

Overview of FY3/2018 performance

May 14, 2018

This document contains “forward-looking statements” (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of us and our managements with respect to our future financial condition and results of operations. In many cases but not all, these statements contain words such as “anticipate,” “believe,” “estimate,” “expect,” “intend,” “may,” “plan,” “probability,” “risk,” “project,” “should,” “seek,” “target,” “will” and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include: deterioration of Japanese and global economic conditions and financial markets; declines in the value of our securities portfolio; incurrence of significant credit-related costs; our ability to successfully implement our business strategy through our subsidiaries, affiliates and alliance partners; and exposure to new risks as we expand the scope of our 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. We undertake no obligation to update or revise any forward-looking statements.

Please refer to our most recent disclosure documents such as our annual report on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as our earnings press releases, for a more detailed description of the risks and uncertainties that may affect our financial conditions and our operating results, and investors’ decisions.

Definitions

- Consolidated : SMFG consolidated
- Non-consolidated : SMBC non-consolidated
- SMFG : Sumitomo Mitsui Financial Group, Inc.
- SMBC : Sumitomo Mitsui Banking Corporation
- SMBC Trust : SMBC Trust Bank
- SMFL : Sumitomo Mitsui Finance and Leasing
- SMBC Nikko : SMBC Nikko Securities
- SMCC : Sumitomo Mitsui Card Company
- SMBCCF : SMBC Consumer Finance
- SMAM : Sumitomo Mitsui Asset Management
- SMBC AC : SMBC Aviation Capital
- Retail Business Unit (RT) : Domestic retail and SME businesses
SMBC (RT), SMBC Nikko (RT), SMCC, Cedyna, SMBCCF, others
- Wholesale Business Unit (WS) : Domestic large/mid-size corporation business
SMBC (WS), SMBC Nikko (WS), SMBC Trust (WS), SMFL (Domestic), others
- International Business Unit (Inter.) :
SMBC (Inter.), SMBC Nikko (Inter.), SMBC Trust (Inter.), SMFL (Inter.), others
- Global Markets Business Unit (GM) : Market / Treasury related businesses
SMBC (Treasury), SMBC Nikko (Product), others
- Large corporations : Global Corporate Banking Division
- Mid-sized corporations & SMEs
: Corporate Banking Division and SMEs covered by Retail Banking Unit
- Exchange rates(TTM)

	Mar. 17	Mar. 18
USD	JPY 112.19	JPY 106.25
EUR	JPY 119.84	JPY 130.73

FY3/2018 financial results and FY3/2019 earnings target

Income statement

	(JPY bn)	FY3/18	YoY	1H target	FY3/19 target	
Consolidated	Consolidated gross profit	USD 28.1bn	2,981.1	+60.3		
	General and administrative expenses <Overhead ratio>		1,816.2 60.9%	+3.8 (1.2)%		
	Equity in gains (losses) of affiliates		39.0	+14.4		
	Consolidated net business profit*1	USD 11.3bn	1,203.8	+71.0	555	1,155
	Total credit cost		94.2	(70.2)	100	200
	Gains (losses) on stocks		118.9	+63.9		
	Other income (expenses)		(64.5)	(46.8)		
	Ordinary profit	USD 11.0bn	1,164.1	+158.3	480	1,020
	Extraordinary gains (losses)		(55.3)	(28.7)		
	Income taxes		270.5	+99.6		
	Profit attributable to owners of parent	USD 6.9bn	734.4	+27.8	310	700
	ROE		8.8%	(0.3)%		
Non-consolidated	Gross banking profit	USD 13.4bn	1,427.9	(235.7)		Loss of dividends*2 JPY (200) bn
	Expenses*3		810.8	(6.2)		
	Banking profit*1	USD 5.8bn	617.2	(229.5)	265	605
	Total credit cost		(26.7)	(87.8)	35	70
	Gains (losses) on stocks		127.7	+12.6		
	Ordinary profit	USD 7.1bn	755.3	(108.8)	260	590
Net income	USD 5.4bn	577.0	(104.7)	180	420	

YoY changes of FY3/2018 financial results

Profit attributable to owners of parent increased by JPY 27.8 bn mainly due to the steady performance of the Retail and International Business Units, and the large reversal of credit cost

Consolidated gross profit increased mainly due to the strong performance of investment product sales in the Retail Business Unit and continuous growth of the credit card and overseas businesses

General and administrative expenses remained almost flat as a result of the group-wide cost control initiatives while expenses increased along with the top-line growth of SMBC Nikko and SMCC

Equity in gains of affiliates increased because The Bank of East Asia recorded gains on sale of its subsidiary

Total credit cost decreased mainly because of the reversal of credit cost from large borrowers at SMBC

Gains on stocks increased mainly because of gains on sales of strategic shareholdings (approx. JPY 100 bn)

Other income (expenses) decreased mainly due to the provisions for losses on interest repayments at SMBCCF and Cedyne (approx. JPY (50) bn)

Extraordinary gains (losses) decreased due to the cost from branch reorganization (approx. JPY (25) bn)

Income taxes increased due to the loss of tax benefits recorded in FY3/17 by implementing the consolidated corporate-tax system (approx. JPY (100) bn)

Contribution of subsidiaries to Profit attributable to owners of parent

Figures in <> of YoY exclude the impact of tax benefits recorded in FY3/17 by implementing the consolidated corporate-tax system

	(JPY bn)	FY3/18	YoY	(JPY bn)	FY3/18	YoY
SMBC Nikko*4		62	+17	SMAM	4	+2
SMFL		33	+3	Cedyne	2	(20)
SMBCCF		25	(87) <(38)>	SMBC Trust	(6)	(2)
SMCC		19	+3	BEA*5	26	+16

Breakdown of gross profit, loans and deposits related figures

Consolidated gross profit by accounting item

	(JPY bn)	FY3/17	FY3/18	YoY
1 Consolidated gross profit*1		2,920.7	2,981.1	+60.3
2 Net interest income		1,358.6	1,390.2	+31.6
3 o/w SMBC		1,138.9	957.0	(181.9) <+18.1>*2
4 Domestic		904.2	707.3	(196.9) <+3.1>*2
5 Overseas		234.8	249.7	+15.0
6 SMBCCF		163.0	171.0	+9.0
7 Trust fees		3.8	3.9	+0.1
8 Net fees and commissions		1,013.3	1,066.6	+53.3
9 o/w SMBC		348.9	329.9	(19.0)
10 SMCC		187.0	211.0	+24.0
11 SMBC Nikko		176.0	198.0	+22.0
12 Cedyna		108.0	107.0	(1.0)
13 SMBCCF		66.0	70.0	+5.0
14 Net trading income + Net other operating income		545.0	520.3	(24.7)
15 o/w SMBC		173.9	139.0	(34.9)
16 SMBC Nikko		148.0	156.0	+8.0
17 SMFL		149.0	154.0	+5.0

Domestic loan-to-deposit spread*3

	(%)	FY3/18	YoY	1H	2H
1 Interest earned on loans and bills discounted		0.98	(0.07)	0.99	0.97
2 Interest paid on deposits, etc.		0.00	(0.01)	0.00	0.00
3 Loan-to-deposit spread		0.98	(0.06)	0.99	0.97

(Ref) Excludes loans to the Japanese government, etc.

