

Financial Results

Fiscal Year 3/2014

- Supplementary Information -

Sumitomo Mitsui Financial Group, Inc.
Sumitomo Mitsui Banking Corporation

Table of contents

Page

Financial highlights for FY3/2014

| | | | | |
|--|--------------|------------------|-----|----|
| 1. Income analysis | Consolidated | Non-consolidated | ... | 1 |
| 2. Banking profit per employee / overhead ratio | | Non-consolidated | ... | 3 |
| 3. Interest spread (domestic) | | Non-consolidated | ... | 3 |
| 4. Gains (losses) on securities | | Non-consolidated | ... | 3 |
| 5. Unrealized gains (losses) on securities | Consolidated | Non-consolidated | ... | 4 |
| 6. Balance of securities, classified by maturity | | Non-consolidated | ... | 5 |
| 7. Overview of derivative transactions (under deferred hedge accounting) | | Non-consolidated | ... | 5 |
| 8. Employee retirement benefits | Consolidated | Non-consolidated | ... | 6 |
| 9. Classification based on self-assessment and the Financial Reconstruction Act, and write-offs / reserves | | Non-consolidated | ... | 7 |
| 10. Risk-monitored loans | Consolidated | Non-consolidated | ... | 8 |
| 11. Reserve for possible loan losses and reserve ratio | Consolidated | Non-consolidated | ... | 8 |
| 12. Problem assets based on the Financial Reconstruction Act and coverage | Consolidated | Non-consolidated | ... | 9 |
| 13. Results of off-balancing of problem assets | | Non-consolidated | ... | 10 |
| 14. Loan portfolio, classified by industry | | Non-consolidated | ... | 11 |
| 15. Loan portfolio, classified by country | | Non-consolidated | ... | 13 |
| 16. Balance of deposits and loans | | Non-consolidated | ... | 14 |
| 17. Deferred tax assets and liabilities | | Non-consolidated | ... | 15 |
| 18. Capital ratio (BIS guidelines) | Consolidated | Non-consolidated | ... | 16 |
| 19. ROE | Consolidated | | ... | 16 |
| 20. Earnings target and dividends forecast for FY3/2015 | Consolidated | Non-consolidated | ... | 17 |
| Reference 1: Financial statements of SMBC | | | ... | 18 |
| Reference 2: Exposure to securitized products | | | ... | 22 |

Notes 1. Consolidated: Consolidated figures of Sumitomo Mitsui Financial Group, Inc. ("SMFG")

2. Non-consolidated: Non-consolidated figures of Sumitomo Mitsui Banking Corporation ("SMBC")

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; our ability to successfully implement our business strategy through our subsidiaries, affiliates and alliance partners; exposure to new risks as we expand the scope of our business; and incurrence of significant credit-related costs. 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 or registration statement 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.

Financial highlights for FY3/2014

1. Income analysis

Consolidated

(Millions of yen)

| | | FY3/2014 | | FY3/2013 |
|---|----|-------------|-----------|-------------|
| | | | Change | |
| Consolidated gross profit | 1 | 2,898,233 | 105,342 | 2,792,891 |
| Net interest income | 2 | 1,484,169 | 91,533 | 1,392,636 |
| Trust fees | 3 | 2,472 | 601 | 1,871 |
| Net fees and commissions | 4 | 984,589 | 76,421 | 908,168 |
| Net trading income | 5 | 211,881 | 45,264 | 166,617 |
| Net other operating income | 6 | 215,120 | (108,477) | 323,597 |
| General and administrative expenses | 7 | (1,569,945) | (73,651) | (1,496,294) |
| Credit costs | 8 | (96,797) | 86,755 | (183,552) |
| Write-off of loans | 9 | (84,933) | 48,706 | (133,639) |
| Provision for specific reserve for possible loan losses | 10 | - | 104,180 | (104,180) |
| Provision for general reserve for possible loan losses | 11 | - | (67,530) | 67,530 |
| Other credit costs | 12 | (11,863) | 1,399 | (13,262) |
| Gains on reversal of reserve for possible loan losses | 13 | 136,212 | 136,212 | - |
| Recoveries of written-off claims | 14 | 9,657 | (779) | 10,436 |
| Gains (losses) on stocks | 15 | 89,243 | 110,216 | (20,973) |
| Equity in earnings (losses) of affiliates | 16 | 10,241 | 4,932 | 5,309 |
| Other income (expenses) | 17 | (44,514) | (10,442) | (34,072) |
| Ordinary profit | 18 | 1,432,332 | 358,587 | 1,073,745 |
| Extraordinary gains (losses) | 19 | (9,637) | 74 | (9,711) |
| Gains (losses) on disposal of fixed assets | 20 | (8,595) | (3,115) | (5,480) |
| Losses on impairment of fixed assets | 21 | (3,348) | 966 | (4,314) |
| Income before income taxes and minority interests | 22 | 1,422,694 | 358,661 | 1,064,033 |
| Income taxes - current | 23 | (290,186) | (10,288) | (279,898) |
| Income taxes - deferred | 24 | (168,618) | (302,548) | 133,930 |
| Income before minority interests | 25 | 963,889 | 45,824 | 918,065 |
| Minority interests in net income | 26 | (128,532) | (4,526) | (124,006) |
| Net income | 27 | 835,357 | 41,298 | 794,059 |

Note: 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)

| | | | | |
|-----------------------------|----|--------|---------|-----------|
| Total credit cost (8+13+14) | 28 | 49,073 | 222,188 | (173,115) |
|-----------------------------|----|--------|---------|-----------|

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

Reference:

(Billions of yen)

| | | | | |
|----------------------------------|----|---------|------|---------|
| Consolidated net business profit | 29 | 1,242.4 | 76.2 | 1,166.2 |
|----------------------------------|----|---------|------|---------|

Note: Consolidated net business profit = (SMBC's non-consolidated banking profit (before provision for general reserve for possible loan losses))
+ (Other consolidated subsidiaries' ordinary profit (excluding non-recurring items)) + (Affiliates' ordinary profit) X (Ownership ratio)
- (Internal transactions (dividends, etc.))

Number of consolidated subsidiaries and affiliates

| | | Mar. 31, 2014 | | Mar. 31, 2013 |
|---------------------------|----|---------------|--------|---------------|
| | | | Change | |
| Consolidated subsidiaries | 30 | 324 | 1 | 323 |
| Equity method affiliates | 31 | 46 | 2 | 44 |

SMBC non-consolidated

(Millions of yen)

| | | FY3/2014 | | FY3/2013 |
|--|----|-----------|-----------|-----------|
| | | | Change | |
| Gross banking profit | 1 | 1,558,184 | 18,089 | 1,540,095 |
| Gross domestic profit | 2 | 1,112,008 | 13,096 | 1,098,912 |
| Net interest income | 3 | 880,647 | 67,011 | 813,636 |
| Trust fees | 4 | 1,945 | 145 | 1,800 |
| Net fees and commissions | 5 | 230,441 | (2,794) | 233,235 |
| Net trading income | 6 | (73) | (1,516) | 1,443 |
| Net other operating income | 7 | (952) | (49,747) | 48,795 |
| Gains (losses) on bonds | 8 | (4,862) | (45,541) | 40,679 |
| Gross international profit | 9 | 446,175 | 4,993 | 441,182 |
| Net interest income | 10 | 184,258 | 26,693 | 157,565 |
| Net fees and commissions | 11 | 126,938 | 16,412 | 110,526 |
| Net trading income | 12 | 36,852 | 42,077 | (5,225) |
| Net other operating income | 13 | 98,125 | (80,191) | 178,316 |
| Gains (losses) on bonds | 14 | 5,596 | (67,573) | 73,169 |
| Expenses (excluding non-recurring losses) | 15 | (745,745) | (18,009) | (727,736) |
| Personnel expenses | 16 | (283,236) | (13,145) | (270,091) |
| Non-personnel expenses | 17 | (425,140) | (5,937) | (419,203) |
| Taxes | 18 | (37,368) | 1,072 | (38,440) |
| Banking profit (before provision for general reserve for possible loan losses) | 19 | 812,438 | 80 | 812,358 |
| Gains (losses) on bonds | 20 | 734 | (113,115) | 113,849 |
| Provision for general reserve for possible loan losses | 21 | - | - | - |
| Banking profit | 22 | 812,438 | 80 | 812,358 |
| Non-recurring gains (losses) | 23 | 140,078 | 281,583 | (141,505) |
| Credit costs | 24 | (8,945) | 37,381 | (46,326) |
| Gains on reversal of reserve for possible loan losses | 25 | 132,784 | 106,037 | 26,747 |
| Recoveries of written-off claims | 26 | 82 | 28 | 54 |
| Gains (losses) on stocks | 27 | 106,410 | 142,072 | (35,662) |
| Gains (losses) on sale of stocks and other securities | 28 | 112,682 | 112,213 | 469 |
| Losses on devaluation of stocks and other securities | 29 | (6,272) | 29,859 | (36,131) |
| Other non-recurring gains (losses) | 30 | (90,252) | (3,933) | (86,319) |
| Ordinary profit | 31 | 952,516 | 281,664 | 670,852 |
| Extraordinary gains (losses) | 32 | (6,033) | (582) | (5,451) |
| Gains (losses) on disposal of fixed assets | 33 | (3,604) | (1,404) | (2,200) |
| Losses on impairment of fixed assets | 34 | (2,428) | 822 | (3,250) |
| Income before income taxes | 35 | 946,483 | 281,083 | 665,400 |
| Income taxes - current | 36 | (182,869) | 26,835 | (209,704) |
| Income taxes - deferred | 37 | (158,358) | (320,453) | 162,095 |
| Net income | 38 | 605,255 | (12,536) | 617,791 |
| Total credit cost (21+24+25+26) | 39 | 123,920 | 143,443 | (19,523) |
| Provision for general reserve for possible loan losses | 40 | 66,627 | (5,053) | 71,680 |
| Write-off of loans | 41 | (4,520) | 35,738 | (40,258) |
| Provision for specific reserve for possible loan losses | 42 | 66,899 | 112,001 | (45,102) |
| Losses on sales of delinquent loans | 43 | (4,425) | 1,642 | (6,067) |
| Provision for loan loss reserve for specific overseas countries | 44 | (742) | (910) | 168 |
| Recoveries of written-off claims | 45 | 82 | 28 | 54 |

