

Supplemental Information

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars
	2014	2015	2015
Assets:			
Cash and due from banks	¥ 32,826,744	¥ 39,569,276	\$ 329,332
Call loans and bills bought	1,248,235	1,326,965	11,044
Receivables under resale agreements	522,860	746,431	6,212
Receivables under securities borrowing transactions.....	3,737,208	6,447,116	53,659
Monetary claims bought	3,420,145	4,128,907	34,365
Trading assets	6,846,729	7,364,988	61,298
Money held in trust	14,572	1	0
Securities	27,092,373	29,559,334	246,020
Loans and bills discounted	69,754,391	75,119,565	625,215
Foreign exchanges	1,790,406	1,907,667	15,877
Lease receivables and investment assets	218,360	252,213	2,099
Other assets	1,703,060	3,422,970	28,489
Tangible fixed assets	976,903	1,073,206	8,932
Assets for rent	122,847	158,224	1,317
Buildings.....	277,481	287,583	2,394
Land	444,100	468,728	3,901
Lease assets	11,369	11,270	94
Construction in progress.....	55,759	75,883	632
Other tangible fixed assets	65,344	71,515	595
Intangible fixed assets.....	445,686	454,584	3,783
Software	236,775	261,433	2,176
Goodwill	168,807	157,350	1,310
Lease assets	206	140	1
Other intangible fixed assets.....	39,895	35,660	297
Net defined benefit asset	115,847	367,953	3,062
Deferred tax assets	101,929	68,265	568
Customers' liabilities for acceptances and guarantees	5,632,563	6,289,881	52,350
Reserve for possible loan losses.....	(623,876)	(540,134)	(4,495)
Total assets.....	¥155,824,141	¥177,559,197	\$1,477,813

(Continued)

March 31	Millions of yen		Millions of U.S. dollars
	2014	2015	2015
Liabilities and net assets:			
Liabilities:			
Deposits	¥ 94,543,064	¥101,503,889	\$ 844,810
Negotiable certificates of deposit	13,973,339	14,032,798	116,794
Call money and bills sold	4,113,650	5,873,123	48,882
Payables under repurchase agreements	1,708,801	991,860	8,255
Payables under securities lending transactions	5,328,427	7,833,219	65,195
Commercial paper	2,374,051	3,352,662	27,904
Trading liabilities	4,740,484	5,636,406	46,911
Borrowed money	5,101,073	8,223,808	68,446
Foreign exchanges	451,658	1,110,822	9,245
Short-term bonds	302,500	545,700	4,542
Bonds	4,906,764	5,663,566	47,137
Due to trust account	699,329	718,133	5,977
Other liabilities	3,145,635	5,098,781	42,437
Reserve for employee bonuses	55,272	59,893	498
Reserve for executive bonuses	4,244	2,567	21
Net defined benefit liability	14,625	12,641	105
Reserve for executive retirement benefits	814	759	6
Reserve for point service program	2,025	1,798	15
Reserve for reimbursement of deposits	14,858	20,870	174
Reserve for losses on interest repayment	774	632	5
Reserve under the special laws	402	755	6
Deferred tax liabilities	30,739	514,070	4,279
Deferred tax liabilities for land revaluation excess	38,276	34,550	288
Acceptances and guarantees	5,632,563	6,289,881	52,350
Total liabilities	147,183,378	167,523,193	1,394,284
Net assets :			
Capital stock	1,770,996	1,770,996	14,740
Capital surplus	2,717,397	2,717,421	22,617
Retained earnings	2,468,427	2,751,080	22,897
Treasury stock	(210,003)	(210,003)	(1,748)
Total stockholders' equity	6,746,818	7,029,494	58,506
Net unrealized gains (losses) on other securities	938,235	1,756,894	14,623
Net deferred gains (losses) on hedges	(59,626)	(27,049)	(225)
Land revaluation excess	35,675	38,943	324
Foreign currency translation adjustments	6,779	114,413	952
Accumulated remeasurements of defined benefit plans	(74,755)	44,216	368
Total accumulated other comprehensive income	846,308	1,927,419	16,042
Stock acquisition rights	157	198	2
Minority interests	1,047,479	1,078,891	8,980
Total net assets	8,640,763	10,036,003	83,529
Total liabilities and net assets	¥155,824,141	¥177,559,197	\$1,477,813

