

**ADDITIONAL DISCLOSURE FOR THE FINANCIAL RESULTS  
FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2013 (Unaudited)**

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Note: Information contained in this document is provisional translation of Japanese documents that are previously disclosed.

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.

**SUMITOMO MITSUI FINANCIAL GROUP <Consolidated>**

**1. Deposits**

September 30	Millions of yen	
	2013	2012
<b>Domestic operations:</b>		
Liquid deposits .....	¥ 51,087,122	¥ 48,225,439
Fixed-term deposits .....	24,757,461	25,484,579
Others .....	4,665,910	3,224,663
Subtotal.....	80,510,494	76,934,682
Negotiable certificates of deposit .....	4,637,570	5,738,846
Total .....	¥ 85,148,064	¥ 82,673,529
<b>Overseas operations:</b>		
Liquid deposits .....	¥ 7,091,278	¥ 4,962,058
Fixed-term deposits .....	2,573,195	1,769,569
Others .....	105,787	96,660
Subtotal.....	9,770,261	6,828,289
Negotiable certificates of deposit .....	6,982,407	4,777,828
Total.....	¥ 16,752,669	¥ 11,606,117
Grand total .....	¥ 101,900,733	¥ 94,279,646

- Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
2. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice
3. Fixed-term deposits = Time deposits + Installment savings

## 2. Loans

September 30	Millions of yen	
	2013	2012
<b>Domestic operations:</b>		
Manufacturing.....	¥ 6,048,105	¥ 5,827,106
Agriculture, forestry, fisheries and mining.....	127,518	104,121
Construction.....	878,543	876,116
Transportation, communications and public enterprises.....	4,484,990	4,138,709
Wholesale and retail.....	4,242,358	4,055,135
Finance and insurance.....	2,679,632	3,487,553
Real estate, goods rental and leasing.....	7,384,706	7,506,662
Services.....	4,123,187	3,591,343
Municipalities.....	1,066,360	1,052,408
Others.....	19,704,035	20,026,465
Subtotal.....	¥ 50,739,437	¥ 50,665,624
<b>Overseas operations:</b>		
Public sector.....	53,418	55,227
Financial institutions.....	966,750	309,668
Commerce and industry.....	12,249,445	9,590,090
Others.....	1,687,726	1,114,228
Subtotal.....	¥ 14,957,341	¥ 11,069,215
<b>Total</b> .....	<b>¥ 65,696,779</b>	<b>¥ 61,734,839</b>

- Notes:
1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
  2. Japan offshore banking accounts are included in overseas operations' accounts.

### 3. Securities

September 30	Millions of yen	
	2013	2012
<b>Domestic operations:</b>		
Japanese government bonds.....	¥ 15,257,643	¥ 28,235,578
Japanese local government bonds .....	252,628	396,819
Japanese corporate bonds.....	2,890,858	3,168,597
Japanese stocks .....	3,383,912	2,257,452
Others.....	3,281,573	3,606,793
Subtotal .....	¥ 25,066,616	¥ 37,665,242
<b>Overseas operations:</b>		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds.....	—	—
Japanese stocks .....	—	—
Others.....	2,186,188	2,069,574
Subtotal .....	¥ 2,186,188	¥ 2,069,574
<b>Unallocated corporate assets:</b>		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds.....	—	—
Japanese stocks .....	47,674	46,747
Others.....	—	—
Subtotal .....	¥ 47,674	¥ 46,747
Total.....	¥ 27,300,480	¥ 39,781,564

- Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
2. "Others" include foreign bonds and foreign stocks.

#### 4. Fair value information – Securities -

The amounts shown in the following tables include negotiable certificates of deposit bought classified as “Deposits with banks,” and beneficiary claims on loan trust classified as “Monetary claims bought,” in addition to “Securities” stated in the consolidated balance sheets.

##### (1) Bonds classified as held-to-maturity

September 30	Millions of yen					
	2013			2012		
	Consolidated balance sheet amount	Fair value	Net unrealized gains (losses)	Consolidated balance sheet amount	Fair value	Net unrealized gains (losses)
Bonds with unrealized gains:						
Japanese government bonds .....	¥ 4,613,193	¥ 4,651,427	¥ 38,234	¥ 5,275,940	¥ 5,339,711	¥ 63,770
Japanese local government bonds .....	122,244	123,493	1,249	174,908	177,347	2,439
Japanese corporate bonds .....	94,453	96,248	1,794	238,068	241,530	3,461
Other .....	500	503	3	500	502	2
Subtotal .....	¥ 4,830,390	¥ 4,871,673	¥ 41,282	¥ 5,689,417	¥ 5,759,091	¥ 69,674
Bonds with unrealized losses:						
Japanese government bonds .....	¥ 269,743	¥ 268,920	¥ (823)	¥ —	¥ —	¥ —
Japanese local government bonds .....	2,130	2,125	(5)	—	—	—
Japanese corporate bonds .....	7,097	7,086	(11)	2,711	2,708	(2)
Other .....	8,300	8,300	—	10,402	10,399	(2)
Subtotal .....	¥ 287,271	¥ 286,431	¥ (840)	¥ 13,113	¥ 13,108	¥ (5)
Total .....	¥ 5,117,661	¥ 5,158,104	¥ 40,442	¥ 5,702,531	¥ 5,772,200	¥ 69,668

## (2) Other securities

September 30	Millions of yen					
	2013			2012		
	Consolidated balance sheet amount	Acquisition cost	Net unrealized gains (losses)	Consolidated balance sheet amount	Acquisition cost	Net unrealized gains (losses)
Other securities with unrealized gains:						
Stocks.....	¥ 2,622,433	¥ 1,397,015	¥ 1,225,417	¥ 923,733	¥ 553,911	¥ 369,822
Bonds .....	9,060,253	8,990,094	70,159	19,674,933	19,553,999	120,934
Japanese government bonds .....	6,433,916	6,408,431	25,484	16,883,647	16,815,815	67,831
Japanese local government bonds .....	118,642	117,816	825	217,474	215,642	1,831
Japanese corporate bonds .....	2,507,695	2,463,845	43,849	2,573,811	2,522,540	51,270
Other .....	2,565,865	2,330,662	235,202	3,945,802	3,835,503	110,298
Subtotal .....	¥ 14,248,552	¥ 12,717,771	¥ 1,530,780	¥ 24,544,469	¥ 23,943,414	¥ 601,055
Other securities with unrealized losses:						
Stocks.....	¥ 325,720	¥ 393,844	¥ (68,124)	¥ 911,080	¥ 1,153,504	¥ (242,424)
Bonds .....	4,232,014	4,235,635	(3,620)	6,434,433	6,440,356	(5,922)
Japanese government bonds .....	3,940,790	3,942,121	(1,331)	6,075,990	6,077,292	(1,302)
Japanese local government bonds .....	9,611	9,653	(41)	4,436	4,448	(11)
Japanese corporate bonds .....	281,612	283,859	(2,247)	354,006	358,615	(4,609)
Other .....	3,026,800	3,085,756	(58,955)	1,863,425	1,918,201	(54,776)
Subtotal .....	¥ 7,584,535	¥ 7,715,236	¥ (130,701)	¥ 9,208,939	¥ 9,512,062	¥ (303,123)
Total.....	¥ 21,833,087	¥ 20,433,008	¥ 1,400,079	¥ 33,753,408	¥ 33,455,477	¥ 297,931

- Notes:
- In principle, the consolidated balance sheet amounts of stocks within Other securities and foreign stocks within Others of Other securities are calculated with the average market price during the final month of the corresponding period. Rests of the securities are calculated at market prices as of the balance sheet date.
  - Net unrealized gains (losses) on other securities shown above include gains of ¥53,774 million for the six months ended September 30, 2013 and losses of ¥133 million for the six months ended September 30, 2012 that are recognized in the earnings by applying fair value hedge accounting.
  - Consolidated balance sheet amounts of other securities whose fair values are extremely difficult to determine are as follows.