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

2. Banking profit per employee / overhead ratio

SMBC non-consolidated

(Millions of yen, %)

| | FY3/2014 | | FY3/2013 |
|--|----------|--------|----------|
| | | Change | |
| Banking profit (before provision for general reserve for possible loan losses) | 812,438 | 80 | 812,358 |
| Per employee (thousands of yen) | 34,922 | (448) | 35,370 |
| Overhead ratio | 47.9 | 0.6 | 47.3 |

- Notes
1. Banking profit per employee is calculated based on the average number of employees during the period, which includes executive officers (other than board members) and locally hired overseas staff; excludes temporary staff, transferred staff to other companies and employees temporarily transferred from other companies.
 2. Overhead ratio = Expenses (excluding non-recurring losses) / Gross banking profit

3. Interest spread (domestic)

SMBC non-consolidated

(%)

| | FY3/2014 | | | FY3/2013 |
|---|----------|-----------------------------------|-----------------------------------|----------|
| | | Six months ended Sep. 30, 2013 | Six months ended Mar. 31, 2014 | |
| Yield on interest earning assets (A) | 1.30 | 1.41 | 1.19 | 1.10 |
| Interest earned on loans and bills discounted (C) | 1.41 | 1.44 | 1.39 | 1.54 |
| Interest earned on securities | 1.18 | 1.49 | 0.81 | 0.55 |
| Total cost of funding (including expenses) (B) | 0.86 | 0.87 | 0.85 | 0.90 |
| Cost of interest bearing liabilities | 0.08 | 0.09 | 0.07 | 0.10 |
| Interest paid on deposits, etc. (D) | 0.04 | 0.04 | 0.03 | 0.05 |
| Interest paid on other liabilities | 0.25 | 0.28 | 0.22 | 0.30 |
| Expense ratio | 0.78 | 0.78 | 0.78 | 0.80 |
| Overall interest spread (A) - (B) | 0.44 | 0.54 | 0.34 | 0.20 |
| Interest spread (C) - (D) | 1.37 | 1.40 | 1.36 | 1.49 |

4. Gains (losses) on securities

SMBC non-consolidated

(Millions of yen)

| | FY3/2014 | | FY3/2013 |
|--------------------------|----------|-----------|----------|
| | | Change | |
| Gains (losses) on bonds | 734 | (113,115) | 113,849 |
| Gains on sales | 36,761 | (116,816) | 153,577 |
| Losses on sales | (22,441) | 10,678 | (33,119) |
| Gains on redemption | 0 | (0) | 0 |
| Losses on redemption | (13,425) | (6,816) | (6,609) |
| Losses on devaluation | (160) | (160) | - |
| Gains (losses) on stocks | 106,410 | 142,072 | (35,662) |
| Gains on sales | 120,227 | 91,945 | 28,282 |
| Losses on sales | (7,544) | 20,268 | (27,812) |
| Losses on devaluation | (6,272) | 29,859 | (36,131) |

5. Unrealized gains (losses) on securities

Consolidated

(Millions of yen)

| | | Mar. 31, 2014 | | | | | | Mar. 31, 2013 | | | |
|---------------------------|----|----------------------|-------------------------------|-----------|-----------|---------|----------------------|-------------------------------|-----------|---------|--|
| | | Balance sheet amount | Net unrealized gains (losses) | | | | Balance sheet amount | Net unrealized gains (losses) | | | |
| | | | (a) | (a) - (b) | Gains | Losses | | (b) | Gains | Losses | |
| Held-to-maturity purpose | 1 | 4,536,849 | 33,797 | (27,353) | 33,950 | 153 | 5,852,111 | 61,150 | 61,191 | 41 | |
| Other securities | 2 | 22,866,288 | 1,404,992 | 283,394 | 1,523,711 | 118,718 | 35,776,786 | 1,121,598 | 1,256,572 | 134,973 | |
| Stocks | 3 | 3,185,495 | 1,131,143 | 359,906 | 1,186,150 | 55,006 | 2,806,706 | 771,237 | 867,109 | 95,872 | |
| Bonds | 4 | 12,897,704 | 65,592 | (42,728) | 69,838 | 4,245 | 24,525,328 | 108,320 | 112,202 | 3,881 | |
| Japanese government bonds | 5 | 9,911,224 | 22,454 | (42,116) | 23,499 | 1,044 | 21,479,939 | 64,570 | 64,785 | 214 | |
| Others | 6 | 6,783,089 | 208,255 | (33,785) | 267,722 | 59,466 | 8,444,750 | 242,040 | 277,260 | 35,220 | |
| Other money held in trust | 7 | 23,120 | - | (10) | - | - | 22,789 | 10 | 10 | - | |
| Total | 8 | 27,426,258 | 1,438,789 | 256,030 | 1,557,661 | 118,872 | 41,651,687 | 1,182,759 | 1,317,774 | 135,015 | |
| Stocks | 9 | 3,185,495 | 1,131,143 | 359,906 | 1,186,150 | 55,006 | 2,806,706 | 771,237 | 867,109 | 95,872 | |
| Bonds | 10 | 17,425,753 | 99,388 | (70,079) | 103,787 | 4,398 | 30,365,341 | 169,467 | 173,390 | 3,922 | |
| Others | 11 | 6,815,009 | 208,257 | (33,797) | 267,723 | 59,466 | 8,479,639 | 242,054 | 277,274 | 35,220 | |

SMBC non-consolidated

(Millions of yen)

| | | Mar. 31, 2014 | | | | | | Mar. 31, 2013 | | | |
|---------------------------------------|----|----------------------|-------------------------------|-----------|-----------|---------|----------------------|-------------------------------|-----------|---------|--|
| | | Balance sheet amount | Net unrealized gains (losses) | | | | Balance sheet amount | Net unrealized gains (losses) | | | |
| | | | (a) | (a) - (b) | Gains | Losses | | (b) | Gains | Losses | |
| Held-to-maturity purpose | 12 | 4,436,939 | 33,115 | (26,789) | 33,240 | 124 | 5,735,948 | 59,904 | 59,941 | 37 | |
| Stocks of subsidiaries and affiliates | 13 | 3,148,478 | (72,421) | (56,095) | 7,158 | 79,579 | 2,474,054 | (16,326) | 7,274 | 23,600 | |
| Other securities | 14 | 20,288,361 | 1,284,779 | 244,119 | 1,391,833 | 107,054 | 33,655,434 | 1,040,660 | 1,165,723 | 125,062 | |
| Stocks | 15 | 3,118,385 | 1,109,090 | 339,405 | 1,159,836 | 50,746 | 2,792,916 | 769,685 | 862,237 | 92,551 | |
| Bonds | 16 | 11,831,122 | 59,993 | (35,268) | 63,934 | 3,940 | 23,126,292 | 95,261 | 98,552 | 3,291 | |
| Japanese government bonds | 17 | 9,491,777 | 20,884 | (34,741) | 21,872 | 987 | 20,717,193 | 55,625 | 55,808 | 182 | |
| Others | 18 | 5,338,853 | 115,695 | (60,018) | 168,062 | 52,367 | 7,736,225 | 175,713 | 204,933 | 29,219 | |
| Other money held in trust | 19 | 2,060 | - | (10) | - | - | 2,372 | 10 | 10 | - | |
| Total | 20 | 27,875,841 | 1,245,474 | 161,225 | 1,432,232 | 186,758 | 41,867,810 | 1,084,249 | 1,232,949 | 148,699 | |
| Stocks | 21 | 4,287,847 | 1,104,367 | 340,081 | 1,166,995 | 62,627 | 3,900,774 | 764,286 | 869,511 | 105,224 | |
| Bonds | 22 | 16,268,062 | 93,109 | (62,056) | 97,174 | 4,065 | 28,862,241 | 155,165 | 158,494 | 3,328 | |
| Others | 23 | 7,319,931 | 47,997 | (116,800) | 168,062 | 120,065 | 9,104,794 | 164,797 | 204,943 | 40,146 | |

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 valued with the average market price during the final month of the fiscal year. The rest of the securities are valued at market prices as of the balance sheet date.

3. Other securities and Other money held in trust are valued and recorded on the balance sheet at market prices. Unrealized gains (losses) indicate the difference between the acquisition costs (or amortized costs) and the balance sheet amounts.

Net unrealized gains (losses) on Other securities include gains which are recognized in the statements of income by applying fair value hedge accounting and not recorded directly to Net assets, accordingly. The amounts as of March 31, 2014 and March 31, 2013, are 17,031 million yen and 29,831 million yen, respectively, in the statements of income.

