

Capital Ratio Information (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

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

(Millions of yen, except percentages)

		Year ended March 31, 2015		Year ended March 31, 2014	
Basel III Template No.	Items		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
Common Equity Tier 1 capital: instruments and reserves					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,697,893		6,426,054	
1a	of which: capital and capital surplus	4,278,414		4,278,391	
2	of which: retained earnings	2,751,080		2,468,427	
1c	of which: treasury stock (–)	–		–	
26	of which: cash dividends to be paid (–)	331,601		320,763	
	of which: other than the above	–		–	
1b	Stock acquisition rights to common shares	–		–	
3	Accumulated other comprehensive income and other disclosed reserves	770,967	1,156,451	169,261	677,046
5	Adjusted minority interests, etc. (amount allowed to be included in group Common Equity Tier 1)	163,992		158,494	
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	7,344		26,782	
	of which: minority interests and other items corresponding to common share capital issued by consolidated subsidiaries (amount allowed to be included in group Common Equity Tier 1)	7,344		26,782	
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,640,198		6,780,594	
Common Equity Tier 1 capital: regulatory adjustments					
8+9	Total intangible assets (excluding those relating to mortgage servicing rights)	175,288	262,932	88,561	354,245
8	of which: goodwill (including those equivalent)	92,138	138,208	51,629	206,519
9	of which: other intangible assets other than goodwill and mortgage servicing rights	83,149	124,724	36,931	147,726
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,048	1,572	1,235	4,940
11	Net deferred losses on hedges	(10,225)	(15,338)	(11,497)	(45,991)
12	Shortfall of eligible provisions to expected losses	887	1,330	–	–
13	Gain on sale on securitization transactions	18,683	28,025	8,136	32,545
14	Gains and losses due to changes in own credit risk on fair valued liabilities	2,597	3,896	1,106	4,424
15	Net defined benefit asset	99,911	149,866	14,937	59,750
16	Investments in own shares (excluding those reported in the Net assets section)	55	83	15	61
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)	288,245		102,493	
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,351,952		6,678,100	

(Millions of yen, except percentages)

Basel III Template No.	Items	Year ended March 31, 2015		Year ended March 31, 2014	
			Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
Additional Tier 1 capital: instruments					
30	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	—	—	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—	—	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
34-35	Adjusted minority interests, etc. (amount allowed to be included in group Additional Tier 1)		25,321	13,846	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments		860,796	824,074	
33	of which: instrument issued by banks and their special purpose vehicles		860,796	824,074	
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		68,648	5,423	
	of which: foreign currency translation adjustments		68,648	5,423	
36	Additional Tier 1 capital: instruments (D)		954,766	843,344	
Additional Tier 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)		63,453	95,180	31,729
	Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements		131,540	179,796	
	of which: goodwill and others		102,850	147,250	
	of which: gain on sale on securitization transactions		28,025	32,545	
	of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses		665	—	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)		194,994	211,525	
Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E)) (F)		759,772	631,819	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		8,111,724	7,309,919	
Tier 2 capital: instruments and provisions					
46	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		—	—	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		374,988	—	
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		—	—	
48-49	Adjusted minority interests, etc. (amount allowed to be included in group Tier 2)		2,359	3,171	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions		1,424,169	1,627,622	
47	of which: instruments issued by banks and their special purpose vehicles		1,424,169	1,614,634	
49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)		—	12,988	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		9,848	35,546	
50a	of which: general reserve for possible loan losses		9,848	10,179	
50b	of which: eligible provisions		—	25,367	
	Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements		671,467	488,099	
	of which: unrealized gains on other securities after 55% discount		651,680	461,566	
	of which: land revaluation excess after 55% discount		19,787	26,532	
51	Tier 2 capital: instruments and provisions (H)		2,482,833	2,154,439	

(Millions of yen, except percentages)