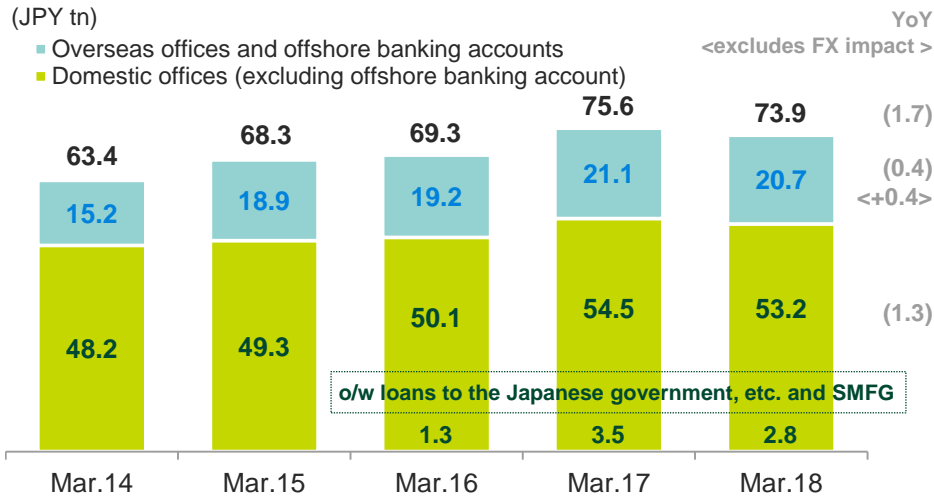
4 Interest earned on loans and bills discounted		1.02	(0.09)	1.03	1.01
5 Loan-to-deposit spread		1.02	(0.08)	1.03	1.01

Average loan balance and spread*4

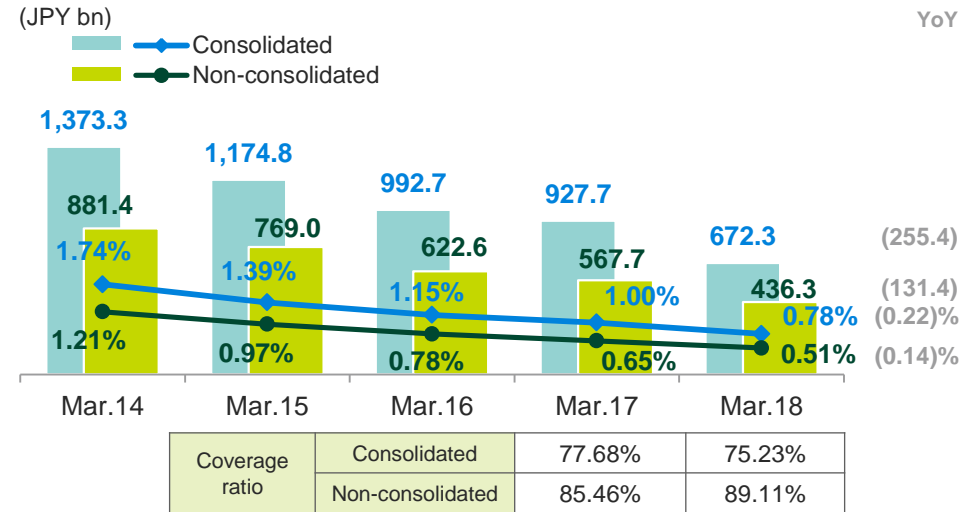
	(JPY tn, %)	Balance		Spread	
		FY3/18	YoY*6	FY3/18	YoY
1 Domestic loans*3		52.7	+0.8	0.78	(0.05)
2 Excluding loans to the Japanese government, etc. and SMFG		49.6	+1.3	0.82	(0.06)
3 o/w Large corporations		15.3	+0.8	0.52	(0.05)
4 Mid-sized corporations & SMEs		17.5	+0.8	0.69	(0.06)
5 Individuals		13.8	(0.3)	1.46	(0.03)
6 IBU's interest earning assets*5 (USD bn, %)		278.2	+28.5	1.14	(0.07)

Trends in key figures

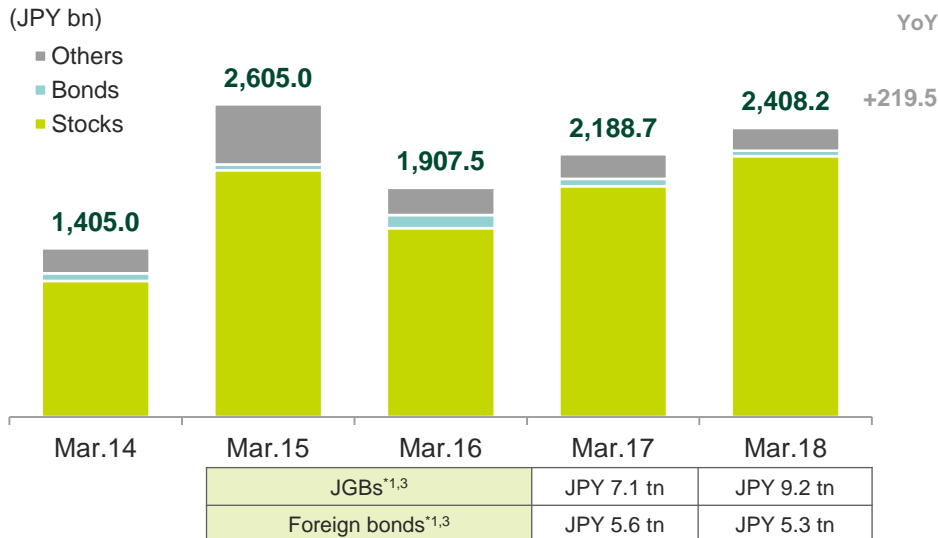
Loan balance*1



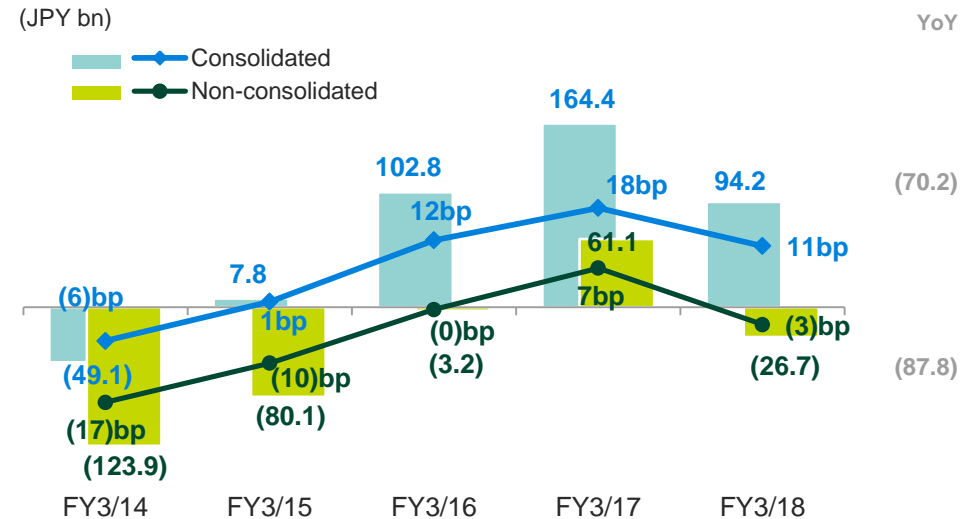
NPLs and NPL ratio*4



Unrealized gains (losses) on other securities*2



Total credit cost and Total credit cost ratio*5



Capital ratio and progress on the financial targets of the Medium-Term Management Plan