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)

6. Balance of securities, classified by maturity

Balance of other securities with maturities and bonds of held-to-maturity

SMBC non-consolidated

(Billions of yen)

| | Mar. 31, 2014 | | | | | Mar. 31, 2013 | | | | |
|---------------------------------|----------------|-----------------------------|-------------------------------|--------------------|----------|----------------|-----------------------------|-------------------------------|--------------------|----------|
| | 1 year or less | More than 1 year to 5 years | More than 5 years to 10 years | More than 10 years | Total | 1 year or less | More than 1 year to 5 years | More than 5 years to 10 years | More than 10 years | Total |
| Bonds | 5,340.7 | 9,207.8 | 1,643.6 | 75.9 | 16,268.1 | 8,429.5 | 17,822.5 | 2,546.7 | 63.6 | 28,862.2 |
| Japanese government bonds | 4,689.1 | 7,733.0 | 1,400.8 | - | 13,822.9 | 8,105.7 | 16,041.9 | 2,084.1 | - | 26,231.7 |
| Japanese local government bonds | 12.4 | 33.9 | 0.5 | 0.0 | 46.8 | 45.4 | 113.0 | 0.7 | 0.0 | 159.1 |
| Japanese corporate bonds | 639.2 | 1,440.9 | 242.3 | 75.9 | 2,398.3 | 278.5 | 1,667.6 | 461.9 | 63.6 | 2,471.5 |
| Others | 766.9 | 1,920.5 | 552.2 | 384.1 | 3,623.7 | 630.3 | 4,855.3 | 243.6 | 459.9 | 6,189.2 |
| Total | 6,107.6 | 11,128.3 | 2,195.8 | 460.1 | 19,891.8 | 9,059.9 | 22,677.8 | 2,790.3 | 523.5 | 35,051.4 |

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

SMBC non-consolidated

(Billions of yen)

| | Mar. 31, 2014 | | | | Mar. 31, 2013 | | | |
|---------------------|---------------|-----------------|----------------------|--------------------|---------------|-----------------|----------------------|--------------------|
| | Assets (a) | Liabilities (b) | Net Assets (a) - (b) | Net deferred gains | Assets (c) | Liabilities (d) | Net Assets (c) - (d) | Net deferred gains |
| Interest rate swaps | 99.0 | 75.9 | 23.1 | (44.6) | 78.4 | 22.6 | 55.9 | (7.7) |
| Currency swaps | 49.2 | 549.9 | (500.6) | (48.8) | 20.2 | 200.0 | (179.9) | (37.2) |
| Others | 0.4 | 0.2 | 0.2 | 7.4 | 0.9 | - | 0.9 | 51.8 |
| Total | 148.7 | 626.0 | (477.3) | (86.1) | 99.5 | 222.6 | (123.1) | 6.8 |

Notes 1. Derivative transactions are valued at fair value on the balance sheet.

2. SMBC applied deferred hedge 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.

Appendix: Contract amount of interest rate swaps (under deferred hedge accounting), classified by maturity

(Billions of yen)

| | Mar. 31, 2014 | | | | Mar. 31, 2013 | | | |
|--|----------------|-----------------------------|-------------------|----------|----------------|-----------------------------|-------------------|----------|
| | 1 year or less | More than 1 year to 5 years | More than 5 years | Total | 1 year or less | More than 1 year to 5 years | More than 5 years | Total |
| Receivable fixed rate / payable floating rate | 3,865.0 | 18,137.6 | 7,007.1 | 29,009.6 | 2,347.4 | 15,046.7 | 8,201.6 | 25,595.6 |
| Receivable floating rate / payable fixed rate | 652.1 | 8,229.1 | 6,842.0 | 15,723.1 | 870.7 | 5,401.9 | 7,198.2 | 13,470.9 |
| Receivable floating rate / payable floating rate | 10.4 | - | - | 10.4 | - | 16.6 | - | 16.6 |
| Total | 4,527.5 | 26,366.7 | 13,849.1 | 44,743.2 | 3,218.1 | 20,465.3 | 15,399.8 | 39,083.1 |

8. Employee retirement benefits

Consolidated

(1) Projected benefit obligation

| | | (Millions of yen) |
|---|-------|-------------------|
| | | Mar. 31, 2014 |
| Fair value of plan assets | (A) | 1,163,834 |
| Projected benefit obligation | (B) | 1,089,286 |
| Net surplus (deficit) | (A-B) | 74,547 |
| Net defined benefit asset | | 119,932 |
| Net defined benefit liability | | 45,385 |
| Measurements of defined benefit plans (before tax effect deduction) | | 115,051 |
| Unrecognized prior service cost (deductible from the obligation) | | (1,146) |
| Unrecognized net actuarial gain (loss) | | 116,198 |

(2) Retirement benefit expenses

| | | (Millions of yen) | |
|-----------------------------|--|-------------------|----------|
| | | FY3/2014 | FY3/2013 |
| | | Change | |
| Retirement benefit expenses | | 60,134 | 52,274 |
| | | 7,860 | |

SMBC non-consolidated

(1) Projected benefit obligation

| | | (Millions of yen) | |
|--|-------------|-------------------|---------------|
| | | Mar. 31, 2014 | Mar. 31, 2013 |
| | | Change | |
| Projected benefit obligation | (A) | 927,258 | 960,412 |
| <Discount rate> | | <1.5%> | <1.5%> |
| Fair value of plan assets | (B) | 1,039,514 | 925,854 |
| Reserve for employee retirement benefits | (C) | - | - |
| Prepaid pension cost | (D) | 226,615 | 218,272 |
| Unrecognized prior service cost (deductible from the obligation) | (E) | - | - |
| Unrecognized net actuarial gain (loss) | (A-B-C+D-E) | 114,360 | 252,830 |

(2) Retirement benefit expenses

| | | (Millions of yen) | |
|--|--|-------------------|----------|
| | | FY3/2014 | FY3/2013 |
| | | Change | |
| Retirement benefit expenses | | 42,612 | 37,142 |
| Service cost | | 22,608 | 17,857 |
| Interest cost on projected benefit obligation | | 14,406 | 21,084 |
| Expected returns on plan assets | | (28,363) | (25,758) |
| Amortization of unrecognized prior service cost | | - | (4,538) |
| Amortization of unrecognized net actuarial gain (loss) | | 33,163 | 27,842 |
| Others | | 798 | 655 |

9. Classification based on self-assessment and the Financial Reconstruction Act, and write-offs / reserves

SMBC non-consolidated, as of Mar. 31, 2014

(Billions of yen)

| Category of borrowers under self-assessment | Problem assets based on the Financial Reconstruction Act | Classification under self-assessment | | | | Reserve for possible loan losses | Reserve ratio | |
|---|--|--|------------------------------------|------------------------|---|---------------------------------------|---------------------------------------|----------------|
| | | Classification I | Classification II | Classification III | Classification IV | | | |
| Bankrupt borrowers | Bankrupt and quasi-bankrupt assets 114.3 (i) (Change from Mar. 31, 2013: (31.2)) | Portion of claims secured by collateral or guarantees, etc. 104.9 (a) | Fully reserved 9.4 | Direct write-offs (*1) | Specific reserve | 11.8 (*2) | 100% (*3) | |
| Effectively bankrupt borrowers | | | | | | | | |
| Potentially bankrupt borrowers | Doubtful assets 574.4 (ii) (Change from Mar. 31, 2013: (117.0)) | Portion of claims secured by collateral or guarantees, etc. 364.3 (b) | Necessary amount reserved 210.1 | | Specific reserve | 146.6 (*2) | 69.77% (*3) | |
| Borrowers requiring caution | Substandard loans 192.7 (iii) (Change from Mar. 31, 2013: (63.9)) (Claims to Substandard borrowers) | Portion of Substandard loans secured by collateral or guarantees, etc. 98.2 (c) | | | General reserve for Substandard loans | 54.6 | 57.46% (*3) | 22.40% (*3) |
| | Normal assets | Claims to Borrowers requiring caution, excluding claims to Substandard borrowers | | | General reserve | 313.4 (*5) | 6.70% [16.97%] (*4) | |
| Normal borrowers | 71,907.0 | Claims to Normal borrowers | | | | | 0.17% (*4) | |
| | | | | | Loan loss reserve for specific overseas countries | 0.7 | | |
| Problem asset ratio | Total 72,788.4 (iv) 1.21% (v)/(iv) (Change from Mar. 31, 2013: (0.39%)) | Total reserve for possible loan losses | | | 472.5 | Reserve ratio (*6) (D/C) 67.83% | | |
| | A=(i)+(ii)+(iii) 881.4 (v) (Change from Mar. 31, 2013: (212.1)) | B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c) | | 567.4 | C: Unsecured portion (A - B) 314.0 | | Coverage ratio ((B+D)/A) 88.54% | |

*1 Includes amount of direct reduction totaling 255.3 billion yen.

*2 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Act standards.
(Bankrupt/Effectively bankrupt borrowers: 2.4 billion yen, Potentially bankrupt borrowers: 5.4 billion yen)

*3 Reserve ratios for claims on Bankrupt borrowers, Effectively bankrupt borrowers, Potentially bankrupt borrowers, Substandard borrowers and Borrowers requiring caution including Substandard borrowers are the proportion of reserve for the possible loan losses to each category's total claims, excluding the portion secured by collateral or guarantees, etc.