September 30	Millions of yen	
	2013	2012
Stocks .....	¥ 252,765	¥ 266,469
Other .....	357,106	342,432
Total.....	¥ 609,872	¥ 608,902

These amounts are not included in “(2) Other securities” since there are no market prices and it is extremely difficult to determine their fair values.

- In light of the “Practical Solution on Measurement of Fair Value for Financial Assets” (ASBJ Practical Issues Task Force No. 25), the balance sheet amount of floating-rate Japanese government bonds is based on the present value of future cash flows (the government bond yield is used to discount and estimate future cash flows).

(3) Write-down of securities

Bonds classified as held-to-maturity and other securities with fair value are considered as impaired if the fair value declines materially below the acquisition cost and such decline is not considered as recoverable. In such a case, the fair value is recognized as the consolidated balance sheet amount and the amount of write-down is accounted for as valuation loss for the six months. Valuation loss for the six months ended September 30, 2013 and 2012 were ¥1,491 million and ¥152,887 million, respectively. 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 bankrupt now, but are 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.

## 5. Fair value information - Derivative transactions -

### (1) Derivative transactions to which the hedge accounting method is not applied

The following tables set forth the contract amount or the amount equivalent to the principal, fair value, valuation gains (losses) and calculation method of the relevant commodities by category with respect to derivative transactions to which the hedge accounting method is not applied at the end of the interim period. Contract amount does not indicate the market risk relating to derivative transactions.

#### (a) Interest rate derivatives

September 30	Millions of yen			
	2013			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Interest rate futures:				
Sold .....	¥ 25,108,052	¥ 9,180,439	¥ (7,215)	¥ (7,215)
Bought.....	22,904,527	8,745,698	6,633	6,633
Interest rate options:				
Sold .....	427,256	347,111	(100)	(100)
Bought.....	16,237,275	8,755,916	3,056	3,056
<b>Over-the-counter</b>				
Forward rate agreements:				
Sold .....	4,182,246	3,712,880	(17)	(17)
Bought.....	3,834,882	3,231,743	34	34
Interest rate swaps: .....				
Receivable fixed rate / payable				
floating rate .....	198,819,998	163,783,458	4,665,833	4,665,833
Receivable floating rate / payable				
fixed rate .....	198,369,803	161,196,346	(4,593,593)	(4,593,593)
Receivable floating rate / payable				
floating rate .....	25,679,315	19,687,780	(3,546)	(3,546)
Interest rate swaptions:				
Sold .....	2,860,826	1,743,552	(1,387)	(1,387)
Bought.....	2,336,818	1,672,921	19,979	19,979
Caps:				
Sold .....	14,880,659	7,740,256	(21,877)	(21,877)
Bought.....	7,240,484	4,495,401	6,869	6,869
Floors:				
Sold .....	182,858	85,768	(1,340)	(1,340)
Bought.....	147,872	94,137	2,601	2,601
Other:				
Sold .....	672,287	396,823	14,264	14,264
Bought.....	2,518,591	1,686,668	456	456
Total.....	/	/	¥ 95,460	¥ 95,460



September 30	Millions of yen			
	2012			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Interest rate futures:				
Sold .....	¥ 14,685,751	¥ 4,269,117	¥ (6,968)	¥ (6,968)
Bought.....	11,748,309	1,986,359	6,671	6,671
Interest rate options:				
Sold .....	586,672	256,867	(79)	(79)
Bought.....	7,079,466	2,081,100	335	335
<b>Over-the-counter</b>				
Forward rate agreements:				
Sold .....	5,594,157	58,383	920	920
Bought.....	5,522,400	31,445	(1,098)	(1,098)
Interest rate swaps:				
Receivable fixed rate / payable floating rate .....	173,067,083	135,737,833	6,418,597	6,418,597
Receivable floating rate / payable fixed rate .....	173,918,577	133,388,027	(6,357,879)	(6,357,879)
Receivable floating rate / payable floating rate .....	26,398,821	17,367,534	(3,713)	(3,713)
Interest rate swaptions:				
Sold .....	3,312,161	1,791,495	(29,574)	(29,574)
Bought.....	3,136,192	2,263,875	35,337	35,337
Caps:				
Sold .....	14,691,799	7,121,946	(3,354)	(3,354)
Bought.....	6,945,075	4,156,795	3,325	3,325
Floors:				
Sold .....	184,616	148,973	(3,953)	(3,953)
Bought.....	329,066	139,889	3,926	3,926
Other:				
Sold .....	698,513	277,225	22,705	22,705
Bought.....	2,041,835	1,318,604	(6,493)	(6,493)
Total.....	/	/	¥ 81,021	¥ 81,021

- Notes:
1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
  2. Fair value of transactions listed on an exchange is calculated using the closing price on the Tokyo Financial Exchange and others. Fair value of OTC transactions is calculated using discounted present value and option pricing models.

## (b) Currency derivatives

September 30	Millions of yen			
	2013			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Currency futures:				
Sold.....	¥ 88	¥ —	¥ 0	¥ 0
Bought .....	12,359	—	(3)	(3)
<b>Over-the-counter</b>				
Currency swaps .....	¥ 20,704,814	¥ 15,003,834	¥ 331,787	¥ 27,641
Currency swaptions:				
Sold.....	336,803	227,390	(1,557)	(1,557)
Bought .....	521,580	412,412	3,771	3,771
Forward foreign exchange.....	53,391,811	11,621,014	(83,110)	(83,110)
Currency options:				
Sold.....	2,710,555	1,376,664	(172,300)	(172,300)
Bought .....	2,505,538	1,231,985	154,688	154,688
Total .....	/	/	¥ 233,275	¥ (70,871)

September 30	Millions of yen			
	2012			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Over-the-counter</b>				
Currency swaps .....	¥ 19,376,963	¥ 11,095,346	¥ (404,476)	¥ 38,342
Currency swaptions:				
Sold.....	518,010	409,412	(15,715)	(15,715)
Bought .....	772,402	479,566	24,953	24,953
Forward foreign exchange.....	32,838,391	3,541,534	33,757	33,757
Currency options:				
Sold.....	2,583,173	1,398,667	(202,710)	(202,710)
Bought .....	2,448,716	1,315,832	289,561	289,561
Total.....	/	/	¥ (274,629)	¥ 168,189

- Notes:
1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
  2. Fair value of transactions listed on an exchange is calculated using the closing price on the Tokyo Financial Exchange and others. Fair value of OTC transactions is calculated using discounted present value and option pricing models.