Capital ratio (transitional basis)

	Mar. 17	Mar. 18 <i>Preliminary</i>	Change from Mar. 17
Total Capital ratio	16.93%	19.36%	+2.43%
Common Equity Tier 1 capital ratio	12.17%	14.50%	+2.33%
Risk-weighted assets (JPY bn)	70,683.5	63,540.3	(7,143.3)

Impact from the deconsolidation of regional banks JPY (4.6) tn

(Ref) Per share information

(JPY/Share)	FY3/18	YoY	FY3/19 target
Profit attributable to owners of parent	520.67	+4.67	496.26
Dividend	170	+20	170

(JPY/Share)	Mar. 18	Change from Mar. 17
Net assets	7,366.21	+464.54

(Ref) Credit Ratings

	Moody's	S&P	Fitch	R&I	JCR
SMFG	A1/P-1	A-/ -	A/F1	A+/-	AA-/ -
SMBC	A1/P-1	A/A-1	A/F1	AA-/a-1+	AA/J-1+

Progress

		FY3/18	FY3/20 target
Capital Efficiency	ROE	8.8%	7~8%
Cost Efficiency	OHR	60.9%	1% reduction compared with FY3/17 (62.1%)
Financial Soundness	CET1 ratio*1	9.5%	10%

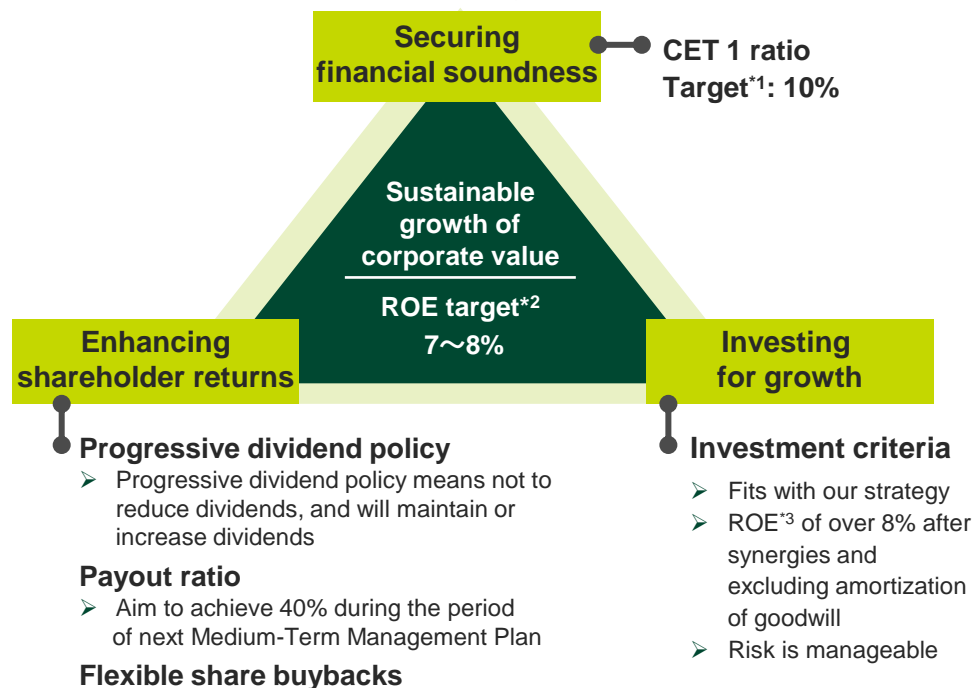
(Ref) Strategic shareholdings

- Reduction of strategic shareholdings (book value)
 - Reduction results for FY3/18 : approx. JPY 115 bn
 - Consent of sales from clients (outstanding, Mar. 2018) : approx. JPY 115 bn

*1 Post-Basel III reform basis. CET1 excludes net unrealized gains on other securities. RWA excludes RWA associated with net unrealized gains on stocks

Basic policy

- Achieve a healthy balance among securing financial soundness, enhancing shareholder returns, and investing for growth
- Dividends will be our principal approach to shareholder returns. In addition, we will proceed with share buybacks on a flexible basis assuming our financial soundness is maintained
 - We aim to pay progressive dividends supported by our sustainable earnings growth, and achieve a payout ratio of 40% during the period of the next Medium-Term Management Plan
 - We will execute share buybacks as and when appropriate taking into account the factors such as our capital position, earnings trends, stock price, growth investment opportunities and an improvement of capital efficiency



Shareholder Returns announced in May 2018

- Dividends: FY3/18: JPY 170 (YoY +JPY 20; vs initial target +JPY 10)
FY3/19 target: JPY 170
- Share buybacks: up to JPY 70 billion
all of the repurchased shares will be cancelled
 - The above reflects our expectation that CET1 ratio is likely to reach our target of approx. 10% by the end of FY3/19 through controls of risk-weighted asset including inorganic initiatives and accumulation of earnings; and the outperformance of profit attributable to owners of parent in FY3/18 versus our initial target announced in May 2017 and the expectation of robust business performance to continue in FY3/19

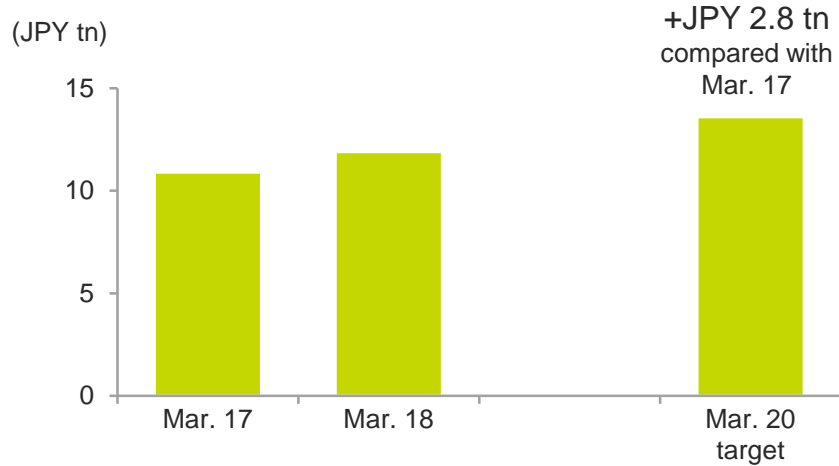
	(JPY)	FY3/18	YoY	Change from May 17 target	FY3/19 target
Dividend per share		170	+ 20	+10	170
Dividend payout ratio		32.7%	+2.8%		34.3%
Profit attributable to owners of parent		734.4 bn	+ 27.8 bn	+ 104.4 bn	700 bn
Share buybacks		70 bn			
(Ref) Total payout ratio		42.2%			

Outline of the repurchase and cancellation of own shares

Aggregate amount to be repurchased	Up to JPY 70 bn
Aggregate number of shares to be repurchased	Up to 20 mn shares (Equivalent to 1.4% of the number of shares issued excluding treasury stock)*4
Repurchase period	From May 15, 2018 to July 31, 2018
Scheduled cancellation date	August 20, 2018