*4 Reserve ratios for claims on Normal borrowers and Borrowers requiring caution (excluding claims to Substandard borrowers) are the proportion of the reserve for possible loan losses to the respective claims of each category.

The reserve ratio for unsecured claims on Borrowers requiring caution (excluding claims to Substandard borrowers) is shown in [].

*5 Includes Specific reserve for Borrowers requiring caution totaling 0.6 billion yen.

*6 The proportion of the reserve to the claims, excluding the portion secured by collateral or guarantees, etc.

10. Risk-monitored loans

Consolidated

(Millions of yen, %)

| | Mar. 31, 2014 | | | | Mar. 31, 2013 | |
|-----------------------------------|---------------|-----------|-----------|-----------|---------------|-----------|
| | (a) | Ratio (b) | (a) - (c) | (b) - (d) | (c) | Ratio (d) |
| Bankrupt loans | 39,601 | 0.1 | (15,878) | (0.0) | 55,479 | 0.1 |
| Non-accrual loans | 877,325 | 1.3 | (253,237) | (0.4) | 1,130,562 | 1.7 |
| Past due loans (3 months or more) | 14,679 | 0.0 | (1,365) | (0.0) | 16,044 | 0.0 |
| Restructured loans | 389,089 | 0.6 | (95,874) | (0.1) | 484,963 | 0.7 |
| Total | 1,320,695 | 1.9 | (366,354) | (0.7) | 1,687,049 | 2.6 |

| | | | | | | |
|----------------------------------|------------|-------|-----------|--|------------|-------|
| Total loans (period-end balance) | 68,227,688 | 100.0 | 2,595,597 | | 65,632,091 | 100.0 |
| Amount of direct reduction | 454,610 | | (131,179) | | 585,789 | |

SMBC non-consolidated

(Millions of yen, %)

| | Mar. 31, 2014 | | | | Mar. 31, 2013 | |
|-----------------------------------|---------------|-----------|-----------|-----------|---------------|-----------|
| | (a) | Ratio (b) | (a) - (c) | (b) - (d) | (c) | Ratio (d) |
| Bankrupt loans | 29,827 | 0.0 | (15,122) | (0.1) | 44,949 | 0.1 |
| Non-accrual loans | 614,678 | 1.0 | (146,023) | (0.3) | 760,701 | 1.3 |
| Past due loans (3 months or more) | 6,520 | 0.0 | (2,484) | (0.0) | 9,004 | 0.0 |
| Restructured loans | 186,194 | 0.3 | (61,440) | (0.1) | 247,634 | 0.4 |
| Total | 837,221 | 1.3 | (225,069) | (0.5) | 1,062,290 | 1.8 |

| | | | | | | |
|----------------------------------|------------|-------|-----------|--|------------|-------|
| Total loans (period-end balance) | 63,370,678 | 100.0 | 3,599,915 | | 59,770,763 | 100.0 |
| Amount of direct reduction | 231,407 | | (89,790) | | 321,197 | |

11. Reserve for possible loan losses and reserve ratio

Consolidated

(Millions of yen, %)

| | Mar. 31, 2014 | | | | Mar. 31, 2013 | |
|---|---------------|-------------------|-----------|-----------|---------------|-------------------|
| | (a) | Reserve Ratio (b) | (a) - (c) | (b) - (d) | (c) | Reserve Ratio (d) |
| Reserve for possible loan losses | 747,536 | 56.60 | (181,330) | 1.54 | 928,866 | 55.06 |
| General reserve | 473,159 | | (66,146) | | 539,305 | |
| Specific reserve | 273,629 | | (115,926) | | 389,555 | |
| Loan loss reserve for specific overseas countries | 747 | | 742 | | 5 | |

| | | | | | | |
|----------------------------|---------|--|-----------|--|---------|--|
| Amount of direct reduction | 511,043 | | (142,103) | | 653,146 | |
|----------------------------|---------|--|-----------|--|---------|--|

SMBC non-consolidated

(Millions of yen, %)

| | Mar. 31, 2014 | | | | Mar. 31, 2013 | |
|---|---------------|-------------------|-----------|-----------|---------------|-------------------|
| | (a) | Reserve Ratio (b) | (a) - (c) | (b) - (d) | (c) | Reserve Ratio (d) |
| Reserve for possible loan losses | 472,548 | 56.44 | (144,045) | (1.60) | 616,593 | 58.04 |
| General reserve | 312,775 | | (62,386) | | 375,161 | |
| Specific reserve | 159,025 | | (82,401) | | 241,426 | |
| Loan loss reserve for specific overseas countries | 747 | | 742 | | 5 | |

| | | | | | | |
|----------------------------|---------|--|-----------|--|---------|--|
| Amount of direct reduction | 255,268 | | (100,788) | | 356,056 | |
|----------------------------|---------|--|-----------|--|---------|--|

Note: Reserve ratio: Reserve for possible loan losses / Risk-monitored loans. After direct reduction.

12. Problem assets based on the Financial Reconstruction Act and coverage

| Consolidated | | (Millions of yen, %) | | |
|------------------------------------|--|----------------------|-----------|---------------|
| | | Mar. 31, 2014 | | Mar. 31, 2013 |
| | | (a) | (a) - (b) | (b) |
| Bankrupt and quasi-bankrupt assets | | 203,581 | (44,580) | 248,161 |
| Doubtful assets | | 762,276 | (210,781) | 973,057 |
| Substandard loans | | 407,473 | (97,657) | 505,130 |
| Total (A) | | 1,373,330 | (353,019) | 1,726,349 |
| Normal assets | | 77,398,976 | 3,125,368 | 74,273,608 |
| Total (B) | | 78,772,307 | 2,772,349 | 75,999,958 |
| Problem asset ratio (A/B) | | 1.74 | (0.53) | 2.27 |

| | | (Millions of yen) | | |
|---|--|-------------------|-----------|---------------|
| | | Mar. 31, 2014 | | Mar. 31, 2013 |
| | | (a) | (a) - (b) | (b) |
| Total coverage (C) | | 1,149,973 | (331,926) | 1,481,899 |
| Reserve for possible loan losses (D) | | 308,120 | (139,533) | 447,653 |
| Amount recoverable by guarantees, collateral and others (E) | | 841,853 | (192,392) | 1,034,245 |

| | | (%) | | |
|---|--|--------|--------|--------|
| Coverage ratio (C) / (A) | | 83.74 | (2.10) | 85.84 |
| Coverage ratio calculated with total reserve for possible loan losses included in the numerator | | 115.73 | 2.02 | 113.71 |

| | | (%) | | |
|--|--|--------|--------|--------|
| Reserve ratio to unsecured assets (D) / (A - E) | | 57.97 | (6.71) | 64.68 |
| Reserve ratio calculated with total reserve for possible loan losses included in the numerator | | 140.65 | 6.44 | 134.21 |

| SMBC non-consolidated | | (Millions of yen, %) | | |
|------------------------------------|--|----------------------|-----------|---------------|
| | | Mar. 31, 2014 | | Mar. 31, 2013 |
| | | (a) | (a) - (b) | (b) |
| Bankrupt and quasi-bankrupt assets | | 114,268 | (31,170) | 145,438 |
| Doubtful assets | | 574,429 | (116,959) | 691,388 |
| Substandard loans | | 192,715 | (63,923) | 256,638 |
| Total (A) | | 881,413 | (212,052) | 1,093,465 |
| Normal assets | | 71,907,016 | 4,617,468 | 67,289,548 |
| Total (B) | | 72,788,430 | 4,405,417 | 68,383,013 |
| Problem asset ratio (A/B) | | 1.21 | (0.39) | 1.60 |

| | | | | |
|----------------------------|--|---------|-----------|---------|
| Amount of direct reduction | | 255,268 | (100,788) | 356,056 |
|----------------------------|--|---------|-----------|---------|

Note: Problem assets based on the Financial Reconstruction Act include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

| | | (Millions of yen) | | |
|---|--|-------------------|-----------|---------------|
| | | Mar. 31, 2014 | | Mar. 31, 2013 |
| | | (a) | (a) - (b) | (b) |
| Total coverage (C) | | 780,422 | (232,479) | 1,012,901 |
| Reserve for possible loan losses* (D) | | 212,961 | (114,039) | 327,000 |
| Amount recoverable by guarantees, collateral and others (E) | | 567,461 | (118,439) | 685,900 |

* Sum of general reserve for substandard loans and specific reserve

| | | (%) | | |
|---|--|--------|--------|--------|
| Coverage ratio (C) / (A) | | 88.54 | (4.09) | 92.63 |
| Coverage ratio calculated with total reserve for possible loan losses included in the numerator | | 117.99 | (1.13) | 119.12 |

| | | (%) | | |
|--|--|--------|---------|--------|
| Reserve ratio to unsecured assets (D) / (A - E) | | 67.83 | (12.40) | 80.23 |
| Reserve ratio calculated with total reserve for possible loan losses included in the numerator | | 150.52 | (0.77) | 151.29 |

13. Results of off-balancing of problem assets

SMBC non-consolidated

(Billions of yen)

| | Mar. 31, 2014 (a) | (a) - (b) | Problem assets newly classified during FY3/2014 | Amount of off-balancing | Mar. 31, 2013 (b) |
|---|----------------------|-----------|---|----------------------------|----------------------|
| Bankrupt and quasi-bankrupt assets | 114.3 | (31.2) | 23.9 | (55.1) | 145.5 |
| Doubtful assets | 574.4 | (117.0) | 146.0 | (263.0) | 691.4 |
| Total | 688.7 | (148.2) | 169.9 | (318.1) | 836.9 |
| Result of measures connected to off-balancing (*1) | 83.2 | | | | 114.0 |

| Breakdown of off-balancing by factor (*2) | | |
|---|--|---------|
| | | |
| | Disposition by borrowers' liquidation | (45.1) |
| | Reconstructive disposition | (26.8) |
| | Improvement in debtors' performance due to reconstructive disposition | - |
| | Loan sales to market | (66.7) |
| | Direct write-offs | 106.4 |
| | Others | (285.9) |
| | Collection / repayment, etc. | (186.7) |
| | Improvement in debtors' performance | (99.2) |
| | Total | (318.1) |

*1 The measures connected to off-balancing are legal reorganizations and other similar measures, corporate splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small- and medium-sized enterprises, and trusts to RCC for the purpose of revitalization which is scheduled to be off-balanced before the maturity.