## (c) Equity derivatives

September 30	Millions of yen			
	2013			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Equity price index futures:				
Sold.....	¥ 619,875	¥ —	¥ (503)	¥ (503)
Bought .....	206,693	—	87	87
Equity price index options:				
Sold.....	93,359	28,450	(4,441)	(4,441)
Bought .....	85,642	19,350	3,465	3,465
<b>Over-the-counter</b>				
Equity options:				
Sold.....	219,971	219,498	(39,076)	(39,076)
Bought .....	229,863	217,707	38,737	38,737
Index futures:				
Sold.....	29	—	(2)	(2)
Bought .....	15,093	—	247	247
Index swaps:				
Receivable equity price index change rate / payable interest rate .....	11,310	10,010	(534)	(534)
Receivable interest rate / payable equity price index change rate .....	26,980	24,410	1,003	1,003
Total .....	/	/	¥ (1,015)	¥ (1,015)

September 30	Millions of yen			
	2012			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Equity price index futures:				
Sold.....	¥ 236,444	¥ —	¥ 1,383	¥ 1,383
Bought .....	60,789	—	(620)	(620)
Equity price index options:				
Sold.....	1,298	—	(18)	(18)
Bought .....	26,786	—	472	472
<b>Over-the-counter</b>				
Equity options:				
Sold.....	192,901	191,153	(51,381)	(51,381)
Bought .....	196,283	189,751	51,530	51,530
Index futures:				
Sold.....	102	0	3	3
Bought .....	19,518	—	355	355
Index swaps:				
Receivable equity price index change rate / payable interest rate .....	18,000	14,200	(475)	(475)
Receivable interest rate / payable equity price index change rate.....	18,975	15,175	510	510
Total.....	/	/	¥ 1,759	¥ 1,759

- Notes: 1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
2. Fair value of transactions listed on exchange is calculated using the closing prices on the Tokyo Stock Exchange and others. Fair value of OTC transactions is calculated using option pricing models.

## (d) Bond derivatives

		Millions of yen			
		2013			
		Contract amount		Fair value	Valuation gains (losses)
September 30		Total	Over 1 year		
<b>Listed</b>					
Bond futures:					
Sold.....	¥	2,291,855	¥ —	¥ (45,008)	¥ (45,008)
Bought .....		2,522,584	—	44,958	44,958
Bond futures options:					
Sold.....		29,222	—	(59)	(59)
Bought .....		36,791	—	11	11
<b>Over-the-counter</b>					
Bond options:					
Sold.....		101,572	—	(126)	(126)
Bought .....		230,390	47,366	860	860
Total .....		/	/	¥ 637	¥ 637

		Millions of yen			
		2012			
		Contract amount		Fair value	Valuation gains (losses)
September 30		Total	Over 1 year		
<b>Listed</b>					
Bond futures:					
Sold.....	¥	3,430,692	¥ —	¥ (18,689)	¥ (18,689)
Bought .....		3,012,634	—	17,788	17,788
Bond futures options:					
Sold.....		52,131	—	(1)	(1)
Bought .....		93,957	—	41	41
<b>Over-the-counter</b>					
Forward bond agreements:					
Sold.....		934	—	44	44
Bought .....		—	—	—	—
Bond options:					
Sold.....		62,490	100	(74)	(74)
Bought .....		170,401	(306,069)	513	513
Total .....		/	/	¥ (376)	¥ (376)

- Notes:
- The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
  - Fair value of transactions listed on exchange is calculated using the closing price on the Tokyo Stock Exchange and others. Fair value of OTC transactions is calculated using discounted present value and option pricing models.

## (e) Commodity derivatives

September 30	Millions of yen			
	2013			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Commodity futures:				
Sold.....	¥ 44,220	¥ —	¥ 85	¥ 85
Bought .....	44,793	—	(170)	(170)
<b>Over-the-counter</b>				
Commodity swaps:				
Receivable fixed price / payable floating price .....	111,264	75,978	(12,326)	(12,326)
Receivable floating price / payable fixed price .....	95,098	65,686	26,357	26,357
Receivable floating price / payable floating price .....	9,556	8,385	(437)	(437)
Commodity options:				
Sold.....	9,431	7,560	(120)	(120)
Bought .....	3,277	1,764	97	97
Total .....	/	/	¥ 13,485	¥ 13,485

September 30	Millions of yen			
	2012			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Commodity futures:				
Sold.....	¥ 32,023	¥ —	¥ (1,581)	¥ (1,581)
Bought .....	31,584	—	1,640	1,640
<b>Over-the-counter</b>				
Commodity swaps:				
Receivable fixed price / payable floating price .....	116,265	97,632	(10,191)	(10,191)
Receivable floating price / payable fixed price .....	94,689	77,363	32,635	32,635
Receivable floating price / payable floating price .....	12,070	10,656	1,842	1,842
Commodity options:				
Sold.....	11,344	9,013	(365)	(365)
Bought .....	3,704	3,170	58	58
Total .....	/	/	¥ 24,037	¥ 24,037

- Notes:
1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
  2. Fair value of transactions listed on an exchange is calculated using the closing price on the New York Mercantile Exchange and others. Fair value of OTC transactions is calculated based on factors such as price of the relevant commodity and contract term.
  3. Commodity derivatives are transactions on fuel and metal.

## (f) Credit derivative transactions

Millions of yen				
2013				
September 30	Contract amount		Fair value	Valuation gains (losses)
	Total	Over 1 year		
<b>Over-the-counter</b>				
Credit default options:				
Sold.....	¥ 933,854	¥ 547,929	¥ 2,630	¥ 2,630
Bought .....	1,027,323	649,394	(5,131)	(5,131)
Total .....	/	/	¥ (2,500)	¥ (2,500)

Millions of yen				
2012				
September 30	Contract amount		Fair value	Valuation gains (losses)
	Total	Over 1 year		
<b>Over-the-counter</b>				
Credit default options:				
Sold.....	¥ 839,158	¥ 649,499	¥ (17,480)	¥ (17,480)
Bought .....	836,357	555,548	16,035	16,035
Total .....	/	/	¥ (1,445)	¥ (1,445)

- Notes:
1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
  2. Fair value is calculated using discounted present value and option pricing models.
  3. "Sold" represents transactions in which the credit risk is accepted; "Bought" represents transactions in which the credit risk is transferred.

## (2) Derivative transactions to which the hedge accounting method is applied

The following tables set forth the contract amount or the amount equivalent to the principal, fair value, valuation gains (losses) and calculation method of the relevant commodities by category with respect to derivative transactions to which the hedge accounting method is applied at the end of the interim period. Contract amount does not indicate the market risk relating to derivative transactions.

### (a) Interest rate derivatives

<u>September 30</u>			<u>Millions of yen</u>		
			<u>2013</u>		
<u>Hedge accounting method</u>	<u>Type of derivative</u>	<u>Principal items hedged</u>	<u>Contract amount</u>		<u>Fair value</u>
			<u>Total</u>	<u>Over 1 year</u>	
Deferral hedge method	Interest futures:	Interest-earning/			
	Sold .....	bearing financial	¥ 488,450	¥ 488,450	¥ (464)
	Bought .....	assets/liabilities	—	—	—
	Interest rate swap:	such as loans and	40,918,091	36,593,571	8,803
	Receivable fixed rate/payable	bills discounted,			
	floating rate .....	other securities	25,958,748	22,347,779	361,735
	Receivable floating	(bonds), deposits			
	rate/payable fixed rate .....	and negotiable	14,783,416	14,070,411	(346,874)
	Receivable floating	certificates of			
	rate/payable floating rate .....	deposits	175,926	175,380	(6,057)
Recognition of gain or loss on the hedging instrument	Interest rate swaption:				
	Sold .....		11,465	11,465	135
	Bought .....		—	—	—
	Caps:				
	Sold .....		12,371	12,371	326
	Bought .....		12,371	12,371	(326)
	Interest rate swap:	Loans and bills	175,919	174,771	(6,288)
	Receivable floating rate / payable	discounted			
	fixed rate .....		175,919	174,771	(6,288)
	Special treatment for interest rate swaps	Interest rate swap:	Loans and bills	91,022	78,431
Receivable floating rate / payable		discounted;			
fixed rate .....		borrowed money;	85,022	74,431	(Note 3)
Receivable floating rate / payable		bonds			
	floating rate .....		6,000	4,000	
	Total .....		/	/	¥ 2,185

