

**ADDITIONAL DISCLOSURE FOR THE FINANCIAL RESULTS
FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2014 (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 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	
	2014	2013
Domestic operations:		
Liquid deposits	¥ 52,727,911	¥ 51,087,122
Fixed-term deposits	24,175,228	24,757,461
Others	5,346,075	4,665,910
Subtotal.....	82,249,215	80,510,494
Negotiable certificates of deposit	5,704,892	4,637,570
Total	87,954,108	85,148,064
Overseas operations:		
Liquid deposits	9,052,019	7,091,278
Fixed-term deposits	3,700,445	2,573,195
Others	105,093	105,787
Subtotal.....	12,857,558	9,770,261
Negotiable certificates of deposit	8,929,539	6,982,407
Total	21,787,098	16,752,669
Grand total.....	¥ 109,741,206	¥ 101,900,733

- 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	
	2014	2013
Domestic operations:		
Manufacturing.....	¥ 6,034,715	¥ 6,048,105
Agriculture, forestry, fisheries and mining.....	135,788	127,518
Construction.....	900,166	878,543
Transportation, communications and public enterprises.....	4,588,527	4,484,990
Wholesale and retail	4,337,576	4,242,358
Finance and insurance.....	2,655,777	2,679,632
Real estate, goods rental and leasing	7,439,477	7,384,706
Services.....	4,307,221	4,123,187
Municipalities	946,327	1,066,360
Others.....	19,963,747	19,704,035
Subtotal.....	51,309,327	50,739,437
Overseas operations:		
Public sector	78,196	53,418
Financial institutions.....	1,174,533	966,750
Commerce and industry.....	15,627,067	12,249,445
Others.....	2,371,519	1,687,726
Subtotal.....	19,251,318	14,957,341
Total	¥ 70,560,645	¥ 65,696,779

- 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	
	2014	2013
Domestic operations:		
Japanese government bonds.....	¥ 12,464,695	¥ 15,257,643
Japanese local government bonds.....	160,922	252,628
Japanese corporate bonds.....	2,628,965	2,890,858
Japanese stocks.....	3,662,218	3,383,912
Others.....	4,134,687	3,281,573
Subtotal.....	23,051,490	25,066,616
Overseas operations:		
Japanese government bonds.....	—	—
Japanese local government bonds.....	—	—
Japanese corporate bonds.....	39,541	—
Japanese stocks.....	—	—
Others.....	3,103,683	2,186,188
Subtotal.....	3,143,224	2,186,188
Unallocated corporate assets:		
Japanese government bonds.....	—	—
Japanese local government bonds.....	—	—
Japanese corporate bonds.....	—	—
Japanese stocks.....	49,006	47,674
Others.....	—	—
Subtotal.....	49,006	47,674
Total.....	¥ 26,243,721	¥ 27,300,480

- 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					
	2014			2013		
	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	¥ 3,849,580	¥ 3,874,874	¥ 25,294	¥ 4,613,193	¥ 4,651,427	¥ 38,234
Japanese local government bonds ...	82,646	83,170	523	122,244	123,493	1,249
Japanese corporate bonds	62,063	62,555	492	94,453	96,248	1,794
Other	—	—	—	500	503	3
Subtotal	3,994,290	4,020,600	26,309	4,830,390	4,871,673	41,282
Bonds with unrealized losses:						
Japanese government bonds	—	—	—	269,743	268,920	(823)
Japanese local government bonds ...	—	—	—	2,130	2,125	(5)
Japanese corporate bonds	3,294	3,294	(0)	7,097	7,086	(11)
Other	—	—	—	8,300	8,300	—
Subtotal	3,294	3,294	(0)	287,271	286,431	(840)
Total	¥ 3,997,584	¥ 4,023,894	¥ 26,309	¥ 5,117,661	¥ 5,158,104	¥ 40,442