*2 1. "Disposition by borrowers' liquidation" refers to abandonment or write-off of loans involved in bankruptcy liquidation proceedings (bankruptcy or special liquidations).

2. "Reconstructive disposition" refers to abandonment of loans involved in reconstructive bankruptcy proceedings (corporate reorganization and civil rehabilitation), debt forgiveness involved in special mediation or other types of civil mediation, or debt forgiveness for restructuring involved in private reorganization.

14. Loan portfolio, classified by industry

(1) Loans and bills discounted, classified by industry

SMBC non-consolidated

(Millions of yen, %)

| | Mar. 31, 2014 | | | Mar. 31, 2013 | |
|---|---------------|-------|-----------|---------------|-------|
| | (a) | Ratio | (a) - (b) | (b) | Ratio |
| Domestic offices (excluding Japan offshore banking accounts) | 48,191,322 | 100.0 | 597,979 | 47,593,343 | 100.0 |
| Manufacturing | 5,576,738 | 11.6 | (48,084) | 5,624,822 | 11.8 |
| Agriculture, forestry, fisheries and mining | 157,355 | 0.3 | 9,767 | 147,588 | 0.3 |
| Construction | 703,298 | 1.5 | 369 | 702,929 | 1.5 |
| Transportation, communications and public enterprises | 4,319,089 | 9.0 | 292,238 | 4,026,851 | 8.5 |
| Wholesale and retail | 3,871,723 | 8.0 | 130,903 | 3,740,820 | 7.9 |
| Finance and insurance | 6,727,681 | 14.0 | 474,065 | 6,253,616 | 13.1 |
| Real estate and goods rental and leasing | 6,229,315 | 12.9 | (105,028) | 6,334,343 | 13.3 |
| Various services | 3,685,128 | 7.6 | 188,324 | 3,496,804 | 7.3 |
| Municipalities | 1,022,817 | 2.1 | 30,584 | 992,233 | 2.1 |
| Others | 15,898,175 | 33.0 | (375,158) | 16,273,333 | 34.2 |
| Overseas offices and Japan offshore banking accounts | 15,179,355 | 100.0 | 3,001,936 | 12,177,419 | 100.0 |
| Public sector | 45,614 | 0.3 | 8,950 | 36,664 | 0.3 |
| Financial institutions | 1,252,313 | 8.3 | 352,909 | 899,404 | 7.4 |
| Commerce and industry | 12,497,387 | 82.3 | 2,152,952 | 10,344,435 | 84.9 |
| Others | 1,384,040 | 9.1 | 487,126 | 896,914 | 7.4 |
| Total | 63,370,678 | - | 3,599,915 | 59,770,763 | - |

Risk-monitored loans

(Millions of yen, %)

| | Mar. 31, 2014 | | | Mar. 31, 2013 | |
|---|---------------|-------|-----------|---------------|-------|
| | (a) | Ratio | (a) - (b) | (b) | Ratio |
| Domestic offices (excluding Japan offshore banking accounts) | 786,972 | 100.0 | (221,166) | 1,008,138 | 100.0 |
| Manufacturing | 109,432 | 13.9 | (13,662) | 123,094 | 12.2 |
| Agriculture, forestry, fisheries and mining | 1,101 | 0.1 | (1,830) | 2,931 | 0.3 |
| Construction | 46,716 | 5.9 | (11,524) | 58,240 | 5.8 |
| Transportation, communications and public enterprises | 101,934 | 13.0 | (53,955) | 155,889 | 15.5 |
| Wholesale and retail | 131,966 | 16.8 | (9,147) | 141,113 | 14.0 |
| Finance and insurance | 5,525 | 0.7 | (1,046) | 6,571 | 0.6 |
| Real estate and goods rental and leasing | 201,170 | 25.6 | (102,380) | 303,550 | 30.1 |
| Various services | 107,291 | 13.6 | (22,282) | 129,573 | 12.9 |
| Municipalities | - | - | - | - | - |
| Others | 81,832 | 10.4 | (5,341) | 87,173 | 8.6 |
| Overseas offices and Japan offshore banking accounts | 50,248 | 100.0 | (3,904) | 54,152 | 100.0 |
| Public sector | - | - | - | - | - |
| Financial institutions | - | - | - | - | - |
| Commerce and industry | 50,248 | 100.0 | (3,904) | 54,152 | 100.0 |
| Others | - | - | - | - | - |
| Total | 837,221 | - | (225,069) | 1,062,290 | - |

(2) Problem assets based on the Financial Reconstruction Act classified by industry, and reserve ratio

SMBC non-consolidated

(Millions of yen, %)

| | Mar. 31, 2014 | | | Mar. 31, 2013 |
|---|----------------|---------------|------------------|------------------|
| | (a) | Reserve ratio | (a) - (b) | (b) |
| Domestic offices (excluding Japan offshore banking accounts) | 830,326 | 70.1 | (207,829) | 1,038,155 |
| Manufacturing | 114,771 | 64.9 | (11,540) | 126,311 |
| Agriculture, forestry, fisheries and mining | 1,101 | 71.0 | (1,868) | 2,969 |
| Construction | 46,781 | 68.9 | (11,897) | 58,678 |
| Transportation, communications and public enterprises | 102,205 | 68.9 | (54,216) | 156,421 |
| Wholesale and retail | 136,977 | 62.9 | (9,168) | 146,145 |
| Finance and insurance | 6,282 | 91.6 | (1,096) | 7,378 |
| Real estate and goods rental and leasing | 230,824 | 77.4 | (89,723) | 320,547 |
| Various services | 107,766 | 62.4 | (22,834) | 130,600 |
| Municipalities | - | - | - | - |
| Others | 83,614 | 100.0 | (5,486) | 89,100 |
| Overseas offices and Japan offshore banking accounts | 51,087 | 54.7 | (4,223) | 55,310 |
| Public sector | - | - | - | - |
| Financial institutions | - | - | - | - |
| Commerce and industry | 51,087 | 54.7 | (4,223) | 55,310 |
| Others | - | - | - | - |
| Total | 881,413 | 67.8 | (212,052) | 1,093,465 |

Notes 1. Problem assets based on the Financial Reconstruction Act include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

2. Reserve ratio = (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to guarantees, collateral and others) X 100
Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

(3) Consumer loans outstanding

SMBC non-consolidated

(Millions of yen)

| | Mar. 31, 2014 | | Mar. 31, 2013 |
|--------------------------|---------------|-----------|---------------|
| | (a) | (a) - (b) | (b) |
| Consumer loans | 14,722,233 | (233,611) | 14,955,844 |
| Housing loans | 13,841,388 | (244,844) | 14,086,232 |
| Self-residential purpose | 11,089,976 | (100,291) | 11,190,267 |
| Other consumer loans | 880,844 | 11,232 | 869,612 |

(4) Loans to small- and medium-sized enterprises, etc.

SMBC non-consolidated

(Millions of yen, %)

| | Mar. 31, 2014 | | Mar. 31, 2013 |
|----------------------|---------------|-----------|---------------|
| | (a) | (a) - (b) | (b) |
| Outstanding balance | 33,090,555 | (1,174) | 33,091,729 |
| Ratio to total loans | 68.7 | (0.8) | 69.5 |

Note: Outstanding balance does not include loans at overseas offices and Japan offshore banking accounts.