September 30

			Millions of yen		
			2012		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		
			Total	Over 1 year	Fair value
Deferral hedge method	Interest futures:	Interest-earning/			
	Sold.....	bearing financial	¥ 77,570	¥ 77,570	¥ (6)
	Bought .....	assets/liabilities	5,858,800	—	563
	Interest rate swap:	such as loans and	37,951,767	31,821,279	63,453
	Receivable fixed	bills discounted,			
	rate/payable floating rate .....	other securities	25,482,586	20,909,470	597,078
	Receivable floating	(bonds), deposits			
	rate/payable fixed rate .....	and negotiable	12,435,324	10,897,952	(533,717)
	Receivable floating	certificates of			
	rate/payable floating rate .....	deposits	33,857	13,857	92
	Interest rate swaption:				
	Sold.....		330,000	330,000	1,809
	Bought .....		—	—	—
	Caps:				
Sold.....		3,413	3,413	249	
Bought .....		3,413	3,413	(249)	
Floors:					
Sold.....		—	—	—	
Bought .....		5,350	—	0	
Recognition of gain or loss on the hedging instrument	Interest rate swap:	Loans and bills	71,169	65,710	(6,021)
	Receivable floating rate/payable fixed rate.....	discounted	71,169	65,710	(6,021)
Special treatment for interest rate swaps	Interest rate swap:	Loans and bills	134,860	60,002	
	Receivable fixed rate / payable floating rate .....	discounted;	1,000	—	
	Receivable floating rate/payable fixed rate.....	borrowed money;			
	Receivable floating rate/payable floating rate .....	bonds	116,860	54,002	(Note 3)
			17,000	6,000	
	Total .....		/	/	¥ 59,798

- Notes:
1. SMFG applies deferred hedge accounting stipulated in “Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry” (JICPA Industry Audit Committee Report No. 24).
  2. Fair value of transactions listed on exchange is calculated using the closing prices on the Tokyo Financial Exchange and others. Fair value of OTC transactions is calculated using discounted present value and option pricing models.
  3. Interest rate swap amounts measured by the special treatment for interest rate swaps are treated with the borrowed money or other transaction that is subject to the hedge. Therefore such fair value is included in the fair value of the relevant transaction.



## (b) Currency derivatives

September 30			Millions of yen		
			2013		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		Fair value
			Total	Over 1 year	
Deferral hedge method	Currency swap .....	Foreign currency	¥ 4,231,669	¥ 3,445,275	¥ (352,164)
	Forward foreign exchange.....	denominated loans and bills discounted; other securities (bonds); deposits; foreign currency exchange, etc.	9,468	—	192
Recognition of gain or loss on the hedging instrument	Currency swap .....	Loans and bills	32,931	12,581	2,301
	Forward foreign exchange.....	discounted; foreign currency exchange	304,952	11,197	1,049
Allocation method	Currency swap .....	Other securities (bonds);	21,549	18,574	(Note 3)
	Forward foreign exchange.....	borrowed money	3,179	3,179	
Total.....			/	/	¥ (348,622)

September 30			Millions of yen		
			2012		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		Fair value
			Total	Over 1 year	
Deferral hedge method	Currency swap .....	Foreign currency	¥ 3,616,460	¥ 2,266,700	¥ 425,462
	Forward foreign exchange.....	denominated loans and bills discounted; other securities (bonds); deposits; foreign currency exchange, etc.	8,743	8,418	263
Recognition of gain or loss on the hedging instrument	Currency swap .....	Deposits	63,824	63,824	29
			179,729	—	469
Allocation method	Currency swap .....	Other securities (bonds)	9,194	8,467	(Note 3)
	Forward foreign exchange.....		3,179	3,179	
Total.....			/	/	¥ 426,225

- Notes:
1. SMFG applies deferred hedge accounting stipulated in "Treatment for Accounting and Auditing Concerning Accounting for Foreign Currency Transactions in Banking Industry" (JICPA Industry Audit Committee Report No. 25).
  2. Fair value is calculated using discounted present value.
  3. Forward foreign exchange amounts treated by the allocation method are treated with the deposit or other transaction that is subject to the hedge. Therefore such fair value is included in the fair value of the relevant transaction.

(c) Equity derivatives

<u>September 30</u>			<u>Millions of yen</u>		
			<u>2013</u>		
<u>Hedge accounting method</u>	<u>Type of derivative</u>	<u>Principal items hedged</u>	<u>Contract amount</u>		<u>Fair value</u>
			<u>Total</u>	<u>Over 1 year</u>	
Recognition of gain or loss on the hedging instrument	Equity price index futures:	Other securities (equity)			
	Receivable equity price index change rate / payable interest rate .....		¥ —	¥ —	¥ —
	Receivable interest rate / payable equity price index change rate .....		173,226	77,354	(7,308)
	Total .....		<u>          /</u>	<u>          /</u>	<u>¥ (7,308)</u>

<u>September 30</u>			<u>Millions of yen</u>		
			<u>2012</u>		
<u>Hedge accounting method</u>	<u>Type of derivative</u>	<u>Principal items hedged</u>	<u>Contract amount</u>		<u>Fair value</u>
			<u>Total</u>	<u>Over 1 year</u>	
Recognition of gain or loss on the hedging instrument	Equity price index futures:	Other securities (equity)			
	Receivable equity price index change rate / payable interest rate .....		¥ —	¥ —	¥ —
	Receivable interest rate / payable equity price index change rate .....		31,316	6,349	(382)
	Total .....		<u>          /</u>	<u>          /</u>	<u>¥ (382)</u>

Note: Fair value is calculated using discounted present value.

## 6. Lease transactions

### (1) Financing leases

#### (a) Lessee side

##### (i) Lease assets

Tangible fixed assets mainly consisted of branches and equipment. Intangible fixed assets are software.

##### (ii) Depreciation method of lease assets

Lease assets with respect to non-transfer ownership finance leases, which are recorded in “Tangible fixed assets,” are depreciated using the straight-line method, assuming that lease term is its expected lifetime and salvage value is 0.

#### (b) Lessor side

##### (i) Breakdown of lease investment assets

September 30	Millions of yen	
	2013	2012
Lease receivables .....	¥ 1,126,611	¥ 1,138,282
Residual value .....	86,857	87,817
Unearned interest income .....	(162,008)	(169,165)
Total .....	¥ 1,051,460	¥ 1,056,934

##### (ii) The scheduled collections of lease receivables and investment assets are as follows:

#### Lease payments receivable related to lease receivables

September 30	Millions of yen	
	2013	2012
Within 1 year .....	¥ 261,690	¥ 239,599
More than 1 year to 2 years .....	177,950	170,791
More than 2 years to 3 years .....	124,710	106,040
More than 3 years to 4 years .....	68,063	72,522
More than 4 years to 5 years .....	43,918	45,270
More than 5 years .....	114,710	100,650
Total .....	¥ 791,043	¥ 734,874

#### Lease payments receivable related to investment assets

September 30	Millions of yen	
	2013	2012
Within 1 year .....	¥ 337,267	¥ 366,947
More than 1 year to 2 years .....	253,952	262,642
More than 2 years to 3 years .....	188,647	184,660
More than 3 years to 4 years .....	124,576	124,568
More than 4 years to 5 years .....	74,005	70,827
More than 5 years .....	148,162	128,635
Total .....	¥ 1,126,611	¥ 1,138,282

- (iii) Non-transfer ownership finance leases, which commenced in fiscal years beginning before April 1, 2008, were valued at their appropriate book value, net of accumulated depreciation, as of March 31, 2008, and were recorded as the beginning balance of "Lease receivables and investment assets." Moreover, interest on such non-transfer ownership finance leases during the remaining term of the leases was allocated over the lease term using the straight-line method. As a result of this accounting treatment, income before income taxes for the six months ended September 30, 2013 was ¥1,724 million more than it would have been if such transactions had been treated in a similar way to sales of the underlying assets. The amounts for the six months ended September 30, 2012 was ¥3,596 million.