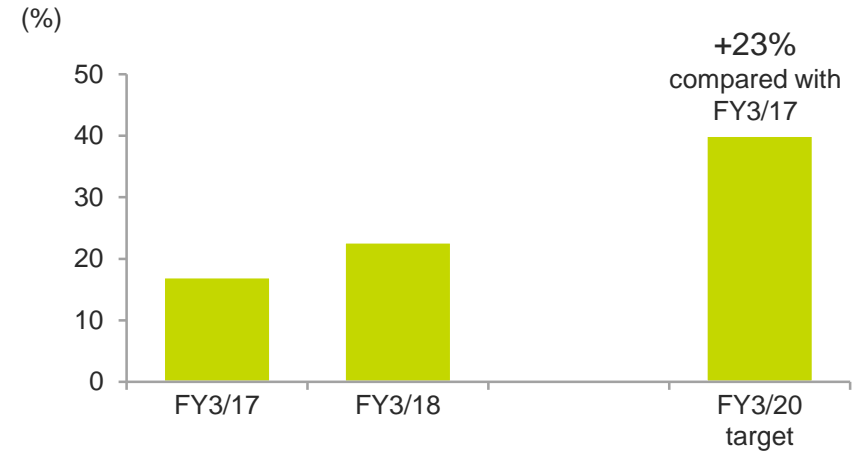
Wealth management business

Balance of stock-based assets (SMBC + SMBC Nikko)



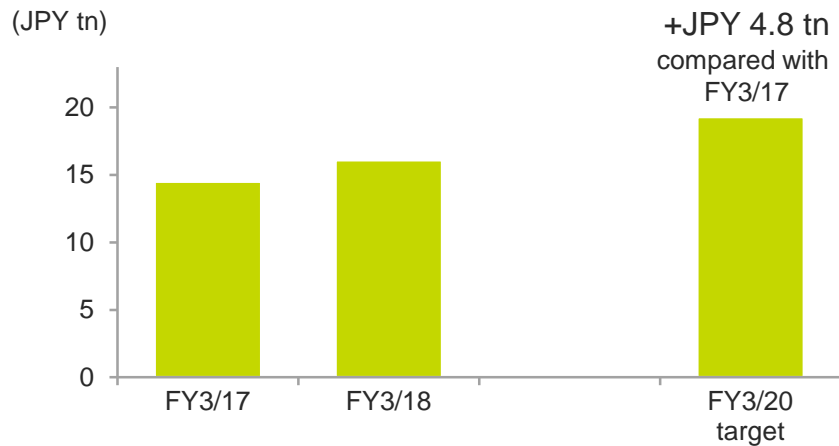
Digitalization

Utilization rate for digital channels (SMBC)^{*2}



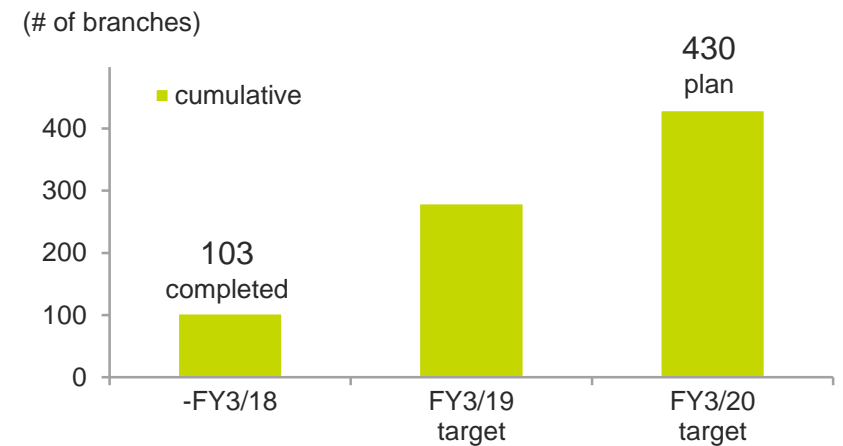
Credit card business

Credit card sales handled (SMCC + Cedyne)^{*1}



Branch reorganization

Transformation to next-generation branches (SMBC)

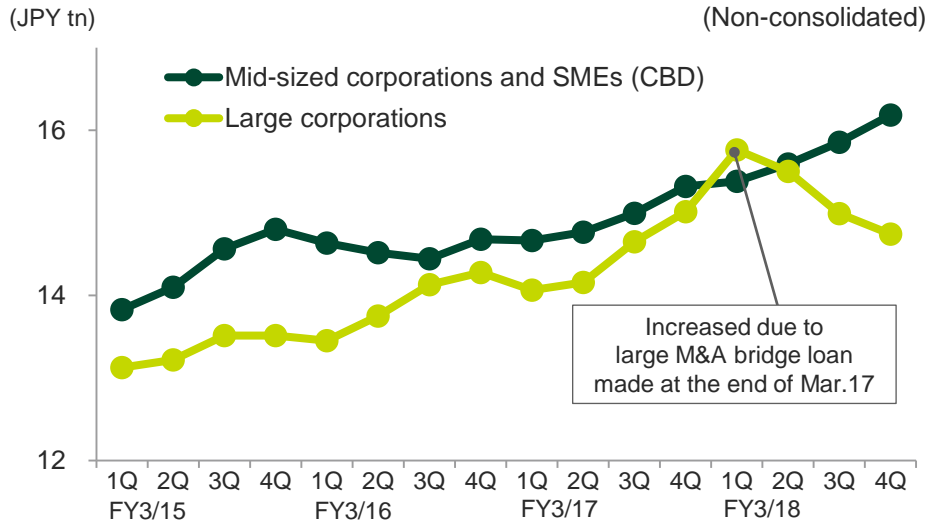


*1 Handling balance for credit and debit cards

*2 Clients using digital channels / (clients using physical branches + clients using digital channels)

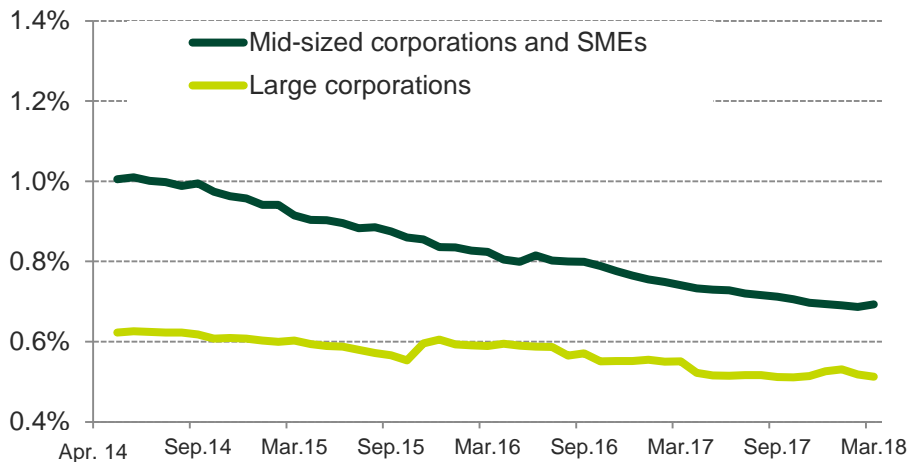
Wholesale business

Loan balance of Wholesale Banking Unit*1, 2



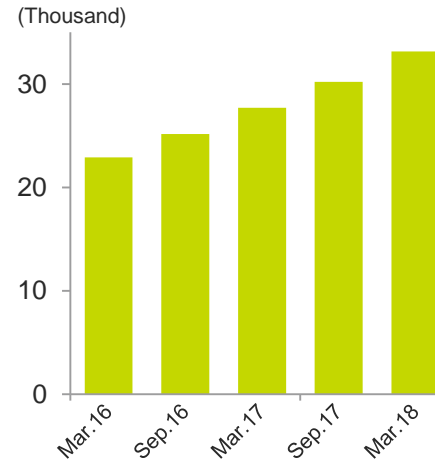
Domestic corporate loan spread*1, 3

(Non-consolidated)