15. Loan portfolio, classified by country

SMBC Non-consolidated

(1) Loans to specific overseas countries

(Millions of yen)

| | Mar. 31, 2014 | | Mar. 31, 2013 |
|---------------------|---------------|-----------|---------------|
| | (a) | (a) - (b) | (b) |
| Loan balance | 11,060 | 10,988 | 72 |
| Number of countries | 3 | 1 | 2 |

(2) Loans outstanding, classified by major domicile

(Millions of yen, %)

| | Mar. 31, 2014 | | | Mar. 31, 2013 | |
|---------------------------|---------------|-------|-----------|---------------|-------|
| | (a) | Ratio | (a) - (b) | (b) | Ratio |
| Asia | 4,902,341 | 31.2 | 871,188 | 4,031,153 | 31.5 |
| Indonesia | 210,737 | 1.3 | 42,219 | 168,518 | 1.3 |
| Thailand | 608,844 | 3.9 | 85,633 | 523,211 | 4.1 |
| Korea | 330,704 | 2.1 | 52,522 | 278,182 | 2.2 |
| Hong Kong | 1,288,744 | 8.2 | 203,937 | 1,084,807 | 8.5 |
| China | 336,987 | 2.2 | 90,372 | 246,615 | 1.9 |
| Singapore | 963,883 | 6.1 | 18,096 | 945,787 | 7.4 |
| India | 456,913 | 2.9 | 157,799 | 299,114 | 2.3 |
| Others | 705,529 | 4.5 | 220,610 | 484,919 | 3.8 |
| Oceania | 1,128,975 | 7.2 | 175,239 | 953,736 | 7.5 |
| North America | 4,429,994 | 28.2 | 712,311 | 3,717,683 | 29.0 |
| Central and South America | 1,286,028 | 8.2 | 179,430 | 1,106,598 | 8.6 |
| Brazil | 171,512 | 1.1 | 6,203 | 165,309 | 1.3 |
| Panama | 580,172 | 3.7 | (11,684) | 591,856 | 4.6 |
| Others | 534,344 | 3.4 | 184,911 | 349,433 | 2.7 |
| Western Europe | 2,523,355 | 16.0 | 674,304 | 1,849,051 | 14.4 |
| Eastern Europe | 634,923 | 4.0 | 125,241 | 509,682 | 4.0 |
| Russia | 563,834 | 3.6 | 107,900 | 455,934 | 3.6 |
| Others | 71,089 | 0.4 | 17,341 | 53,748 | 0.4 |
| Others | 821,461 | 5.2 | 176,692 | 644,769 | 5.0 |
| Total | 15,727,077 | 100.0 | 2,914,405 | 12,812,672 | 100.0 |

Note: Classified by domicile of debtors.

(3) Problem assets based on the Financial Reconstruction Act, classified by domicile

(Millions of yen, %)

| | Mar. 31, 2014 | | | Mar. 31, 2013 |
|--|---------------|---------------|-----------|---------------|
| | (a) | Reserve ratio | (a) - (b) | (b) |
| Overseas offices and Japan offshore banking accounts | 51,087 | 54.7 | (4,223) | 55,310 |
| Asia | 2,213 | 60.5 | (2,092) | 4,305 |
| Oceania | - | - | - | - |
| North America | 2,147 | 65.3 | (7,548) | 9,695 |
| Central and South America | 5,956 | 66.7 | 2,059 | 3,897 |
| Western Europe | 3,294 | 52.6 | (458) | 3,752 |
| Eastern Europe | - | - | - | - |
| Others | 37,475 | 53.6 | 3,816 | 33,659 |

Notes 1. Problem assets based on the Financial Reconstruction Act include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

2. Reserve ratio

= (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to guarantees, collateral and others) X 100

Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

3. Classified by domicile of debtors.

16. Balance of deposits and loans

SMBC non-consolidated

(1) Balance of deposits and loans

(Millions of yen)

| | FY3/2014 | | FY3/2013 |
|-------------------------------|------------|-----------|------------|
| | (a) | (a) - (b) | (b) |
| Deposits (period-end balance) | 84,137,339 | 4,130,901 | 80,006,438 |
| Deposits (average balance) | 80,078,521 | 4,771,767 | 75,306,754 |
| Domestic units | 68,817,306 | 2,416,685 | 66,400,621 |
| Loans (period-end balance) | 63,370,678 | 3,599,915 | 59,770,763 |
| Loans (average balance) | 61,955,462 | 3,786,141 | 58,169,321 |
| Domestic units | 45,370,735 | 922,289 | 44,448,446 |

Note: Deposits do not include negotiable certificates of deposit.

(2) Balance of deposits, classified by type of depositor

(Millions of yen)

| | Mar. 31, 2014 | | Mar. 31, 2013 |
|-------------------|---------------|-----------|---------------|
| | (a) | (a) - (b) | (b) |
| Domestic deposits | 74,653,054 | 2,005,654 | 72,647,400 |
| Individual | 40,159,579 | 1,331,856 | 38,827,723 |
| Corporate | 34,493,475 | 673,798 | 33,819,677 |

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

Reference

(Billions of yen)

| | Mar. 31, 2014 | | Mar. 31, 2013 |
|------------------------------|---------------|-----------|---------------|
| | (a) | (a) - (b) | (b) |
| Balance of investment trusts | 3,246.2 | 214.3 | 3,031.9 |
| Balance to individuals | 2,893.4 | 207.1 | 2,686.2 |

Note: Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the period-end.

(Billions of yen)

| | FY3/2014 | | FY3/2013 |
|---|----------|-----------|----------|
| | (a) | (a) - (b) | (b) |
| Sales of investment trusts to individuals | 1,219.1 | 112.6 | 1,106.5 |
| Sales of pension-type insurance | 118.9 | 31.6 | 87.3 |

17. Deferred tax assets and liabilities

(Billions of yen)

| SMBC Non-consolidated | | | Mar. 31, 2014 | Change from Mar. 31, 2013 | Mar. 31, 2013 |
|--|-------|----|---------------|------------------------------|---------------|
| (a) Total deferred tax assets | (b-c) | 1 | 372.7 | (134.4) | 507.1 |
| (b) Subtotal of deferred tax assets | | 2 | 733.8 | (143.5) | 877.3 |
| Reserve for possible loan losses and write-off of loans | | 3 | 220.7 | (112.6) | 333.3 |
| Taxable write-off of securities | | 4 | 300.4 | (62.2) | 362.6 |
| Others | | 5 | 212.7 | 31.3 | 181.4 |
| (c) Valuation allowance | | 6 | 361.1 | (9.1) | 370.2 |
| (d) Total deferred tax liabilities | | 7 | 402.4 | 81.2 | 321.2 |
| Net unrealized gains on other securities | | 8 | 342.6 | 77.8 | 264.8 |
| Others | | 9 | 59.8 | 3.4 | 56.4 |
| Net deferred tax assets | (a-d) | 10 | (29.7) | (215.6) | 185.9 |
| Amount corresponding to Net deferred losses on hedges included in line 5 and Net unrealized gains on other securities included in line 8 | | 11 | (307.9) | (55.8) | (252.1) |
| Others | | 12 | 278.2 | (159.8) | 438.0 |

SMBC recognized deferred tax assets pursuant to the practical guidelines on assessing the collectability of deferred tax assets issued by the JICPA (*). SMBC is considered to be a company showing stable financial performance, which is classified under examples (2).

(*JICPA Auditing Committee Report No.66

"Auditing Treatment Regarding Judgment of Realizability of Deferred Tax Assets"

Reference: Income of final return before deducting operating loss carryforwards for the last 3 years
(Billions of yen)

| | FY3/2012 | FY3/2013 | FY3/2014 |
|---|----------|----------|----------|
| Income of final return before deducting operating loss carryforwards | 310.3 | 658.4 | 496.9 |

Note: Since the final declaration for the corporate income tax will be done at the end of June, the figures for FY3/2014 are estimated.

18. Capital ratio (BIS guidelines) (Basel III basis)

| Consolidated | Mar. 31, 2014 [Preliminary] | | Mar. 31, 2013 |
|--|--------------------------------|-----------|---------------|
| | (a) | (a) - (b) | (b) |
| (1) Total capital ratio (4) / (7) | 15.51 | 0.80 | 14.71 |
| (2) Tier 1 capital ratio (5) / (7) | 12.19 | 1.26 | 10.93 |
| (3) Common equity Tier 1 capital ratio (6) / (7) | 10.63 | 1.25 | 9.38 |
| (4) Total capital | 9,561.4 | 375.4 | 9,186.0 |
| (5) Tier 1 capital | 7,514.3 | 685.3 | 6,829.0 |
| (6) Common equity Tier 1 capital | 6,550.8 | 694.9 | 5,855.9 |
| (7) Risk weighted assets | 61,623.3 | (802.8) | 62,426.1 |
| (8) Required capital (7) X 8% | 4,929.9 | (64.2) | 4,994.1 |

SMBC consolidated

| | | | |
|--|-------|------|-------|
| (1) Total capital ratio | 17.08 | 0.24 | 16.84 |
| (2) Tier 1 capital ratio | 13.43 | 0.74 | 12.69 |
| (3) Common equity Tier 1 capital ratio | 12.27 | 1.01 | 11.26 |

SMBC non-consolidated

| | | | |
|--|-------|--------|-------|
| (1) Total capital ratio | 18.30 | (0.32) | 18.62 |
| (2) Tier 1 capital ratio | 14.02 | 0.10 | 13.92 |
| (3) Common equity Tier 1 capital ratio | 12.47 | 0.72 | 11.75 |

19. ROE

| Consolidated | FY3/2014 | | FY3/2013 |
|---|----------|-----------|----------|
| | (a) | (a) - (b) | (b) |
| ROE (denominator: Total stockholders' equity) | 13.8 | (1.0) | 14.8 |

Note:

$$\text{ROE} = \frac{\text{Net income}}{\text{(Total stockholders' equity at the beginning of the period) + (Total stockholders' equity at the end of the period)} / 2} \times 100$$

(denominator: Total stockholders' equity)

Appendix: Medium-term management plan for FY3/2012 to FY3/2014

| | FY3/2014 | | FY3/2013 | Reference: Mar. 2014 target |
|---------------------------------------|----------|-----------|----------|--------------------------------|
| | (a) | (a) - (b) | (b) | |
| Common equity Tier 1 capital ratio *1 | 10.3% | 1.7% | 8.6% | 8% |
| Consolidated net income RORA | 1.4% | 0.1% | 1.3% | 0.8% |
| Consolidated overhead ratio | 53.0% | 0.6% | 52.4% | 50% - 55% |
| SMBC non-consolidated overhead ratio | 47.9% | 0.6% | 47.3% | 45% - 50% |
| Overseas banking profit ratio *2 | 33.0% | 2.8% | 30.2% | 30% |