## (2) Operating leases

### (a) Lessee side

Future minimum lease payments on operating leases which were not cancelable at September 30, 2013 and 2012 were as follows:

September 30	Millions of yen	
	2013	2012
Due within 1 year .....	¥ 44,078	¥ 42,734
Due after 1 year .....	269,345	287,711
Total .....	¥ 313,424	¥ 330,446

### (b) Lessor side

Future minimum lease payments on operating leases which were not cancelable at September 30, 2013 and 2012 were as follows:

March 31	Millions of yen	
	2013	2012
Due within 1 year .....	¥ 116,563	¥ 86,969
Due after 1 year .....	675,560	333,083
Total .....	¥ 792,123	¥ 420,053

## 7. Segment information – Geographic information –

### (a) Ordinary income

Six months ended September 30	Millions of yen	
	2013	2012
Japan.....	¥ 1,988,049	¥ 1,750,896
The Americas .....	109,162	99,494
Europe and Middle East .....	134,361	95,784
Asia and Oceania.....	131,491	121,851
Total .....	¥ 2,363,065	¥ 2,068,025

- Notes:
1. Ordinary income is presented as a counterpart of sales of companies in other industries.
  2. Ordinary income from transactions by SMFG and its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries is categorized as Japan. Ordinary income from transactions by overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries is categorized as The Americas, Europe and Middle East or Asia and Oceania, based on their locations and in consideration of their geographic proximity and other factors.
  3. The Americas includes the United States, Brazil, Canada and others; Europe and Middle East includes the United Kingdom, Germany, France and others; Asia and Oceania includes China, Singapore, Australia and others except Japan.
  4. Ordinary income represents total income excluding gains on disposal of fixed assets, recoveries of written-off claims and other extraordinary gains.

### (b) Tangible fixed assets

September 30	Millions of yen	
	2013	2012
Japan.....	¥ 1,195,439	¥ 1,107,288
The Americas .....	19,449	15,331
Europe and Middle East .....	861,152	611,091
Asia and Oceania.....	16,984	16,545
Total .....	¥ 2,093,026	¥ 1,750,256

## 8. Per share data

### (1) Net assets per share and the calculation method

September 30	Millions of yen, except per share data and number of shares	
	2013	2012
Net assets per share.....	¥ 5,130.52	¥ 3,966.30
[The calculation method]		
Net assets .....	8,976,629	7,373,522
Amounts excluded from net assets.....	1,961,643	2,003,379
Stock acquisition rights .....	1,528	962
Minority interests .....	1,960,115	2,002,417
Net assets attributable to common stock at the end of the period .....	7,014,985	5,370,143
Number of common stock at the end of the period used for the calculation of net assets per share (in thousands) .....	1,367,305	1,353,942

### (2) Net income per share and net income per share (diluted) and each calculation method

Six months ended September 30	Millions of yen, except per share data and number of shares	
	2013	2012
(a) Net income per share.....	¥ 370.46	¥ 244.50
[The calculation method]		
Net income .....	505,709	331,039
Amount not attributable to common stockholders.....	—	—
Net income attributable to common stock.....	505,709	331,039
Average number of common stock during the six months (in thousands) .....	1,365,087	1,353,946
(b) Net assets per share (diluted).....	370.28	244.43
[The calculation method]		
Adjustment for net income .....	—	—
Increase in number of common stock (in thousands) ..	651	400
Stock acquisition rights (in thousands) .....	651	400

Outline of dilutive shares which were not included in the calculation of Net income per share (diluted) for the six months ended September 30, 2012 because they do not have dilutive effects:

Stock acquisition rights: 1 type

(Number of stock acquisition rights issued by resolution at the general shareholder's meeting on June 27, 2002: 1,081 units)

## 9. Principal shareholders (Common stock)

September 30, 2013	Number of shares	Percentage of shares outstanding
Japan Trustee Services Bank, Ltd. (Trust Account) .....	71,801,318	5.07%
The Master Trust Bank of Japan, Ltd. (Trust Account).....	66,425,000	4.69
Sumitomo Mitsui Banking Corporation .....	42,820,924	3.02
THE BANK OF NEW YORK, TREATY JASDEC ACCOUNT * .....	34,287,011	2.42
Japan Trustee Services Bank, Ltd. (Trust Account 9) .....	28,553,100	2.01
STATE STREET BANK AND TRUST COMPANY 505225 ** .....	21,304,339	1.50
NATSCUMCO *** .....	21,274,164	1.50
STATE STREET BANK AND TRUST COMPANY **** .....	20,438,079	1.44
THE CHASE MANHATTAN BANK, N.A. LONDON SECS LENDING OMNIBUS ACCOUNT ***** .....	17,973,445	1.27
JP MORGAN CHASE BANK 380055 ***** .....	16,211,662	1.14
<b>Total</b> .....	<b>341,089,042</b>	<b>24.12</b>

\* Standing agent: The Bank of Tokyo-Mitsubishi UFJ, Ltd.

\*\* Standing agent: Mizuho Bank, Ltd. Settlement Service Department

\*\*\* Standing agent: Sumitomo Mitsui Banking Corporation

\*\*\*\* Standing agent: The HongKong and Shanghai Banking Corporation Limited, Tokyo Branch

\*\*\*\*\* Standing agent: Mizuho Bank, Ltd. Settlement Service Department

\*\*\*\*\* Standing agent: Mizuho Bank, Ltd. Settlement Service Department

Note: Pursuant to Article 67 of the Enforcement Ordinance of the Companies Act, the exercise of voting rights of common shares held by Sumitomo Mitsui Banking Corporation is restricted. Likewise, for common shares held by the bank, title in the Register of Shareholders is in the name of the bank, but 60 of the shares listed are not substantially in the ownership of the bank.

SUMITOMO MITSUI BANKING CORPORATION <Non-consolidated>

1. Deposits

(1) Period-end balance

September 30	Millions of yen	
	2013	2012
<b>Domestic operations:</b>		
Liquid deposits .....	¥ 48,156,777	¥ 45,454,263
Fixed-term deposits .....	20,782,983	21,415,351
Others .....	1,311,606	611,830
Subtotal .....	70,251,366	67,481,445
Negotiable certificates of deposit .....	5,148,722	6,103,386
Total .....	¥ 75,400,089	¥ 73,584,832
<b>International operations:</b>		
Liquid deposits .....	¥ 5,886,793	¥ 3,782,137
Fixed-term deposits .....	1,784,444	1,275,651
Others .....	3,318,984	2,614,726
Subtotal .....	10,990,222	7,672,515
Negotiable certificates of deposit .....	6,748,629	4,453,008
Total .....	¥ 17,738,851	¥ 12,125,524
Grand total .....	¥ 93,138,940	¥ 85,710,357

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice  
 2. Fixed-term deposits = Time deposits + Installment savings

(2) Average balance

Six months ended September 30	Millions of yen	
	2013	2012
<b>Domestic operations:</b>		
Liquid deposits .....	¥ 46,645,604	¥ 44,233,435
Fixed-term deposits .....	21,275,308	21,259,471
Others .....	497,580	512,601
Subtotal .....	68,418,493	66,005,508
Negotiable certificates of deposit .....	5,759,109	6,761,699
Total .....	¥ 74,177,603	¥ 72,767,207
<b>International operations:</b>		
Liquid deposits .....	¥ 5,368,523	¥ 3,699,617
Fixed-term deposits .....	1,722,165	1,125,683
Others .....	3,275,821	2,874,830
Subtotal .....	10,366,510	7,700,131
Negotiable certificates of deposit .....	6,118,946	3,740,991
Total .....	¥ 16,485,456	¥ 11,441,122
Grand total .....	¥ 90,663,060	¥ 84,208,329

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice  
 2. Fixed-term deposits = Time deposits + Installment savings  
 3. The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.