(2) Other securities

September 30	Millions of yen					
	2014			2013		
	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	¥ 3,010,372	¥ 1,526,449	¥ 1,483,922	¥ 2,622,433	¥ 1,397,015	¥ 1,225,417
Bonds	9,821,991	9,760,498	61,492	9,060,253	8,990,094	70,159
Japanese government bonds	7,498,169	7,479,931	18,237	6,433,916	6,408,431	25,484
Japanese local government bonds	75,487	75,041	445	118,642	117,816	825
Japanese corporate bonds	2,248,334	2,205,525	42,809	2,507,695	2,463,845	43,849
Other	4,280,425	3,994,771	285,653	2,565,865	2,330,662	235,202
Subtotal	17,112,788	15,281,719	1,831,069	14,248,552	12,717,771	1,530,780
Other securities with unrealized losses:						
Stocks	236,921	274,988	(38,067)	325,720	393,844	(68,124)
Bonds	1,474,548	1,482,651	(8,102)	4,232,014	4,235,635	(3,620)
Japanese government bonds	1,116,946	1,119,559	(2,613)	3,940,790	3,942,121	(1,331)
Japanese local government bonds	2,788	2,800	(12)	9,611	9,653	(41)
Japanese corporate bonds	354,814	360,290	(5,476)	281,612	283,859	(2,247)
Other	3,105,869	3,152,126	(46,257)	3,026,800	3,085,756	(58,955)
Subtotal	4,817,339	4,909,766	(92,427)	7,584,535	7,715,236	(130,701)
Total	¥ 21,930,128	¥ 20,191,486	¥ 1,738,641	¥ 21,833,087	¥ 20,433,008	¥ 1,400,079

- Notes: 1. Net unrealized gains (losses) on other securities shown above include gains of ¥21,863 million for the six months ended September 30, 2014 and gains of ¥53,774 million for the six months ended September 30, 2013 that are recognized in the earnings by applying fair value hedge accounting.
2. Consolidated balance sheet amounts of other securities whose fair values are extremely difficult to determine are as follows:

September 30	Millions of yen	
	2014	2013
Stocks	¥ 234,770	¥ 252,765
Other	386,135	357,106
Total	¥ 620,906	¥ 609,872

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.

(3) Write-down of securities

Bonds classified as held-to-maturity and other securities (excluding securities whose fair values are extremely difficult to determine) are considered as impaired if the fair value decreases materially below the acquisition cost and such decline is not considered as recoverable. The fair value is recognized as the consolidated balance sheet amount and the amount of write-down is accounted for as valuation losses for the six months. Valuation losses for the six months ended September 30, 2014 and 2013 were ¥1,480 million and ¥1,491 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 lower than acquisition cost.
Normal issuers:	Fair value is 50% or 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 4 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 notional amount, fair value, valuation gains (losses) and fair value calculation methodologies by the type of derivative 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			
	2014			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
Listed				
Interest rate futures:				
Sold	¥ 39,628,729	¥ 27,251,756	¥ (7,934)	¥ (7,934)
Bought.....	38,953,893	26,790,242	7,391	7,391
Interest rate options:				
Sold	567,361	181,412	(25)	(25)
Bought.....	29,077,941	16,671,386	4,932	4,932
Over-the-counter				
Forward rate agreements:				
Sold	8,377,583	613,674	548	548
Bought.....	8,040,278	767,827	(529)	(529)
Interest rate swaps:				
Receivable fixed rate / payable floating rate	441,929,172	367,206,180	87,131	87,131
Receivable floating rate / payable fixed rate	206,514,789	173,820,825	4,948,348	4,948,348
Receivable floating rate / payable fixed rate	209,044,432	173,789,980	(4,860,167)	(4,860,167)
Receivable floating rate / payable floating rate	26,249,251	19,483,517	(4,788)	(4,788)
Interest rate swaptions:				
Sold	3,050,231	1,819,965	20,298	20,298
Bought.....	2,062,970	1,477,847	(12,451)	(12,451)
Caps:				
Sold	15,774,137	11,249,957	(11,869)	(11,869)
Bought.....	5,802,793	4,379,114	(2,866)	(2,866)
Floors:				
Sold	540,961	318,151	(549)	(549)
Bought.....	89,042	87,683	1,934	1,934
Other:				
Sold	817,212	794,791	1,124	1,124
Bought.....	2,982,491	2,450,336	4,699	4,699
Total.....	/	/	¥ 91,836	¥ 91,836

September 30	Millions of yen			
	2013			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
Listed				
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
Over-the-counter				
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	422,968,209	344,763,535	73,502	73,502
Receivable floating rate / payable fixed 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

- 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 exchanges is calculated using the closing price on the Tokyo Financial Exchange or other relevant exchanges. Fair value of OTC transactions is calculated using discounted present value and option pricing models.