*1 Basel III fully-loaded basis, based on the Mar. 31, 2019 definition

*2 Based on the medium-term management plan assumed exchange rate of 1 USD=JPY 85

20. Earnings target and dividends forecast for FY3/2015

(1) Earnings target

| Consolidated | FY3/2015 | | FY3/2014 |
|-----------------|----------|---------|----------|
| | Interim | | Result |
| Ordinary profit | 560.0 | 1,110.0 | 1,432.3 |
| Net income | 330.0 | 680.0 | 835.4 |

Reference:

SMBC non-consolidated

(Billions of yen)

| | FY3/2015 | | FY3/2014 |
|--|----------|---------|----------|
| | Interim | | Result |
| Gross banking profit | 760.0 | 1,540.0 | 1,558.1 |
| Expenses | (390.0) | (790.0) | (745.7) |
| Banking profit (before provision for general reserve for possible loan losses) | 370.0 | 750.0 | 812.4 |
| Total credit cost | 50.0 | 0.0 | 123.9 |
| Ordinary profit | 400.0 | 730.0 | 952.5 |
| Net income | 280.0 | 510.0 | 605.3 |

(2) Dividends forecast

| | FY3/2015 | | FY3/2014 |
|-------------------------------------|----------|--------|----------|
| | Interim | Annual | |
| Dividend per share for common stock | 60 | 120 | 120 |

Reference:

(Billions of yen)

| | FY3/2015 | | FY3/2014 |
|----------------|----------|--------|----------|
| | Interim | Annual | |
| Total dividend | 84.6 | 169.2 | 169.2 |

Reference 1: Financial Statements of SMBC

1. Condensed balance sheet

SMBC non-consolidated

(Millions of yen)

| | March 31, 2014 (A) | March 31, 2013 (B) | Change (A-B) |
|---|-----------------------|-----------------------|-------------------|
| Assets | | | |
| Cash and due from banks | 30,133,257 | 9,416,357 | 20,716,900 |
| Call loans | 557,619 | 487,175 | 70,444 |
| Receivables under resale agreements | 455,595 | 229,826 | 225,769 |
| Receivables under securities borrowing transactions | 643,127 | 701,890 | (58,763) |
| Bills bought | 20,091 | 27,792 | (7,701) |
| Monetary claims bought | 873,331 | 795,514 | 77,817 |
| Trading assets | 3,220,669 | 4,085,739 | (865,070) |
| Money held in trust | 2,060 | 2,372 | (312) |
| Securities | 27,317,549 | 41,347,000 | (14,029,451) |
| Loans and bills discounted | 63,370,678 | 59,770,763 | 3,599,915 |
| Foreign exchanges | 1,698,141 | 1,319,175 | 378,966 |
| Other assets | 1,298,327 | 1,676,110 | (377,783) |
| Tangible fixed assets | 753,279 | 733,157 | 20,122 |
| Intangible fixed assets | 182,351 | 167,159 | 15,192 |
| Prepaid pension cost | 226,615 | 218,272 | 8,343 |
| Deferred tax assets | - | 185,941 | (185,941) |
| Customers' liabilities for acceptances and guarantees | 5,767,068 | 5,391,645 | 375,423 |
| Reserve for possible loan losses | (472,548) | (616,593) | 144,045 |
| Reserve for possible losses on investments | (80,785) | (29,280) | (51,505) |
| Total assets | 135,966,434 | 125,910,020 | 10,056,414 |
| Liabilities | | | |
| Deposits | 84,137,339 | 80,006,438 | 4,130,901 |
| Negotiable certificates of deposit | 14,020,505 | 11,921,899 | 2,098,606 |
| Call money | 3,265,929 | 2,450,065 | 815,864 |
| Payables under repurchase agreements | 1,126,120 | 1,704,650 | (578,530) |
| Payables under securities lending transactions | 3,390,533 | 2,654,478 | 736,055 |
| Commercial paper | 1,806,866 | 1,499,499 | 307,367 |
| Trading liabilities | 2,400,057 | 3,590,373 | (1,190,316) |
| Borrowed money | 5,091,006 | 2,963,075 | 2,127,931 |
| Foreign exchanges | 490,873 | 351,885 | 138,988 |
| Short-term bonds | 25,000 | 20,000 | 5,000 |
| Bonds | 4,501,843 | 4,277,003 | 224,840 |
| Due to trust account | 698,953 | 643,350 | 55,603 |
| Other liabilities | 2,071,738 | 1,817,920 | 253,818 |
| Reserve for employee bonuses | 12,112 | 11,436 | 676 |
| Reserve for executive bonuses | 610 | 665 | (55) |
| Reserve for point service program | 1,338 | 1,945 | (607) |
| Reserve for reimbursement of deposits | 13,650 | 10,050 | 3,600 |
| Deferred tax liabilities | 29,744 | - | 29,744 |
| Deferred tax liabilities for land revaluation | 37,782 | 39,190 | (1,408) |
| Acceptances and guarantees | 5,767,068 | 5,391,645 | 375,423 |
| Total liabilities | 128,889,073 | 119,355,573 | 9,533,500 |
| Net assets | | | |
| Capital stock | 1,770,996 | 1,770,996 | - |
| Capital surplus | 2,481,273 | 2,481,273 | - |
| Capital reserve | 1,771,043 | 1,771,043 | - |
| Other capital surplus | 710,229 | 710,229 | - |
| Retained earnings | 2,137,235 | 1,720,728 | 416,507 |
| Other retained earnings | 2,137,235 | 1,720,728 | 416,507 |
| Voluntary reserve for retirement allowances | 1,656 | 1,656 | - |
| Voluntary reserve | 219,845 | 219,845 | - |
| Retained earnings brought forward | 1,915,734 | 1,499,226 | 416,508 |
| Treasury stock | (210,003) | (210,003) | - |
| Total stockholders' equity | 6,179,502 | 5,762,995 | 416,507 |
| Net unrealized gains (losses) on other securities | 926,836 | 742,338 | 184,498 |
| Net deferred gains (losses) on hedges | (53,158) | 23,301 | (76,459) |
| Land revaluation excess | 24,180 | 25,810 | (1,630) |
| Total valuation and translation adjustments | 897,858 | 791,451 | 106,407 |
| Total net assets | 7,077,360 | 6,554,446 | 522,914 |
| Total liabilities and net assets | 135,966,434 | 125,910,020 | 10,056,414 |

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

2. Condensed income statement

SMBC non-consolidated

(Millions of yen)

| | FY3/2014 (A) | FY3/2013 (B) | Change (A-B) |
|---|-----------------|-----------------|-----------------|
| Ordinary income | 2,342,582 | 2,121,369 | 221,213 |
| Interest income | 1,367,602 | 1,270,673 | 96,929 |
| <i>Interest on loans and discounts</i> | 945,454 | 954,116 | (8,662) |
| <i>Interest and dividends on securities</i> | 334,755 | 245,917 | 88,838 |
| Trust fees | 1,972 | 1,823 | 149 |
| Fees and commissions | 513,309 | 489,310 | 23,999 |
| Trading income | 37,059 | 5,780 | 31,279 |
| Other operating income | 142,006 | 278,366 | (136,360) |
| Other income | 280,632 | 75,414 | 205,218 |
| Ordinary expenses | 1,390,065 | 1,450,516 | (60,451) |
| Interest expenses | 302,697 | 299,478 | 3,219 |
| <i>Interest on deposits</i> | 62,784 | 60,491 | 2,293 |
| Fees and commissions payments | 155,957 | 145,572 | 10,385 |
| Trading losses | 280 | 9,562 | (9,282) |
| Other operating expenses | 44,833 | 51,254 | (6,421) |
| General and administrative expenses | 780,534 | 759,295 | 21,239 |
| Other expenses | 105,763 | 185,354 | (79,591) |
| Ordinary profit | 952,516 | 670,852 | 281,664 |
| Extraordinary gains | 2,365 | 42 | 2,323 |
| Extraordinary losses | 8,399 | 5,494 | 2,905 |
| Income before income taxes | 946,483 | 665,400 | 281,083 |
| Income taxes - current | 182,869 | 209,704 | (26,835) |
| Income taxes - deferred | 158,358 | (162,095) | 320,453 |
| Total income taxes | 341,228 | 47,609 | 293,619 |
| Net income | 605,255 | 617,791 | (12,536) |

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

3. Statement of changes in net assets

SMBC non-consolidated

Year ended March 31, 2014

(Millions of yen)

| | Capital stock | Capital surplus | | Retained earnings | | | Treasury stock | Total stockholders' equity |
|--|---------------|-----------------|-----------------------|---|-------------------|-----------------------------------|----------------|----------------------------|
| | | Capital reserve | Other capital surplus | Other retained earnings | | | | |
| | | | | Voluntary reserve for retirement allowances | Voluntary reserve | Retained earnings brought forward | | |
| Balance at the beginning of the period | 1,770,996 | 1,771,043 | 710,229 | 1,656 | 219,845 | 1,499,226 | (210,003) | 5,762,995 |
| Changes in the period | | | | | | | | |
| Cash dividends | | | | | | (190,397) | | (190,397) |
| Net income | | | | | | 605,255 | | 605,255 |
| Reversal of land revaluation excess | | | | | | 1,649 | | 1,649 |
| Net changes in items other than stockholders' equity in the period | | | | | | | | |
| Net changes in the period | - | - | - | - | - | 416,507 | - | 416,507 |
| Balance at the end of the period | 1,770,996 | 1,771,043 | 710,229 | 1,656 | 219,845 | 1,915,734 | (210,003) | 6,179,502 |