**(3) Balance of time deposits, classified by maturity**

September 30	Millions of yen	
	2013	2012
Less than three months.....	¥ 8,658,890	¥ 8,690,546
Fixed interest rates.....	7,038,051	7,541,858
Floating interest rates .....	49,434	37,354
Others .....	1,571,404	1,111,333
Three – six months.....	4,074,609	4,192,342
Fixed interest rates.....	3,833,036	4,055,411
Floating interest rates .....	112,166	28,580
Others .....	129,406	108,350
Six months – one year.....	5,611,103	5,758,415
Fixed interest rates.....	5,421,114	5,578,992
Floating interest rates .....	139,560	129,798
Others .....	50,428	49,623
One – two years.....	1,983,358	1,695,628
Fixed interest rates.....	1,770,546	1,543,281
Floating interest rates .....	186,047	149,581
Others .....	26,764	2,765
Two – three years.....	1,091,877	1,286,342
Fixed interest rates.....	1,012,771	1,198,634
Floating interest rates .....	79,106	87,620
Others .....	—	87
Three years or more .....	1,147,547	1,067,687
Fixed interest rates.....	541,201	517,788
Floating interest rates .....	599,418	546,407
Others .....	6,927	3,490
Total .....	¥ 22,567,386	¥ 22,690,962
Fixed interest rates.....	19,616,721	20,435,967
Floating interest rates .....	1,165,734	979,343
Others .....	1,784,930	1,275,651

Note: The figures above do not include installment savings.

## 2. Loans

### (1) Balance of loans and bills discounted, classified by collateral

September 30	Millions of yen	
	2013	2012
Securities .....	¥ 551,803	¥ 499,866
Commercial claims .....	1,050,044	1,015,574
Commercial goods .....	—	—
Real estate .....	6,442,440	6,464,217
Others .....	1,003,675	772,967
Subtotal .....	¥ 9,047,964	¥ 8,752,625
Guaranteed .....	21,125,631	18,015,655
Unsecured .....	30,665,812	29,064,721
Total .....	¥ 60,839,409	¥ 55,833,002

### (2) Balance of loans and bills discounted, classified by maturity

September 30	Millions of yen	
	2013	2012
One year or less .....	¥ 9,231,933	¥ 8,127,493
Floating interest rates .....	/	/
Fixed interest rates .....	/	/
One – three years .....	9,792,271	8,773,007
Floating interest rates .....	7,818,025	7,004,808
Fixed interest rates .....	1,974,246	1,768,198
Three – five years .....	9,069,963	7,698,040
Floating interest rates .....	7,428,094	6,271,786
Fixed interest rates .....	1,641,868	1,426,253
Five – seven years .....	4,044,558	3,714,874
Floating interest rates .....	3,429,735	3,136,528
Fixed interest rates .....	614,822	578,345
More than seven years .....	19,808,773	19,168,989
Floating interest rates .....	18,835,614	18,267,314
Fixed interest rates .....	973,159	901,675
No designated term .....	8,891,908	8,350,597
Floating interest rates .....	8,891,908	8,350,597
Fixed interest rates .....	—	—
Total .....	¥ 60,839,409	¥ 55,833,002

Note: Loans with a maturity of one year or less are not classified by floating or fixed interest rates.

### 3. Securities

#### (1) Period-end balance

September 30	Millions of yen	
	2013	2012
<b>Domestic operations:</b>		
Japanese government bonds .....	¥ 14,739,722	¥ 27,522,568
Japanese local government bonds .....	62,463	166,285
Japanese corporate bonds .....	2,328,200	2,709,660
Japanese stocks .....	4,290,797	3,162,094
Others .....	888,184	330,042
Foreign bonds .....	—	—
Foreign stocks .....	—	—
Subtotal .....	¥ 22,309,368	¥ 33,890,650
<b>International operations:</b>		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	—	—
Others .....	5,675,853	6,036,319
Foreign bonds .....	3,302,285	4,385,609
Foreign stocks .....	2,373,568	1,650,709
Subtotal .....	¥ 5,675,853	¥ 6,036,319
Total .....	¥ 27,985,221	¥ 39,926,969

#### (2) Average balance

September 30	Millions of yen	
	2013	2012
<b>Domestic operations:</b>		
Japanese government bonds .....	¥ 17,957,767	¥ 26,472,088
Japanese local government bonds .....	102,339	189,949
Japanese corporate bonds .....	2,386,580	2,716,553
Japanese stocks .....	3,144,295	3,227,873
Others .....	908,736	354,002
Foreign bonds .....	—	—
Foreign stocks .....	—	—
Subtotal .....	¥ 24,499,719	¥ 32,960,467
<b>International operations:</b>		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	—	—
Others .....	5,804,749	4,928,941
Foreign bonds .....	3,664,202	3,325,790
Foreign stocks .....	2,140,546	1,603,150
Subtotal .....	¥ 5,804,749	¥ 4,928,941
Total .....	¥ 30,304,468	¥ 37,889,408

Note: The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

(3) Balance of securities held, classified by maturity

September 30	Millions of yen	
	2013	2012
<b>One year or less:</b>		
Japanese government bonds .....	¥ 5,537,024	¥ 9,206,823
Japanese local government bonds.....	11,174	42,463
Japanese corporate bonds .....	290,562	432,210
Others .....	753,384	435,352
Foreign bonds.....	726,198	414,787
Foreign stocks .....	—	—
<b>One – three years:</b>		
Japanese government bonds .....	5,450,766	7,061,428
Japanese local government bonds.....	44,856	111,430
Japanese corporate bonds .....	795,687	826,157
Others .....	1,307,558	1,328,421
Foreign bonds.....	1,249,822	1,289,207
Foreign stocks .....	—	—
<b>Three – five years:</b>		
Japanese government bonds .....	2,121,778	8,220,900
Japanese local government bonds.....	4,860	11,646
Japanese corporate bonds .....	721,584	852,232
Others .....	934,080	1,393,990
Foreign bonds.....	763,824	1,342,087
Foreign stocks .....	—	—
<b>Five – seven years:</b>		
Japanese government bonds .....	1,630,153	985,373
Japanese local government bonds.....	—	214
Japanese corporate bonds .....	254,980	328,763
Others .....	344,968	488,369
Foreign bonds.....	337,669	486,726
Foreign stocks .....	459	—
<b>Seven – 10 years:</b>		
Japanese government bonds .....	—	1,999,232
Japanese local government bonds.....	1,528	483
Japanese corporate bonds .....	202,618	206,507
Others .....	90,202	387,226
Foreign bonds.....	—	309,816
Foreign stocks .....	2,312	29
<b>More than 10 years:</b>		
Japanese government bonds .....	—	48,810
Japanese local government bonds.....	44	46
Japanese corporate bonds .....	62,767	63,789
Others .....	350,581	679,325
Foreign bonds.....	224,769	542,984
Foreign stocks .....	124,389	133,241
<b>No designated term:</b>		
Japanese government bonds .....	—	—
Japanese local government bonds.....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks.....	4,290,797	3,162,094
Others .....	2,783,263	1,653,674
Foreign bonds.....	—	—
Foreign stocks .....	2,246,406	1,517,439
<b>Total:</b>		
Japanese government bonds .....	¥ 14,739,722	¥ 27,522,568
Japanese local government bonds.....	62,463	166,285
Japanese corporate bonds .....	2,328,200	2,709,660
Japanese stocks.....	4,290,797	3,162,094
Others .....	6,564,038	6,366,361
Foreign bonds.....	3,302,285	4,385,609
Foreign stocks .....	2,373,568	1,650,709