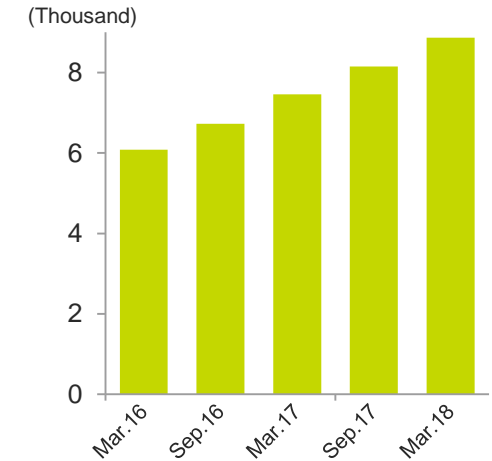


Bank-securities collaboration*4

Asset Management



Investment banking



League table (Apr. 2017 - Mar. 2018)*5

		Rank	Mkt share
SMBC Nikko	Global equity & equity-related (book runner, underwriting amount)*6	#5	11.4%
	JPY denominated bonds (lead manager, underwriting amount)*7	#4	17.2%
	Japanese corporate bonds (lead manager, underwriting amount)	#4	17.0%
SMBC Group	IPO (lead manager, No. of deals)*8	#3	19.0%
	Financial advisor (M&A, No. of deals)*9	#1	6.4%
	Financial advisor (M&A, deal volume)*9	#7	9.1%

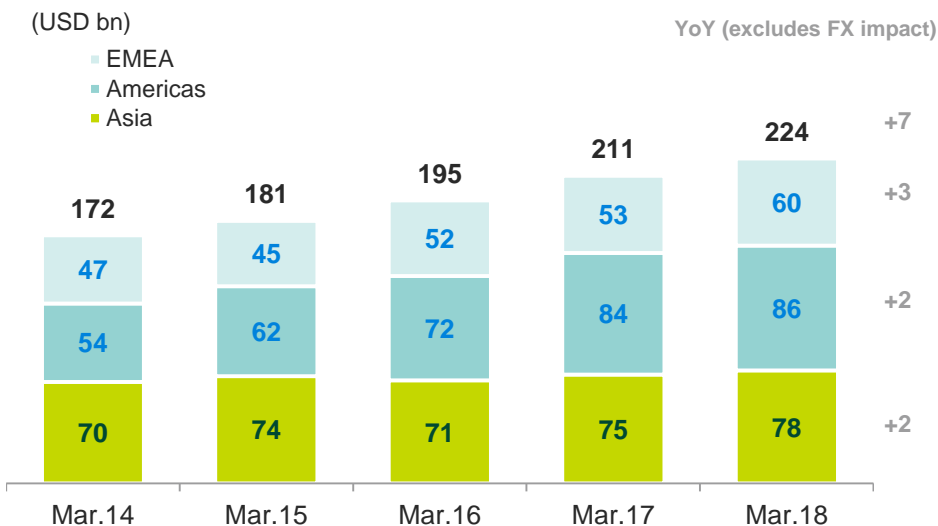
*1 Managerial accounting basis. Excludes loans to the Japanese government, etc. *2 Quarterly average *3 Monthly average loan spread of existing loans

*4 Accumulated no. of cases via referral / intermediary services from SMBC to SMBC Nikko *5 Source: SMBC Nikko, based on data from Thomson Reuters

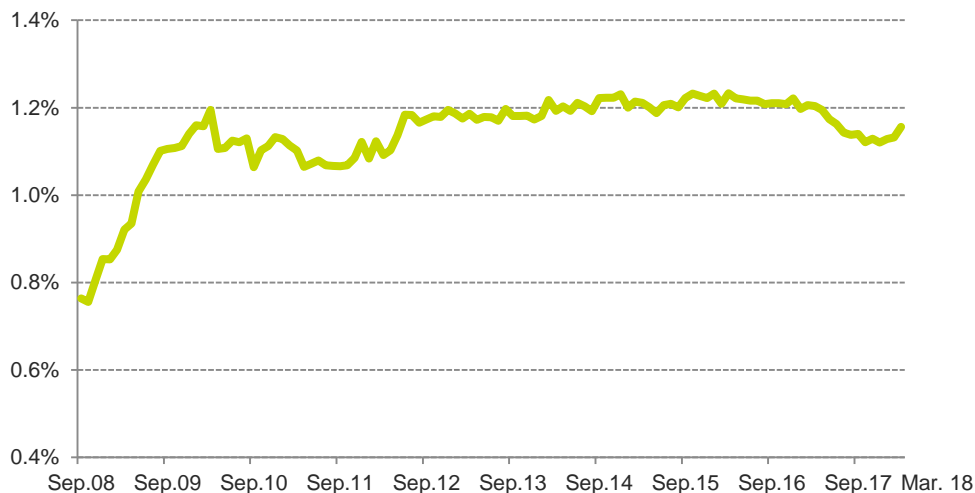
*6 Japanese corporate related only. Includes overseas offices *7 Consisting of corporate bonds, FILP agency bonds, municipality bonds for proportional shares as lead manager, and samurai bonds *8 Excludes REIT IPO. Includes overseas offices *9 Japanese corporate related only

Overseas business*1

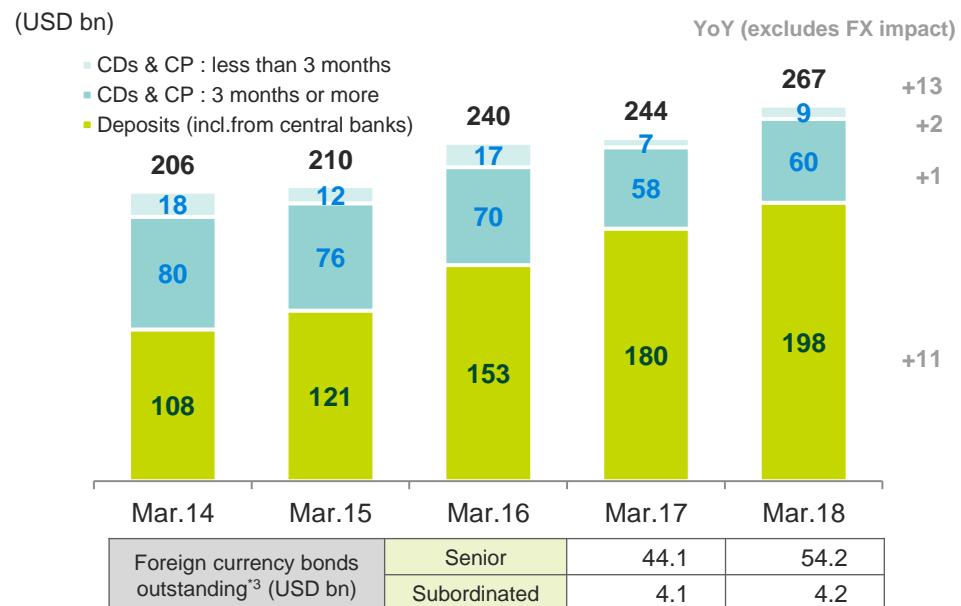
Overseas loan balance (includes trade bills)