(b) Currency derivatives

September 30	Millions of yen			
	2014			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
Listed				
Currency futures:				
Sold.....	¥ 105,771	¥ —	¥ (14)	¥ (14)
Bought	177	—	0	0
Over-the-counter				
Currency swaps	23,957,647	16,726,166	509,889	23,323
Currency swaptions:				
Sold.....	146,099	139,242	206	206
Bought	273,595	244,469	(770)	(770)
Forward foreign exchange.....	62,712,032	4,052,887	(74,721)	(74,721)
Currency options:				
Sold.....	2,645,656	1,293,114	(168,243)	(168,243)
Bought	2,328,838	1,103,205	116,754	116,754
Total	/	/	¥ 383,100	¥ (103,465)

September 30	Millions of yen			
	2013			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
Listed				
Currency futures:				
Sold.....	¥ 88	¥ —	¥ 0	¥ 0
Bought	12,359	—	(3)	(3)
Over-the-counter				
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)

- 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 exchanges is calculated using the closing price on the Tokyo Financial Exchange or other relevant exchanges. Fair value of OTC transactions is calculated using discounted present value, option pricing models and other methodologies.

(c) Equity derivatives

September 30	Millions of yen			
	2014			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
Listed				
Equity price index futures:				
Sold.....	¥ 795,273	¥ 2,214	¥ (14,924)	¥ (14,924)
Bought	279,521	4,334	3,933	3,933
Equity price index options:				
Sold.....	163,534	66,510	(9,097)	(9,097)
Bought	156,186	54,850	7,464	7,464
Over-the-counter				
Equity options:				
Sold.....	212,516	211,782	(22,072)	(22,072)
Bought	224,165	216,830	25,278	25,278
Equity index forward contracts:				
Sold.....	19	—	(0)	(0)
Bought	16,034	505	399	399
Equity index swaps:				
Receivable equity index / payable short-term floating rate.....	22,890	22,145	(1,369)	(1,369)
Receivable short-term floating rate / payable equity index	53,690	44,210	2,086	2,086
Total	/	/	¥ (8,300)	¥ (8,300)

September 30	Millions of yen			
	2013			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
Listed				
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
Over-the-counter				
Equity options:				
Sold.....	219,971	219,498	(39,076)	(39,076)
Bought	229,863	217,707	38,737	38,737
Equity index forward contracts:				
Sold.....	29	—	(2)	(2)
Bought	15,093	—	247	247
Equity index swaps:				
Receivable equity index / payable short-term floating rate.....	11,310	10,010	(534)	(534)
Receivable short-term floating rate / payable equity index	26,980	24,410	1,003	1,003
Total	/	/	¥ (1,015)	¥ (1,015)

- 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 exchanges is calculated using the closing prices on the Osaka Exchange or other relevant exchanges at September 30, 2014. Fair value of transactions listed on exchanges is calculated using the closing prices on the Tokyo Stock Exchange or other relevant exchanges at September 30, 2013. Fair value of OTC transactions is calculated using option pricing models and other methodologies.

(d) Bond derivatives

September 30	Millions of yen			
	2014			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
Listed				
Bond futures:				
Sold.....	¥ 2,890,274	¥ —	¥ (3,739)	¥ (3,739)
Bought	2,346,026	—	4,540	4,540
Bond futures options:				
Sold.....	52,300	—	(42)	(42)
Bought	58,600	—	19	19
Over-the-counter				
Bond options:				
Sold.....	115,944	—	(273)	(273)
Bought	231,117	114,463	939	939
Total	/	/	¥ 1,444	¥ 1,444

September 30	Millions of yen			
	2013			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
Listed				
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
Over-the-counter				
Bond options:				
Sold.....	101,572	—	(126)	(126)
Bought	230,390	47,366	860	860
Total	/	/	¥ 637	¥ 637

- 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 exchanges is calculated using the closing price on the Osaka Exchange or other relevant exchanges at September 30, 2014. Fair value of transactions listed on exchanges is calculated using the closing price on the Tokyo Stock Exchange or other relevant exchanges at September 30, 2013. Fair value of OTC transactions is calculated using discounted present value and option pricing models.