#### 4. Income analysis

##### (1) Average balance, interest and earnings yield of interest-earning assets and interest-bearing liabilities

###### (a) Domestic operations

Six months ended September 30	Millions of yen, except percentages		
	2013		
	Average balance	Interest	Earnings yield
<b>Interest-earning assets</b> .....	¥ 74,172,329	¥ 527,779	1.41%
	[3,666,338]	[12,115]	
Loans and bills discounted .....	45,087,646	323,696	1.43
Securities .....	24,499,719	183,430	1.49
Call loans .....	43,797	75	0.34
Receivables under resale agreements .....	—	—	—
Receivables under securities borrowing transactions .....	463,811	543	0.23
Bills bought .....	29,208	406	2.77
Deposits with banks .....	6,283	0	0.01
<b>Interest-bearing liabilities</b> .....	79,954,988	36,505	0.09
Deposits .....	68,418,493	14,752	0.04
Negotiable certificates of deposit .....	5,759,109	3,218	0.11
Call money .....	862,430	213	0.04
Payables under repurchase agreements .....	35,295	17	0.10
Payables under securities lending transactions .....	507,716	158	0.06
Borrowed money .....	1,252,947	3,482	0.55
Short-term bonds .....	22,644	7	0.07
Bonds .....	2,375,560	14,103	1.18

Six months ended September 30	Millions of yen, except percentages		
	2012		
	Average balance	Interest	Earnings yield
<b>Interest-earning assets</b> .....	¥ 80,827,119	¥ 450,626	1.11%
	[2,500,862]	[4,242]	
Loans and bills discounted .....	44,492,114	344,115	1.54
Securities .....	32,960,467	95,551	0.57
Call loans .....	56,547	154	0.54
Receivables under resale agreements .....	—	—	—
Receivables under securities borrowing transactions .....	510,913	594	0.23
Bills bought .....	20,190	391	3.86
Deposits with banks .....	6,145	0	0.01
<b>Interest-bearing liabilities</b> .....	79,493,189	44,323	0.11
Deposits .....	66,005,508	15,356	0.04
Negotiable certificates of deposits .....	6,761,699	5,051	0.14
Call money .....	979,177	304	0.06
Payables under repurchase agreements .....	62,314	32	0.10
Payables under securities lending transactions .....	786,253	332	0.08
Borrowed money .....	1,598,571	4,370	0.54
Short-term bonds .....	19,038	7	0.08
Bonds .....	2,775,316	18,367	1.32

- Notes: 1. “Interest-earning assets” are shown after deduction of the average balance of noninterest-earning deposits (first half of fiscal 2013, ¥9,136,098 million; first half of fiscal 2012, ¥1,542,547 million). “Interest-bearing liabilities” are shown after deduction of amounts equivalent to the average balance of money held in trust (first half of fiscal 2013, ¥2,361 million; first half of fiscal 2012, ¥7,273million) and corresponding interest (first half of fiscal 2013, ¥1 million; first half of fiscal 2012, ¥4 million).
2. Figures in brackets [ ] indicate the average balances of interdepartmental lending and borrowing activities between domestic and international operations and related interest expenses. As net interest figures are shown for interest rate swaps and similar instruments, some figures for domestic and international operations do not add up to their sums.

## (b) International operations

Six months ended September 30	Millions of yen, except percentages		
	2013		
	Average balance	Interest	Earnings yield
<b>Interest-earning assets</b> .....	¥ 29,557,221	¥ 206,245	1.39%
Loans and bills discounted.....	15,284,016	142,308	1.85
Securities.....	5,804,749	32,396	1.11
Call loans.....	396,207	2,173	1.09
Receivables under resale agreements.....	295,331	2,369	1.60
Receivables under securities borrowing transactions.....	157,098	346	0.43
Deposits with banks.....	5,287,316	11,046	0.41
<b>Interest-bearing liabilities</b> .....	29,149,870	126,569	0.86
	[3,666,338]	[12,115]	
Deposits.....	10,366,510	16,446	0.31
Negotiable certificates of deposits.....	6,118,946	15,088	0.49
Call money.....	574,637	872	0.30
Payables under repurchase agreements.....	1,428,539	1,683	0.23
Payables under securities lending transactions.....	1,014,278	810	0.15
Borrowed money.....	2,076,375	39,474	3.79
Bonds.....	1,940,846	26,904	2.76

Six months ended September 30	Millions of yen, except percentages		
	2012		
	Average balance	Interest	Earnings yield
<b>Interest-earning assets</b> .....	¥ 21,712,110	¥ 171,808	1.57%
Loans and bills discounted.....	11,312,570	114,296	2.01
Securities.....	4,928,941	32,687	1.32
Call loans.....	401,334	1,744	0.86
Receivables under resale agreements.....	197,044	2,134	2.16
Receivables under securities borrowing transactions.....	87,902	211	0.47
Deposits with banks.....	3,364,840	8,424	0.49
<b>Interest-bearing liabilities</b> .....	21,076,745	103,340	0.97
	[2,500,862]	[4,242]	
Deposits.....	7,700,131	14,367	0.37
Negotiable certificates of deposits.....	3,740,991	12,881	0.68
Call money.....	487,345	1,036	0.42
Payables under repurchase agreements.....	780,217	1,766	0.45
Payables under securities lending transactions.....	1,192,204	1,337	0.22
Borrowed money.....	1,795,277	38,480	4.27
Bonds.....	1,334,810	19,276	2.88

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (first half of fiscal 2013, ¥36,105 million; first half of fiscal 2012, ¥60,683 million).
2. Figures in brackets [ ] indicate the average balances of interdepartmental lending and borrowing activities between domestic and international operations and related interest expenses. As net interest figures are shown for interest rate swaps and similar instruments, some figures for domestic and international operations do not add up to their sums.
3. The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method, under which the TT middle rate at the end of the previous month is applied to nonexchange transactions of the month concerned.