Overseas loan spread*2



Overseas deposit balance



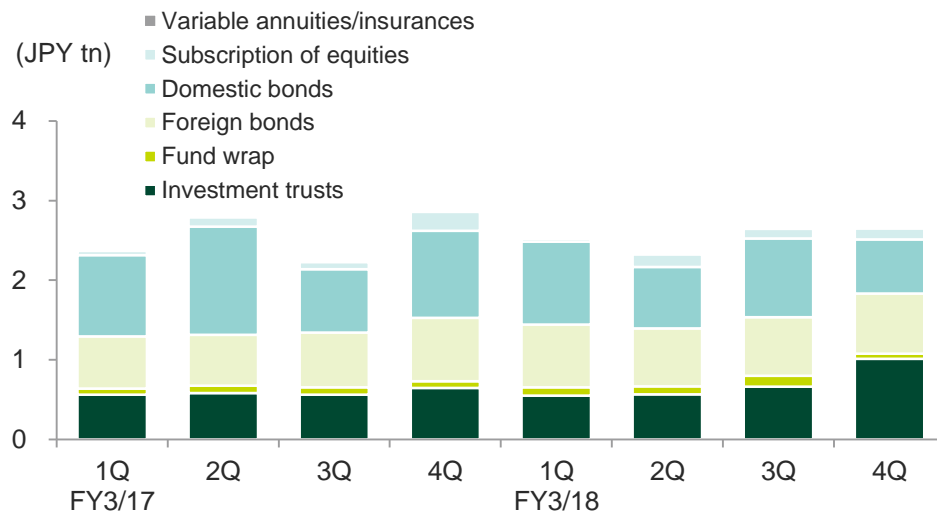
Benchmark issues of foreign currency bonds*4 (since Jan. 2018)

Senior / Sub	Issue Date	Currency	Amount (mn)	Tenor	Coupon
Senior (SMFG) *5	Jan. 17, 2018	USD	1,500 500 750	5y 5y 10y	3.102% 3mL+74bp 3.544%
Senior (SMBC)	Jan. 17, 2018	USD	1,250 750	2y 2y	2.514% 3mL+35bp
Senior (SMFG) *5	Feb. 9, 2018	USD	265	30NC10	4.200%
Senior (SMBC)	Apr. 24, 2018	USD	750	2y	3mL+40bp

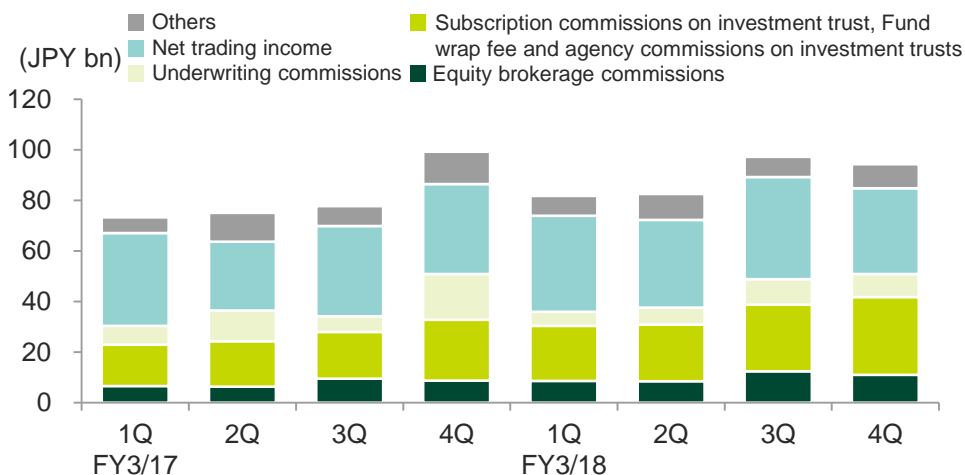
Financial results (consolidated)

(JPY bn)	FY3/17	FY3/18	YoY
Net operating revenue	326.7	357.3	+30.6
SG&A expenses	250.9	267.6	+16.7
Ordinary income	80.0	94.9	+14.9
Profit attributable to owners of parent*1	46.9	63.7	+16.8

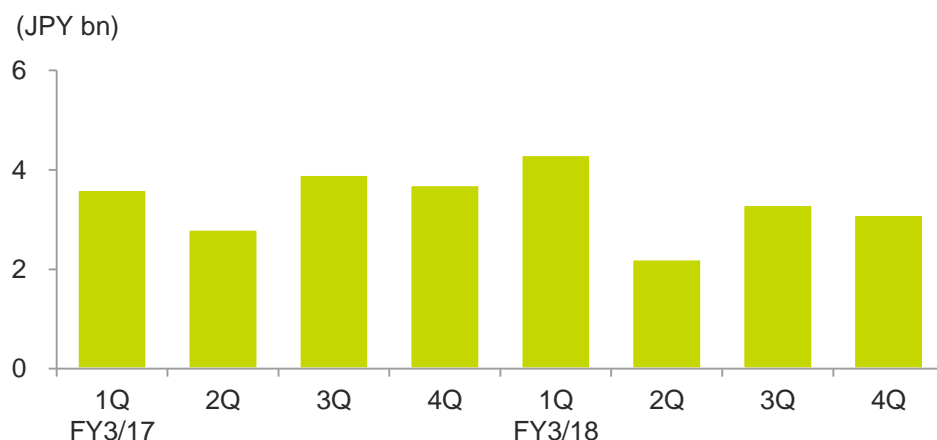
Product sales*2



Net operating revenue*2



Earnings of overseas offices*3



*1 Recorded loss of JPY 12.0 bn as extraordinary loss in FY3/17 on restructuring and liquidation of business alliance with Barclays

*2 Fund wrap fee was separated from "Others" and presented as "Fund wrap fee and agency commissions on investment trusts" from FY3/18 and FY 3/17 was adjusted retrospectively. Includes sale of fund wrap from FY3/18

*3 Defined as the total of the earnings of SMBC Nikko Securities (Hong Kong), SMBC Nikko Securities (Singapore), Securities Product Group of SMBC Nikko Capital Markets and SMBC Nikko Securities America

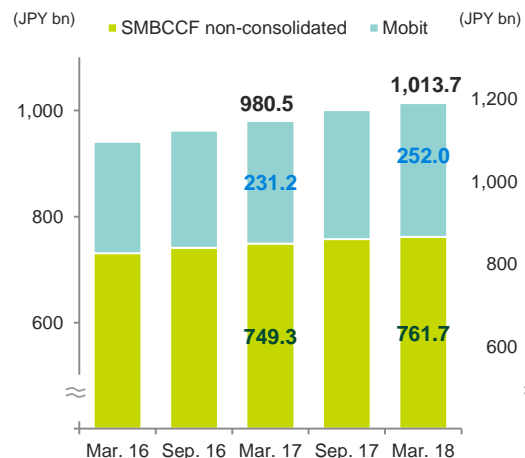
Financial results (consolidated)

(JPY bn)	FY3/17	FY3/18	YoY
Operating income	258.8	273.8	+15.0
Operating expenses	191.6	238.3	+46.6
Expenses for loan losses	54.6	58.1	+3.5
Losses on interest repayments	-	36.0	+36.0
Ordinary profit	67.4	35.9	(31.5)
Profit attributable to owners of parent	111.4	24.6	(86.8)