		Year ended March 31, 2015		Year ended March 31, 2014	
Basel III Template No.	Items		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
Tier 2 capital: 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)	50,000	75,000	25,000	100,000
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	95,379		139,896	
	of which: Tier 2 and deductions under Basel II	95,379		139,896	
57	Tier 2 capital: regulatory adjustments (I)	145,379		164,896	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,337,454		1,989,543	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	10,449,179		9,299,462	
Risk weighted assets					
	Total of items included in risk weighted assets subject to transitional arrangements	132,839		119,239	
	of which: intangible assets other than mortgage servicing rights	25,478		13,457	
	of which: net defined benefit asset	32,903		5,422	
	of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	52,936		70,582	
	of which: significant investments in the Tier 2 capital of Other Financial Institutions (net of eligible short positions)	17,835		20,068	
60	Risk weighted assets (L)	58,277,062		54,418,600	
Capital ratio (consolidated)					
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.61%		12.27%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	13.91%		13.43%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	17.93%		17.08%	
Regulatory adjustments					
72	Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	691,075		666,349	
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	748,706		463,953	
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)	6,443		182,664	
Provisions included in Tier 2 capital: instruments and provisions					
76	Provisions (general reserve for possible loan losses)	9,848		10,179	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	22,831		22,830	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	—		25,367	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	299,355		279,517	
Capital instruments subject to transitional arrangements					
82	Current cap on Additional Tier 1 instruments subject to transitional arrangements	866,500		990,286	
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	1,424,169		1,627,622	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	44,040		126,725	

(Millions of yen)

Items	Year ended March 31, 2015	Year ended March 31, 2014
Required capital ((L) × 8%)	4,662,165	4,353,488

■ Reconciliation of Regulatory Capital Elements Back to the Balance Sheet (Year ended March 31, 2015)

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)
	Amount		
(Assets)			
Cash and due from banks	39,569,276		
Call loans and bills bought	1,326,965		
Receivables under resale agreements	746,431		
Receivables under securities borrowing transactions	6,447,116		
Monetary claims bought	4,128,907		
Trading assets	7,364,988	6-a	
Money held in trust	1		
Securities	29,559,334	2-b, 6-b	
Loans and bills discounted	75,119,565	6-c	
Foreign exchanges	1,907,667		
Lease receivables and investment assets	252,213		
Other assets	3,422,970		
Tangible fixed assets	1,073,206		
Intangible fixed assets	454,584	2-a	
Net defined benefit asset	367,953	3	
Deferred tax assets	68,265	4-a	
Customers' liabilities for acceptances and guarantees	6,289,881		
Reserve for possible loan losses	(540,134)		
Total assets	177,559,197		
(Liabilities)			
Deposits	101,503,889		
Negotiable certificates of deposit	14,032,798		
Call money and bills sold	5,873,123		
Payables under repurchase agreements	991,860		
Payables under securities lending transactions	7,833,219		
Commercial paper	3,352,662		
Trading liabilities	5,636,406	6-d	
Borrowed money	8,223,808	8	
Foreign exchanges	1,110,822		
Short-term bonds	545,700		
Bonds	5,663,566		
Due to trust account	718,133		
Other liabilities	5,098,781		
Reserve for employee bonuses	59,893		
Reserve for executive bonuses	2,567		
Net defined benefit liability	12,641		
Reserve for executive retirement benefits	759		
Reserve for point service program	1,798		
Reserve for reimbursement of deposits	20,870		
Reserve for losses on interest repayment	632		
Reserve under the special laws	755		
Deferred tax liabilities	514,070	4-b	
Deferred tax liabilities for land revaluation	34,550	4-c	
Acceptances and guarantees	6,289,881		
Total liabilities	167,523,193		
(Net assets)			
Capital stock	1,770,996	1-a	
Capital surplus	2,717,421	1-b	
Retained earnings	2,751,080	1-c	
Treasury stock	(210,003)	1-d	
Total stockholders' equity	7,029,494		
Net unrealized gains on other securities	1,756,894		
Net deferred losses on hedges	(27,049)	5	
Land revaluation excess	38,943		
Foreign currency translation adjustments	114,413		
Remeasurements of defined benefit plans	44,216		
Total accumulated other comprehensive income	1,927,419		3
Stock acquisition rights	198	7-a	
Minority interests	1,078,891	7-b	
Total net assets	10,036,003		
Total liabilities and net assets	177,559,197		

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	Amount	Remarks	Ref. No.
Capital stock	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	2,717,421	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	2,751,080		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	7,029,494		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,029,494	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	4,278,414		1a
of which: retained earnings	2,751,080		2
of which: treasury stock (—)	—		1c
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	31a