Consolidated Statements of Income and Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries
(Consolidated Statements of Income)

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2014	2015	2015
Ordinary income	¥3,105,992	¥3,199,409	\$26,628
Interest income	1,606,106	1,690,086	14,066
Interest on loans and discounts	1,107,862	1,170,833	9,745
Interest and dividends on securities	344,851	335,694	2,794
Interest on call loans and bills bought	18,351	19,600	163
Interest on receivables under resale agreements	7,749	9,640	80
Interest on receivables under securities borrowing transactions	7,266	7,813	65
Interest on deposits with banks	37,798	42,649	355
Interest on lease transactions	6,260	7,494	62
Other interest income	75,965	96,359	802
Trust fees	2,393	2,795	23
Fees and commissions	778,343	782,349	6,511
Trading income	189,085	235,239	1,958
Other operating income	225,360	279,857	2,329
Lease-related income	855	13,882	116
Installment-related income	18,550	18,956	158
Other	205,954	247,018	2,056
Other income	304,702	209,080	1,740
Gains on reversal of reserve for possible loan losses	136,457	73,566	612
Recoveries of written-off claims	475	6,619	55
Other	167,769	128,894	1,073
Ordinary expenses	1,807,254	2,000,453	16,650
Interest expenses	296,861	365,074	3,038
Interest on deposits	105,561	126,966	1,057
Interest on negotiable certificates of deposit	39,142	44,065	367
Interest on call money and bills sold	3,505	4,200	35
Interest on payables under repurchase agreements	4,105	4,921	41
Interest on payables under securities lending transactions	3,486	5,029	42
Interest on commercial paper	6,606	8,047	67
Interest on borrowed money	16,622	29,312	244
Interest on short-term bonds	231	433	4
Interest on bonds	89,190	99,581	829
Other interest expenses	28,409	42,516	354
Fees and commissions payments	144,131	145,171	1,208
Trading losses	—	57,856	482
Other operating expenses	93,907	94,424	786
Lease-related expenses	881	2,022	17
Installment-related expenses	10,819	11,148	93
Other	82,206	81,253	676
General and administrative expenses	1,195,499	1,261,746	10,501
Other expenses	76,853	76,179	634
Ordinary profit	1,298,738	1,198,955	9,979
Extraordinary gains	2,626	452	4
Gains on disposal of fixed assets	2,626	452	4
Extraordinary losses	9,427	11,326	94
Losses on disposal of fixed assets	6,544	5,893	49
Losses on impairment of fixed assets	2,640	5,080	42
Provision for reserve for eventual future operating losses from financial instruments transactions	243	353	3
Income before income taxes and minority interests	1,291,937	1,188,081	9,888
Income taxes-current	233,528	276,257	2,299
Income taxes-deferred	188,880	106,233	884
Income taxes	422,408	382,490	3,183
Income before minority interests	869,529	805,591	6,705
Minority interests in net income	83,841	68,686	572
Net income	¥ 785,687	¥ 736,904	\$ 6,133

(Continued)

(Consolidated Statements of Comprehensive Income)

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2014	2015	2015
Income before minority interests	¥ 869,529	¥ 805,591	\$ 6,705
Other comprehensive income	304,763	1,131,783	9,420
Net unrealized gains (losses) on other securities	182,873	829,208	6,901
Net deferred gains (losses) on hedges	(29,034)	32,956	274
Land revaluation excess	18	3,604	30
Foreign currency translation adjustments	155,374	145,730	1,213
Remeasurements of defined benefit plans	—	120,738	1,005
Share of other comprehensive income of affiliates	(4,468)	(454)	(4)
Total comprehensive income	1,174,292	1,937,374	16,125
Comprehensive income attributable to shareholders of the parent	1,055,195	1,818,350	15,134
Comprehensive income attributable to minority interests	119,096	119,024	991

Nonconsolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of U.S. dollars
	2014	2015	2015
Assets:			
Cash and due from banks	¥ 30,133,257	¥ 37,008,665	\$ 308,021
Call loans	557,619	539,916	4,494
Receivables under resale agreements	455,595	417,473	3,475
Receivables under securities borrowing transactions	643,127	2,012,795	16,752
Bills bought	20,091	—	—
Monetary claims bought	873,331	1,047,498	8,718
Trading assets	3,220,669	3,627,862	30,194
Money held in trust	2,060	—	—
Securities	27,317,549	29,985,267	249,565
Loans and bills discounted	63,370,678	68,274,308	568,242
Foreign exchanges	1,698,141	1,798,843	14,972
Other assets	1,298,327	2,460,344	20,477
Tangible fixed assets	753,279	812,383	6,761
Intangible fixed assets	182,351	200,966	1,673
Prepaid pension cost	226,615	293,082	2,439
Customers' liabilities for acceptances and guarantees	5,767,068	6,721,131	55,940
Reserve for possible loan losses	(472,548)	(394,140)	(3,280)
Reserve for possible losses on investments	(80,785)	(82,321)	(685)
Total assets	¥135,966,434	¥154,724,079	\$1,287,758
Liabilities and net assets:			
Liabilities:			
Deposits	¥ 84,137,339	¥ 91,337,714	\$ 760,197
Negotiable certificates of deposit	14,020,505	14,022,064	116,705
Call money	3,265,929	4,579,940	38,119
Payables under repurchase agreements	1,126,120	350,010	2,913
Payables under securities lending transactions	3,390,533	5,113,896	42,563
Commercial paper	1,806,866	2,551,652	21,237
Trading liabilities	2,400,057	2,754,739	22,927
Borrowed money	5,091,006	8,096,070	67,383
Foreign exchanges	490,873	1,172,969	9,763
Short-term bonds	25,000	25,000	208
Bonds	4,501,843	5,095,577	42,410
Due to trust account	698,953	717,529	5,972
Other liabilities	2,071,738	3,672,970	30,570
Reserve for employee bonuses	12,112	13,738	114
Reserve for executive bonuses	610	644	5
Reserve for point service program	1,338	1,119	9
Reserve for reimbursement of deposits	13,650	19,589	163
Deferred tax liabilities	29,744	444,863	3,703
Deferred tax liabilities for land revaluation	37,782	34,141	284
Acceptances and guarantees	5,767,068	6,721,131	55,940
Total liabilities	128,889,073	146,725,363	1,221,185
Net assets:			
Capital stock	1,770,996	1,770,996	14,740
Capital surplus	2,481,273	2,481,273	20,651
Retained earnings	2,137,235	2,327,186	19,369
Treasury stock	(210,003)	(210,003)	(1,748)
Total stockholders' equity	6,179,502	6,369,453	53,013
Net unrealized gains (losses) on other securities	926,836	1,726,573	14,370
Net deferred gains (losses) on hedges	(53,158)	(124,906)	(1,040)
Land revaluation excess	24,180	27,593	230
Total valuation and translation adjustments	897,858	1,629,261	13,560
Total net assets	7,077,360	7,998,715	66,573
Total liabilities and net assets	¥135,966,434	¥154,724,079	\$1,287,758

Nonconsolidated Statements of Income (Unaudited)

Sumitomo Mitsui Banking Corporation

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2014	2015	2015
Ordinary income	¥2,342,582	¥2,370,998	\$19,734
Interest income	1,367,602	1,455,992	12,118
Interest on loans and discounts	945,454	990,485	8,244
Interest and dividends on securities	334,755	356,754	2,969
Trust fees	1,972	1,872	16
Fees and commissions	513,309	517,528	4,307
Trading income	37,059	12,799	107
Other operating income	142,006	194,059	1,615
Other Income	280,632	188,745	1,571
Ordinary expenses	1,390,065	1,415,005	11,777
Interest expenses	302,697	334,564	2,785
Interest on deposits	62,784	71,588	596
Fees and commissions payments	155,957	167,548	1,394
Trading losses	280	—	—
Other operating expenses	44,833	45,855	382
General and administrative expenses	780,534	820,216	6,827
Other expenses	105,763	46,820	390
Ordinary profit	952,516	955,992	7,957
Extraordinary gains	2,365	356	3
Extraordinary losses	8,399	8,700	72
Net income before taxes	946,483	947,648	7,887
Income taxes - current	182,869	224,845	1,871
Income taxes - deferred	158,358	79,787	664
Net income	¥ 605,255	¥ 643,015	\$ 5,352

	Yen		U.S. dollars
	2014	2015	2015
Per share data:			
Net income	¥5,696.60	¥6,052.00	\$50.37
Net income (diluted)	—	—	—