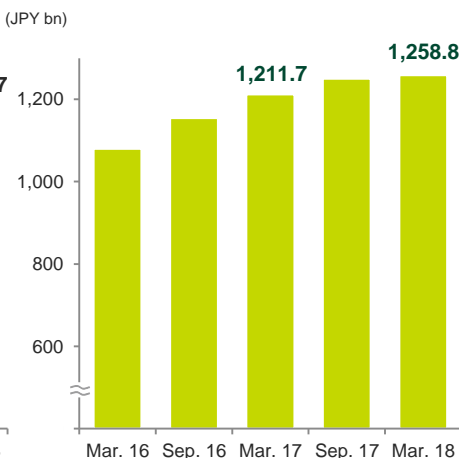
Consumer loans outstanding	1,074.6	1,115.6	Effect of implementing the consolidated corporate-tax system +JPY 50 bn
Allowance on interest repayments	121.6	109.4	
Loan guarantee	1,211.7	1,258.8	No. of companies with guarantee agreements: 189 (as of Mar. 2018)
for regional banks, etc.	561.8	616.2	

Loans / loan guarantee / overseas businesses

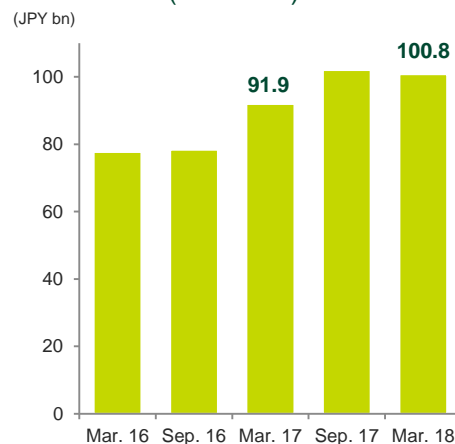
Consumer loans outstanding (domestic)



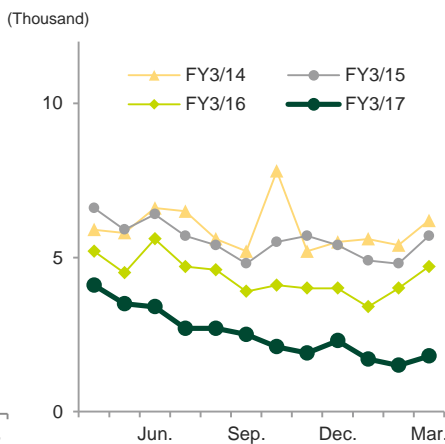
Loan guarantee amount



Consumer loans outstanding (overseas)



No. of interest refund claims



Gross profit, ROE and RWA by Business Unit

		(JPY bn)	FY3/17 ^{*1}	FY3/18	YoY ^{*2}
Retail	Gross profit		1,313.9	1,311.5	+34.2
	Expenses		1,041.1	1,027.5	+16.1
	<i>Overhead ratio</i>		79.2%	78.3%	(0.8)%
	Others		12.1	15.5	+3.3
	Net business profit		284.9	299.5	+21.4
	ROE^{*3, 4}		-	7.5%	-
	RWA (JPY tn)^{*3, 5}		-	13.8	-
Wholesale	Gross profit		776.4	772.9	(6.7)
	Expenses		344.8	347.8	+1.6
	<i>Overhead ratio</i>		44.4%	45.0%	+0.6%
	Others		45.7	53.4	+8.9
	Net business profit		477.2	478.5	+0.6
	ROE^{*3, 4}		-	11.4%	-
	RWA (JPY tn)^{*3, 5}		-	20.1	-
International	Gross profit		566.1	632.0	+38.8
	Expenses		241.2	280.7	+23.2
	<i>Overhead ratio</i>		42.6%	44.4%	+1.0%
	Others		38.4	46.9	+16.3
	Net business profit		363.4	398.2	+31.9
	ROE^{*3, 4}		-	10.6%	-
	RWA (JPY tn)^{*3, 5}		-	21.0	-
Global markets	Gross profit		346.8	356.2	+6.4
	Expenses		50.2	53.9	+3.3
	<i>Overhead ratio</i>		14.5%	15.1%	+0.7%
	Others		8.1	17.5	+4.3
	Net business profit		304.8	319.8	+7.4
	ROE^{*3, 4}		-	33.5%	-
	RWA (JPY tn)^{*3, 5}		-	5.9	-

*1 Adjusted retrospectively in the Business Unit basis which was introduced in FY3/18 *2 After adjustments of the changes of interest rates and exchange rates

*3 Preliminary figure *4 Managerial accounting basis with RWA calculated assuming Basel III reforms are finalized. Excludes impact from the provision for losses on interest repayments and the cost from branch reorganization (Retail), the mid- to long-term foreign currency funding costs (International) and the interest-rate risk associated to the banking account (Global Markets) *5 Basel III transitional basis

Breakdown of consolidated gross profit by business units*1

		(JPY bn)	FY3/17*3	FY3/18	YoY*4
		Wealth management business	320.8	360.7	+23.4
		Credit card business	365.5	385.2	+19.7
		Non-consolidated income on loans (excl. consumer finance)	160.0	145.0	(12.6)
		Consumer finance business	287.1	302.1	+15.1
	o/w Retail Business Unit		1,313.9	1,311.5	+34.2
	S M B C	Income on loans	183.8	177.8	(6.2)
		Money remittance, electronic banking	62.7	64.1	+1.4
		Foreign exchange	37.9	41.9	+3.8
		Loan syndication	48.7	51.6	+3.0
		Structured finance	35.2	31.5	(3.8)
		Security business	93.7	81.9	(11.9)
		Leasing business	116.5	122.8	+6.2
	o/w Wholesale Business Unit		776.4	772.9	(6.7)
		Asset related income*2	378.4	403.8	+12.0
		Non-asset related income*2	95.8	128.9	+28.8
		Loan related fees*2	108.6	98.5	(9.3)
		Security business	37.7	39.6	+2.2
		Aircraft leasing	46.8	45.8	(1.3)
	o/w International Business Unit		566.1	632.0	+38.8
		o/w SMBC's Treasury Unit	272.4	273.4	(2.0)
	o/w Global Markets Business Unit		346.8	356.2	+6.4
Consolidated gross profit			2,920.7	2,981.1	+60.3
	o/w SMBC's domestic income on loans and deposits		493.5	470.0	(17.1)
	International Business Unit's income on loans and deposits*2		249.9	261.3	+14.8

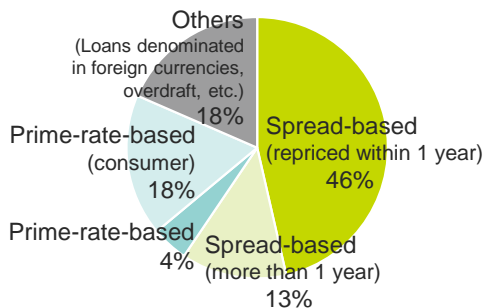
Balance sheet

Non-consolidated

- BOJ's current account balance Mar. 2018 JPY 41.5 tn

Non-consolidated

- Domestic loans outstanding JPY 53.2 tn



- By domestic Marketing units^{*1}

(JPY tn, at period-end)	Mar. 18	Change from Mar. 17
Large corporations	14.8	(0.8)
Mid-sized corporations & SMEs	18.1	+0.5
Individuals	13.6	(0.2) ^{*2}