2. Intangible assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Intangible fixed assets	454,584		2-a
Securities	29,559,334		2-b
of which: goodwill attributable to equity-method investees	82,257		
Income taxes related to above	98,622		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Goodwill (including those equivalent)	230,346		8
Other intangible assets other than goodwill and mortgage servicing rights	207,873	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

(Millions of yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Net defined benefit asset	367,953		3
Income taxes related to above	118,175		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit asset	249,777		15

4. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	Amount	Remarks
Deferred tax assets	68,265	
Deferred tax liabilities	514,070	
Deferred tax liabilities for land revaluation	34,550	
Tax effects on other intangible assets	98,622	
Tax effects on net defined benefit asset	118,175	

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

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,620	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)	6,443	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)	6,443	

Basel III Template No.
10

21
25
75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	Amount	Remarks
Net deferred losses on hedges	(27,049)	

Ref. No.
5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks
Net deferred losses on hedges	(25,563)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

Basel III Template No.
11

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

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	Amount	Remarks
Trading assets	7,364,988	Including trading account securities and derivatives for trading assets
Securities	29,559,334	
Loans and bills discounted	75,119,565	Including subordinated loans
Trading liabilities	5,636,406	Including trading account securities sold and derivatives for trading liabilities

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

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	139		
Common Equity Tier 1 capital	139		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)	691,075		
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)	691,075		72
Significant investments in the capital of Other Financial Institutions, net of eligible short positions	1,032,340		
Amount exceeding the 10% threshold on specified items	—		19
Amount exceeding the 15% threshold on specified items	—		23
Additional Tier 1 capital	158,633		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)	748,706		73

7. Minority interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Stock acquisition rights	198		7-a
Minority interests	1,078,891		7-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Amount allowed to be included in group Common Equity Tier 1	163,992		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	25,321		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	2,359		48-49

8. Other capital instruments

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Borrowed money	8,223,808		8

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	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	—		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	374,988		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 (Year ended March 31, 2014)

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)
	Amount		
(Assets)			
Cash and due from banks	32,826,744		
Call loans and bills bought	1,248,235		
Receivables under resale agreements	522,860		
Receivables under securities borrowing transactions	3,737,208		
Monetary claims bought	3,420,145		
Trading assets	6,846,729	6-a	
Money held in trust	14,572		
Securities	27,092,373	2-b, 6-b	
Loans and bills discounted	69,754,391	6-c	
Foreign exchanges	1,790,406		
Lease receivables and investment assets	218,360		
Other assets	1,703,060		
Tangible fixed assets	976,903		
Intangible fixed assets	445,686	2-a	
Net defined benefit asset	115,847	3	
Deferred tax assets	101,929	4-a	
Customers' liabilities for acceptances and guarantees	5,632,563		
Reserve for possible loan losses	(623,876)		
Total assets	155,824,141		
(Liabilities)			
Deposits	94,543,064		
Negotiable certificates of deposit	13,973,339		
Call money and bills sold	4,113,650		
Payables under repurchase agreements	1,708,801		
Payables under securities lending transactions	5,328,427		
Commercial paper	2,374,051		
Trading liabilities	4,740,484	6-d	
Borrowed money	5,101,073		
Foreign exchanges	451,658		
Short-term bonds	302,500		
Bonds	4,906,764		
Due to trust account	699,329		
Other liabilities	3,145,635		
Reserve for employee bonuses	55,272		
Reserve for executive bonuses	4,244		
Net defined benefit liability	14,625		
Reserve for executive retirement benefits	814		
Reserve for point service program	2,025		
Reserve for reimbursement of deposits	14,858		
Reserve for losses on interest repayment	774		
Reserve under the special laws	402		
Deferred tax liabilities	30,739	4-b	
Deferred tax liabilities for land revaluation	38,276	4-c	
Acceptances and guarantees	5,632,563		
Total liabilities	147,183,378		
(Net assets)			
Capital stock	1,770,996	1-a	
Capital surplus	2,717,397	1-b	
Retained earnings	2,468,427	1-c	
Treasury stock	(210,003)	1-d	
Total stockholders' equity	6,746,818		
Net unrealized gains on other securities	938,235		
Net deferred losses on hedges	(59,626)	5	
Land revaluation excess	35,675		
Foreign currency translation adjustments	6,779		
Remeasurements of defined benefit plans	(74,755)		
Total accumulated other comprehensive income	846,308		3
Stock acquisition rights	157	7-a	
Minority interests	1,047,479	7-b	
Total net assets	8,640,763		
Total liabilities and net assets	155,824,141		