(Millions of yen)

| | Valuation and translation adjustments | | | | Total net assets |
|--|--|---------------------------------------|-------------------------|---|------------------|
| | Net unrealized gains on other securities | Net deferred gains (losses) on hedges | Land revaluation excess | Total valuation and translation adjustments | |
| Balance at the beginning of the period | 742,338 | 23,301 | 25,810 | 791,451 | 6,554,446 |
| Changes in the period | | | | | |
| Cash dividends | | | | | (190,397) |
| Net income | | | | | 605,255 |
| Reversal of land revaluation excess | | | | | 1,649 |
| Net changes in items other than stockholders' equity in the period | 184,498 | (76,460) | (1,630) | 106,406 | 106,406 |
| Net changes in the period | 184,498 | (76,460) | (1,630) | 106,406 | 522,914 |
| Balance at the end of the period | 926,836 | (53,158) | 24,180 | 897,858 | 7,077,360 |

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

4. Market value information on securities

SMBC Non-consolidated

[1] Securities

In addition to "Securities" stated in the non-consolidated balance sheet, negotiable certificates of deposit classified as "Cash and due from banks" and beneficiary claims on loan trust classified as "Monetary claims bought" are included in the amounts below.

(1) Bonds classified as held-to-maturity

(Millions of yen)

| | Type | Mar. 31, 2014 | | |
|--|---------------------------------|----------------------|------------|-------------------------------|
| | | Balance sheet amount | Fair value | Net unrealized gains (losses) |
| Bonds whose fair value is above the balance sheet amount | Japanese government bonds | 4,061,397 | 4,093,197 | 31,800 |
| | Japanese local government bonds | 42,260 | 42,838 | 578 |
| | Japanese corporate bonds | 63,509 | 64,371 | 861 |
| | Subtotal | 4,167,166 | 4,200,406 | 33,240 |
| Bonds whose fair value is below the balance sheet amount | Japanese government bonds | 269,773 | 269,649 | (124) |
| | Japanese local government bonds | - | - | - |
| | Japanese corporate bonds | - | - | - |
| | Subtotal | 269,773 | 269,649 | (124) |
| Total | 4,436,939 | 4,470,055 | 33,115 | |

(2) Investments in subsidiaries and affiliates

(Millions of yen)

| | Mar. 31, 2014 | | |
|------------------------|----------------------|------------|-------------------------------|
| | Balance sheet amount | Fair value | Net unrealized gains (losses) |
| Stocks of subsidiaries | 60,577 | 49,898 | (10,679) |
| Stocks of affiliates | 181,864 | 120,123 | (61,741) |
| Total | 242,442 | 170,021 | (72,421) |

Note: Stocks of subsidiaries and affiliates whose fair value is extremely difficult to determine and the amounts of which are not included in the table above are as follows.

(Millions of yen)

| | Balance sheet amount |
|------------------------|----------------------|
| Stocks of subsidiaries | 2,732,955 |
| Stocks of affiliates | 151,098 |
| Others | 21,982 |
| Total | 2,906,035 |

(3) Other securities

(Millions of yen)

| | Type | Mar. 31, 2014 | | |
|---|---------------------------------|----------------------|------------------|-------------------------------|
| | | Balance sheet amount | Acquisition cost | Net unrealized gains (losses) |
| Securities whose balance sheet amount is above the acquisition cost | Stocks | 2,594,046 | 1,434,209 | 1,159,836 |
| | Bonds | 10,691,287 | 10,627,353 | 63,934 |
| | Japanese government bonds | 8,491,720 | 8,469,848 | 21,872 |
| | Japanese local government bonds | 4,570 | 4,484 | 85 |
| | Japanese corporate bonds | 2,194,996 | 2,153,020 | 41,976 |
| | Others | 2,859,349 | 2,691,286 | 168,062 |
| | Subtotal | 16,144,683 | 14,752,849 | 1,391,833 |
| Securities whose balance sheet amount is below the acquisition cost | Stocks | 334,794 | 385,540 | (50,746) |
| | Bonds | 1,139,835 | 1,143,775 | (3,940) |
| | Japanese government bonds | 1,000,056 | 1,001,044 | (987) |
| | Japanese local government bonds | - | - | - |
| | Japanese corporate bonds | 139,778 | 142,731 | (2,953) |
| | Others | 2,162,937 | 2,215,305 | (52,367) |
| | Subtotal | 3,637,567 | 3,744,621 | (107,054) |
| Total | | 19,782,250 | 18,497,471 | 1,284,779 |

Notes 1. Net unrealized gains (losses) on Other securities shown above include gains of 17,031 million yen that are recognized in the statement of income by applying fair value hedge accounting.

2. Securities whose fair value is extremely difficult to determine and the amounts of which are not included in the table above are as follows.

(Millions of yen)

| | Balance sheet amount |
|--------|----------------------|
| Stocks | 189,544 |
| Others | 316,566 |
| Total | 506,110 |

(4) Write-down of securities

Securities other than those classified as trading purpose (excluding securities whose fair value is extremely difficult to determine) are considered as impaired if the fair value decreases materially below the acquisition cost, and such decline is not considered recoverable. The fair value is recognized as the balance sheet amount and the amount of write-down is accounted for as valuation loss for this period. Valuation loss for this period is 6,833 million yen. The rule for determining "material decline" is as follows and is based on the classification of issuers under the rules of self-assessment of assets.

| | |
|--|--|
| Bankrupt/Effectively bankrupt/Potentially bankrupt issuers | Fair value is lower than acquisition cost. |
| Issuers requiring caution | Fair value is 30% or more lower than acquisition cost. |
| Normal issuers | Fair value is 50% or more lower than acquisition cost. |

Bankrupt issuers: Issuers that are legally bankrupt or formally declared bankrupt

Effectively bankrupt issuers: Issuers that are not legally bankrupt but regarded as substantially bankrupt

Potentially bankrupt issuers: Issuers that are not currently bankrupt but perceived to have a high risk of falling into bankruptcy

Issuers requiring caution: Issuers that are identified for close monitoring

Normal issuers: Issuers other than the above four categories of issuers

[2] Money held in trust

Other money held in trust (Other than classified as trading or held-to-maturity purpose)

| SMBC Non-consolidated | Mar. 31, 2014 | | | | |
|---------------------------|----------------------|------------------|-------------------------------|---|---|
| | Balance sheet amount | Acquisition cost | Net unrealized gains (losses) | of which whose balance sheet amount is above the acquisition cost | of which whose balance sheet amount is below the acquisition cost |
| Other money held in trust | 2,060 | 2,060 | - | - | - |

Reference 2: Exposure to securitized products

Managerial accounting basis

1. Securitized products

Consolidated

(Billions of yen)

| | March 31, 2014 | | | | | | March 31, 2013 | | |
|-------------|--|------|----------|-----------------------|-----|--|--|-------|--|
| | Balances (after provisions and write-offs) | | Overseas | Change from Mar. 2013 | | Net unrealized gains/losses (after write-offs) | Balances (after provisions and write-offs) | | Net unrealized gains/losses (after write-offs) |
| | | | | | | | | | |
| Cards, etc. | 147.2 | 49.4 | 139.1 | 41.3 | 1.0 | 0.7 | 97.8 | 97.8 | 0.4 |
| CLO | 0.6 | 0.1 | 0.6 | 0.1 | 2.0 | (0.1) | 0.5 | 0.5 | 2.1 |
| CMBS | 9.3 | 0.8 | 9.3 | 0.8 | 0.5 | (0.0) | 8.5 | 8.5 | 0.5 |
| RMBS, etc. | 24.2 | 24.1 | 24.2 | 24.1 | 0.2 | (0.0) | 0.1 | 0.1 | 0.2 |
| Total | 181.3 | 74.4 | 173.1 | 66.2 | 3.7 | 0.5 | 106.9 | 106.9 | 3.2 |

Notes 1. Balance of ABCP is 0.

2. Excludes RMBS issued by GSE and Japan Housing Finance Agency, and SMBC's exposure to subordinated beneficiaries owned through the securitization of SMBC's loan receivables, etc.

2. Leveraged loans

Consolidated

(Billions of yen)

| | March 31, 2014 | | | | March 31, 2013 | |
|------------------|----------------|-----------------------|---------------------|-----------------------|----------------|---------------------|
| | Loans | Change from Mar. 2013 | Undrawn commitments | Change from Mar. 2013 | Loans | Undrawn commitments |
| | | | | | | |
| Europe | 145.5 | 36.1 | 22.3 | 5.7 | 109.4 | 16.6 |
| Japan | 276.2 | 95.4 | 25.3 | (11.0) | 180.8 | 36.2 |
| United States | 123.9 | 50.1 | 108.0 | 31.4 | 73.8 | 76.5 |
| Asia (ex. Japan) | 57.4 | (2.4) | 4.8 | (0.8) | 59.8 | 5.6 |
| Total | 603.0 | 179.2 | 160.4 | 25.4 | 423.8 | 135.0 |