## (c) Total of domestic and international operations

Six months ended September 30	Millions of yen, except percentages		
	2013		
	Average balance	Interest	Earnings yield
<b>Interest-earning assets</b> .....	¥ 100,063,212	¥ 721,908	1.43%
Loans and bills discounted .....	60,371,663	466,005	1.53
Securities .....	30,304,468	215,827	1.42
Call loans .....	440,005	2,248	1.01
Receivables under resale agreements .....	295,331	2,369	1.60
Receivables under securities borrowing transactions .....	620,909	890	0.28
Bills bought .....	29,208	406	2.77
Deposits with banks .....	5,293,600	11,046	0.41
<b>Interest-bearing liabilities</b> .....	105,438,520	150,958	0.28
Deposits .....	78,785,004	31,198	0.07
Negotiable certificates of deposits .....	11,878,056	18,306	0.30
Call money .....	1,437,067	1,085	0.15
Payables under repurchase agreements .....	1,463,835	1,701	0.23
Payables under securities lending transactions .....	1,521,995	969	0.12
Borrowed money .....	3,329,322	42,957	2.57
Short-term bonds .....	22,644	7	0.07
Bonds .....	4,316,406	41,007	1.89

Six months ended September 30	Millions of yen, except percentages		
	2012		
	Average balance	Interest	Earnings yield
<b>Interest-earning assets</b> .....	¥ 100,038,368	¥ 618,192	1.23%
Loans and bills discounted .....	55,804,685	458,412	1.63
Securities .....	37,889,408	128,238	0.67
Call loans .....	457,881	1,898	0.82
Receivables under resale agreements .....	197,044	2,134	2.16
Receivables under securities borrowing transactions .....	598,816	805	0.26
Bills bought .....	20,190	391	3.86
Deposits with banks .....	3,370,986	8,425	0.49
<b>Interest-bearing liabilities</b> .....	98,069,072	143,422	0.29
Deposits .....	73,705,639	29,723	0.08
Negotiable certificates of deposits .....	10,502,690	17,932	0.34
Call money .....	1,466,522	1,341	0.18
Payables under repurchase agreements .....	842,532	1,798	0.42
Payables under securities lending transactions .....	1,978,458	1,670	0.16
Borrowed money .....	3,393,849	42,850	2.51
Short-term bonds .....	19,038	7	0.08
Bonds .....	4,110,126	37,644	1.82

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (first half of fiscal 2013, ¥9,172,204 million; first half of fiscal 2012, ¥1,603,230 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (first half of fiscal 2013, ¥2,361 million; first half of fiscal 2012, ¥7,273 million) and corresponding interest (first half of fiscal 2013, ¥1 million; first half of fiscal 2012, ¥4 million).
2. Figures in the table above indicate the net average balances of amounts adjusted for interdepartmental lending and borrowing activities between domestic and international operations and related interest expenses.

## (2) Breakdown of interest income and interest expenses

Six months ended September 30	Millions of yen					
	2013 versus 2012 increase (decrease) due to changes in			2012 versus 2011 increase (decrease) due to changes in		
	Volume	Rate	Net change	Volume	Rate	Net change
<b>Non-consolidated</b>						
<b>Interest income:</b>						
Loans and bills discounted:						
Domestic.....	¥ 4,275	¥ (24,694)	¥ (20,418)	¥ (18,286)	¥ (6,341)	¥ (24,628)
International.....	36,977	(8,965)	28,011	22,637	453	23,091
Total.....			7,593			(1,536)
Securities:						
Domestic.....	(24,527)	112,407	87,879	3,418	(885)	2,532
International.....	4,887	(5,178)	(290)	(8)	(9,604)	(9,612)
Total.....			87,588			(7,079)
Call loans:						
Domestic.....	(29)	(49)	(79)	(25)	24	(0)
International.....	(22)	451	428	680	(743)	(62)
Total.....			349			(63)
Receivables under resale agreements:						
Domestic.....	—	—	—	—	—	—
International.....	788	(553)	234	547	37	585
Total.....			234			585
Receivables under securities borrowing transactions:						
Domestic.....	(54)	3	(50)	223	(277)	(53)
International.....	152	(17)	135	150	(5)	145
Total.....			84			92
Bills bought:						
Domestic.....	125	(110)	15	8	(96)	(87)
International.....	—	—	—	—	—	—
Total.....			15			(87)
Deposits with banks:						
Domestic.....	0	(0)	0	(239)	(271)	(511)
International.....	4,016	(1,395)	2,621	613	(421)	191
Total.....			2,621			(319)
Total interest income:						
Domestic.....	(37,101)	114,254	77,152	(6,258)	(26,152)	(32,410)
International.....	54,741	(20,305)	34,436	23,772	(9,203)	14,568
Total.....			¥ 103,715			¥ (8,816)

Note: Volume/rate variance is prorated according to changes in volume and rate.



Millions of yen

Six months ended September 30	2013 versus 2012 increase (decrease) due to changes in						2012 versus 2011 increase (decrease) due to changes in					
	Volume		Rate		Net change		Volume		Rate	Net change		
<b>Non-consolidated</b>												
<b>Interest expense:</b>												
Deposits:												
Domestic .....	¥	520	¥	(1,124)	¥	(603)	¥	393	¥	(4,142)	¥	(3,749)
International .....		4,230		(2,151)		2,078		(789)		(1,151)		(1,940)
Total .....						1,474						(5,689)
Negotiable certificates of deposit:												
Domestic .....		(679)		(1,153)		(1,832)		(399)		(184)		(584)
International .....		5,863		(3,657)		2,206		6,009		(893)		5,116
Total .....						373						4,531
Call money:												
Domestic .....		(33)		(57)		(91)		(70)		(21)		(92)
International .....		132		(296)		(164)		273		(204)		69
Total .....						(255)						(22)
Payables under repurchase agreements:												
Domestic .....		(13)		(1)		(14)		17		0		18
International .....		764		(846)		(82)		214		769		984
Total .....						(97)						1,002
Payables under securities lending transactions:												
Domestic .....		(100)		(73)		(173)		(192)		31		(160)
International .....		(180)		(346)		(526)		(989)		(1,042)		(2,032)
Total .....						(700)						(2,193)
Borrowed money:												
Domestic .....		(944)		57		(887)		(3,720)		2,257		(1,463)
International .....		5,344		(4,349)		994		2,377		(1,781)		595
Total .....						106						(867)
Short-term bonds:												
Domestic .....		1		(0)		0		(11)		(3)		(14)
International .....		—		—		—		—		—		—
Total .....						0						(14)
Bonds:												
Domestic .....		(2,486)		(1,777)		(4,264)		735		(1,940)		(1,205)
International .....		8,400		(773)		7,627		4,762		881		5,644
Total .....						3,362						4,439
Total interest expense:												
Domestic .....		210		(8,029)		(7,818)		(1,241)		(5,874)		(7,115)
International .....		35,053		(11,825)		23,228		11,733		(10,665)		1,068
Total .....						¥ 7,536						¥ 2,978

Note: Volume/rate variance is prorated according to changes in volume and rate.

### (3) Net Fees and Commissions

Six months ended September 30	Millions of yen			
	2013		2012	
<b>Fees and commissions</b> .....	¥	244,556	¥	214,810
Deposits and loans.....		45,446		31,443
Remittances and transfers.....		60,285		58,979
Securities-related business .....		6,725		6,178
Agency .....		6,561		6,295
Safe deposits.....		2,709		2,873
Guarantees.....		18,204		17,137
<b>Fees and commissions payments</b> .....	¥	80,724	¥	73,693
Remittances and transfers		16,448		15,972

### (4) Trading Income

Six months ended September 30	Millions of yen			
	2013		2012	
<b>Trading income</b> .....	¥	26,156	¥	50,140
Gains on trading securities .....		—		—
Gains on securities related to trading transactions ..		18,562		66
Gains on trading-related financial derivatives.....		7,470		49,854
Others .....		123		218
<b>Trading losses</b> .....	¥	664	¥	295
Losses on trading securities.....		664		295
Losses on securities related to trading transactions.		—		—
Losses on trading-related financial derivatives .....		—		—
Others .....		—		—

Note: Figures represent net gains after offsetting income against expenses.

### (5) Net Other Operating Income (Expenses)

Six months ended September 30	Millions of yen			
	2013		2012	
Net other operating income(expense) .....	¥	60,527	¥	119,991
Gains on bonds.....		6,278		117,278
Gains on financial derivatives.....		(1,385)		2,834
Losses on foreign exchange transactions .....		52,763		(5,348)