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	Amount	Remarks	Ref. No.
Capital stock	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	2,717,397	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	2,468,427		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,746,818		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,746,818	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	4,278,391		1a
of which: retained earnings	2,468,427		2
of which: treasury stock (—)	—		1c
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 absorber clause upon entering into effectively bankruptcy	31a

2. Intangible assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Intangible fixed assets	445,686		2-a
Securities	27,092,373		2-b
of which: goodwill attributable to equity-method investees	99,260		
Income taxes related to above	102,138		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Goodwill (including those equivalent)	258,148		8
Other intangible assets other than goodwill and mortgage servicing rights	184,658	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

(Millions of yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Net defined benefit asset	115,847		3
Income taxes related to above	41,159		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net defined benefit asset	74,687		15

4. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	Amount	Remarks
Deferred tax assets	101,929	
Deferred tax liabilities	30,739	
Deferred tax liabilities for land revaluation	38,276	
Tax effects on other intangible assets	102,138	
Tax effects on net defined benefit asset	41,159	

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

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,175	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)	182,664	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)	182,664	

Basel III Template No.
10

21
25
75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	Amount	Remarks
Net deferred losses on hedges	(59,626)	

Ref. No.
5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks
Net deferred losses on hedges	(57,489)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

Basel III Template No.
11

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

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	Amount	Remarks
Trading assets	6,846,729	Including trading account securities and derivatives for trading assets
Securities	27,092,373	
Loans and bills discounted	69,754,391	Including subordinated loans
Trading liabilities	4,740,484	Including trading account securities sold and derivatives for trading liabilities

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

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	77		
Common Equity Tier 1 capital	77		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)	666,349		
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)	666,349		72
Significant investments in the capital of Other Financial Institutions, net of eligible short positions	747,599		
Amount exceeding the 10% threshold on specified items	—		19
Amount exceeding the 15% threshold on specified items	—		23
Additional Tier 1 capital	158,645		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)	463,953		73

7. Minority interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Stock acquisition rights	157		7-a
Minority interests	1,047,479		7-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Amount allowed to be included in group Common Equity Tier 1	158,494		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	13,846		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	3,171		48-49

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.

■ Composition of Leverage Ratio

(In million yen, %)

Corresponding line # on Basel III disclosure template (Table2)	Corresponding line # on Basel III disclosure template (Table1)	Item	As of March 31, 2015	As of March 31, 2014
On-balance sheet exposures (1)				
1		On-balance sheet exposures before deducting adjustment items	155,497,153	
1a	1	Total assets reported in the consolidated balance sheet	177,559,197	
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) (-)	22,062,043	
2	7	The amount of adjustment items pertaining to Tier1 capital (-)	340,643	
3		Total on-balance sheet exposures (a)	155,156,510	
Exposures related to derivative transactions (2)				
4		Replacement cost associated with derivatives transactions, etc.	2,208,431	
5		Add-on amount associated with derivatives transactions, etc.	3,326,000	
		The amount of receivables arising from providing cash margin in relation to derivatives transactions, etc.	615,854	
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) (-)	615,854	
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	491,723	
10		The amount of deductions from effective notional amount of written credit derivatives (-)	294,754	
11	4	Total exposures related to derivative transactions (b)	5,731,400	
Exposures related to repo transactions (3)				
12		The amount of assets related to repo transactions, etc	7,193,548	
13		The amount of deductions from the assets above (line 12) (-)	—	
14		The exposures for counterparty credit risk for repo transactions, etc	58,999	
15		The exposures for agent repo transaction		
16	5	The Total exposures related to repo transactions, etc. (c)	7,252,547	
Exposures related to off-balance sheet transactions (4)				
17		Notional amount of off-balance sheet transactions	51,113,302	
18		The amount of adjustments for conversion in relation to off-balance sheet transactions (-)	34,046,090	
19	6	Total exposures related to off-balance sheet transactions (d)	17,067,211	
Leverage ratio on a consolidated basis (5)				
20		The amount of capital (Tier1 capital) (e)	8,111,724	
21	8	Total exposures ((a)+(b)+(c)+(d)) (f)	185,207,669	
22		Leverage ratio on a consolidated basis ((e)/(f))	4.37%	