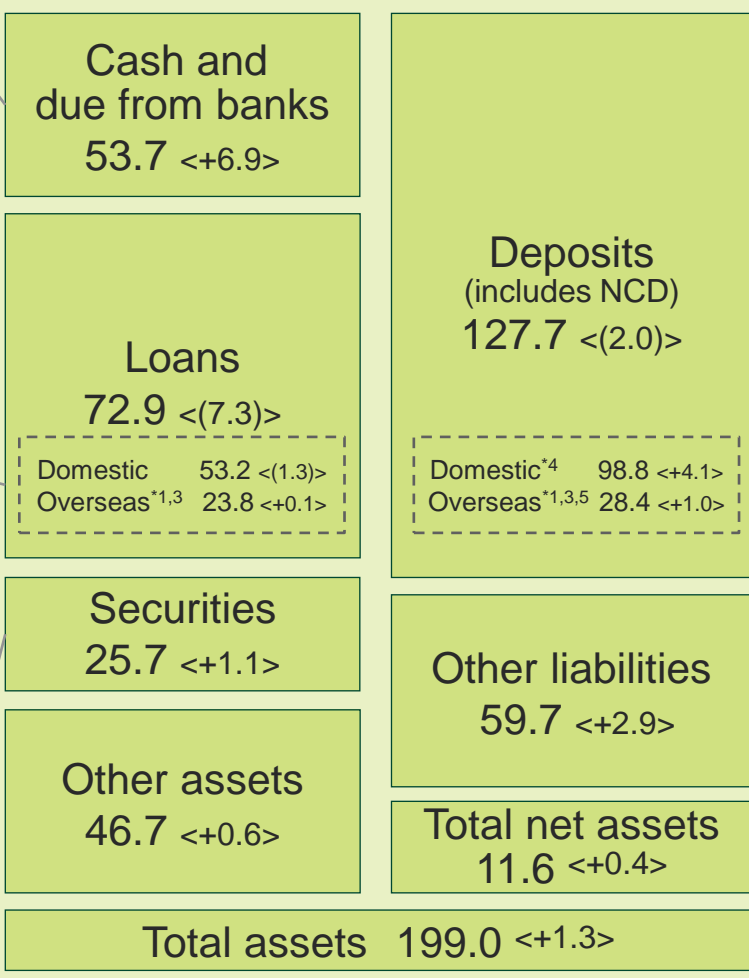
Consolidated

(Other securities)

- o/w Stocks JPY 3.9 tn
- o/w JGBs JPY 9.2 tn
- o/w Foreign bonds JPY 7.2 tn

Consolidated B/S (Mar. 2018) <vs. Mar. 2017>

(JPY tn)

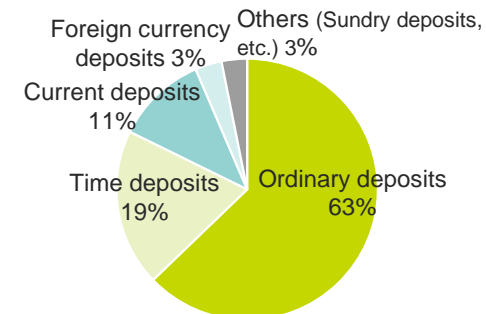


Loan to deposit ratio

57.1 %

Non-consolidated

- Domestic deposits outstanding JPY 92.9 tn

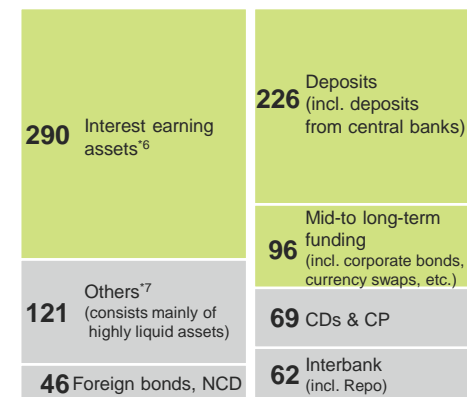


- By type of depositor

(JPY tn)	Mar.16	Mar.17	Mar. 18
Total	82.1	87.7	92.9
Individuals	42.3	43.6	45.3
Corporates	39.8	44.1	47.6

(Ref) Non-JPY B/S items^{*1,3}

(USD bn)



Assets / Liabilities 457

Capital and risk-weighted assets, consolidated

Capital ratio (transitional basis)

	(JPY bn)	Mar. 17	Mar. 18 <i>Preliminary</i>
Common Equity Tier 1 capital (CET1)		8,608.5	9,217.4
o/w Total stockholders' equity related to common stock		8,013.3	8,510.1
Accumulated other comprehensive income* ¹		1,290.0	1,753.4
Regulatory adjustments related to CET1* ¹		(898.1)	(1,049.3)
Tier 1 capital		9,946.2	10,610.2
o/w Additional Tier 1 capital instruments		449.9	599.8
Eligible Tier 1 capital instruments (grandfathered)* ³		812.9	650.3
Regulatory adjustments* ^{1,2}		(172.9)	(81.6)
Tier 2 capital		2,027.5	1,693.9
o/w Tier 2 capital instruments		898.9	993.4
Eligible Tier 2 capital instruments (grandfathered)* ³		873.1	625.4
Unrealized gains on other securities after 55% discount and land revaluation excess after 55% discount* ²		197.4	-
Regulatory adjustments* ^{1,2}		(70.6)	(50.0)
Total capital		11,973.7	12,304.1
Risk-weighted assets		70,683.5	63,540.3
Common Equity Tier 1 capital ratio		12.17%	14.50%
Tier 1 capital ratio		14.07%	16.69%
Total capital ratio		16.93%	19.36%

Common Equity Tier 1 capital ratio (fully-loaded*⁴)

	(JPY bn)	Mar. 17	Mar. 18
Variance with CET1 on a transitional basis* ⁵		70.2	
o/w Accumulated other comprehensive income		322.5	
o/w <i>Net unrealized gains on other securities</i>		308.5	
Non-controlling interests (subject to be phased-out)		(27.8)	
Regulatory adjustments related to CET1		(224.5)	
Common Equity Tier 1 capital		8,678.7	9,217.4
Risk-weighted assets		70,644.7	63,540.3
Common Equity Tier 1 capital ratio		12.2%	14.5%
Ref: Common Equity Tier 1 capital ratio (excluding net unrealized gains)		10.0%	11.8%

Preferred securities which become callable in FY3/19

	Issue date	Amount outstanding	Dividend rate* ⁶	First call date* ⁷	Type
SMFG Preferred Capital USD 3 Limited	Jul. 2008	USD 1.35 bn	9.5%	Jul. 2018	Step-up
SMFG Preferred Capital JPY 2 Limited (Series A)	Dec. 2008	JPY 113 bn	4.57%	Jan. 2019	Step-up

Leverage ratio

(transitional basis, preliminary)

	(JPY bn)	Mar. 18
Tier1 Capital		10,610.2
Leverage exposure		211,718.1
Leverage ratio		5.01%

LCR

(transitional basis)

Average Jan. – Mar. 18
127.7%

*1~3 Subject to transitional arrangements. *1~3&5 Percentages indicate the treatment as of Mar. 2017 / Mar. 2018 *1 80% / 100% of the original amounts are included *2 80% / 100% phase-out is reflected in the figures *3 Cap is 50% / 40% *4 Based on the Mar. 2019 definition. Mar. 2017 figures are pro forma *5 The figure represents 20% of the original amounts that are not included due to phase-in or included due to phase-out in the calculation of CET1 on a transitional basis *6 Until the first call date. Floating rate thereafter *7 Callable at any dividend payment date on and after the first call date, subject to prior confirmation of the FSA