017				March 31, 2017			
	1 year or less	1-5 years	Over 5 years	Total	1 year or less	1-5 years	Over 5 years	Total
Receivable fixed rate /payable floating rate	3,765.4	23,845.9	7,285.1	34,896.5	3,579.4	23,950.3	6,475.2	34,004.9
Receivable floating rate /payable fixed rate	2,058.7	9,061.0	6,418.3	17,538.0	2,377.9	9,178.6	6,586.7	18,143.2
Total	5,824.2	32,906.9	13,703.4	52,434.5	5,957.3	33,128.9	13,061.9	52,148.1

6. Deposits and loans

SMBC non-consolidated

(Billions of yen)

	June 30, 2017		June 30, 2016	Reference: March 31, 2017
		Change from June 30, 2016		
Domestic deposits	89,050.3	6,152.3	82,898.1	87,740.3
Individual	44,491.9	1,560.4	42,931.6	43,642.1

Note: The figures above exclude negotiable certificates of deposit and Japan offshore banking accounts.

Loans and bills discounted	75,771.2	5,931.2	69,840.0	75,585.3
Domestic offices (excluding offshore banking account)	53,759.8	2,096.4	51,663.4	54,502.9
Overseas offices and offshore banking accounts	22,011.5	3,834.8	18,176.6	21,082.4

7. ROE

Consolidated

(%)

	Three months ended June 30, 2017		Three months ended June 30, 2016
		Change	
ROE (denominator: Total stockholders' equity)	11.8	1.9	9.9

Note:

$$\text{ROE} = \frac{(\text{Profit attributable to owners of parent}) \times (\text{Number of days in a year (365 days)})}{(\text{Number of days in the period (91 days)})} \times 100$$

$$\text{ROE} = \frac{(\text{Profit attributable to owners of parent}) \times (\text{Number of days in a year (365 days)})}{\{(\text{Total stockholders' equity at the beginning of the period}) + (\text{Total stockholders' equity at the end of the period})\} / 2} \times 100$$