(e) Commodity derivatives

September 30	Millions of yen			
	2014			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
Listed				
Commodity futures:				
Sold	¥ 70,144	¥ —	¥ 3,107	¥ 3,107
Bought	72,338	—	(3,214)	(3,214)
Over-the-counter				
Commodity swaps:				
Receivable fixed price / payable				
floating price	137,522	107,655	(7,784)	(7,784)
Receivable floating price / payable				
fixed price	65,219	50,365	13,333	13,333
Receivable floating price / payable				
floating price	4,886	3,912	(865)	(865)
Commodity options:				
Sold	8,927	7,289	(369)	(369)
Bought	1,590	1,080	81	81
Total	/	/	¥ 4,289	¥ 4,289
Millions of yen				
2013				
September 30	Contract amount		Fair value	Valuation gains (losses)
	Total	Over 1 year		
Listed				
Commodity futures:				
Sold	¥ 44,220	¥ —	¥ 85	¥ 85
Bought	44,793	—	(170)	(170)
Over-the-counter				
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

- 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 exchanges is calculated using the closing price on the New York Mercantile Exchange or other relevant exchanges. Fair value of OTC transactions is calculated based on factors such as price of the relevant commodity and contract term.
 3. Underlying assets of commodity derivatives are fuels and metals.

(f) Credit derivative transactions

September 30	Millions of yen			
	2014			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
Over-the-counter				
Credit default options:				
Sold.....	¥ 584,431	¥ 403,609	¥ 6,255	¥ 6,255
Bought	622,392	497,939	(9,052)	(9,052)
Total	/	/	¥ (2,797)	¥ (2,797)

September 30	Millions of yen			
	2013			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
Over-the-counter				
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)

- 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 notional amount, fair value and fair value calculation methodologies by type of derivative and hedge accounting method 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

September 30			Millions of yen		
			2014		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		Fair value
			Total	Over 1 year	
Deferral hedge method	Interest futures:	Interest-earning/			
	Sold	bearing financial	¥ 8,701,407	¥ 8,701,407	¥ 467
	Bought	assets/liabilities	351,100	—	13
	Interest rate swaps:	such as loans and	44,578,067	39,624,773	39,879
	Receivable fixed rate / payable	bills discounted,			
	floating rate	other securities	29,252,009	25,350,218	529,303
	Receivable floating rate /	(bonds), deposits			
	payable fixed rate	and negotiable	15,315,634	14,274,554	(489,421)
	Receivable floating rate /	certificates of			
	payable floating rate	deposit	10,423	—	(2)
	Interest rate swaptions:				
	Sold		12,135	12,135	189
Bought		—	—	—	
Caps:					
Sold		43,054	33,531	468	
Bought		43,054	33,531	(468)	
Recognition of gain or loss on the hedged items	Interest rate swaps:	Loans and bills	110,995	91,930	(4,976)
	Receivable floating rate / payable	discounted			
	fixed rate		13,821	9,108	(143)
Special treatment for interest rate swaps	Receivable floating rate / payable				
	floating rate		97,174	82,821	(4,833)
	Interest rate swaps:	Loans and bills	88,485	71,379	
Receivable floating rate / payable	discounted;				
fixed rate	borrowed money;	84,485	68,379	(Note 3)	
Receivable floating rate / payable	bonds				
floating rate		4,000	3,000		
Total			/	/	¥ 35,574

September 30

Hedge accounting method	Type of derivative	Principal items hedged	Millions of yen		
			2013		
			Contract amount		Fair value
Total	Over 1 year				
Deferral hedge method	Interest futures:	Interest-earning/			
	Sold.....	bearing financial	¥ 488,450	¥ 488,450	¥ (464)
	Bought	assets/liabilities	—	—	—
	Interest rate swaps:	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 rate /	(bonds), deposits			
	payable fixed rate	and negotiable	14,783,416	14,070,411	(346,874)
	Receivable floating rate /	certificates of			
	payable floating rate	deposit	175,926	175,380	(6,057)
	Interest rate swaptions:				
	Sold.....		11,465	11,465	135
Bought		—	—	—	
Caps:					
Sold.....		12,371	12,371	326	
Bought		12,371	12,371	(326)	
Recognition of gain or loss on the hedged items	Interest rate swaps:	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 swaps:	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

- 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 exchanges is calculated using the closing price on the Tokyo Financial Exchange or other relevant exchanges. 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 transactions that are 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		
			2014		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		Fair value
			Total	Over 1 year	
Deferral hedge method	Currency swaps	Foreign currency denominated loans and	¥ 5,299,252	¥ 4,014,643	¥ (695,640)
	Forward foreign exchange	bills discounted; other securities (bonds); deposits; foreign exchange, etc.	12,785	—	(201)
Recognition of gain or loss on the hedged items	Currency swaps	Loans and bills discounted; foreign exchange	35,718	26,165	1,518
	Forward foreign exchange		401,096	35,563	44
Allocation method	Currency swaps	Other securities (bonds);	31,641	29,018	(Note 3)
	Forward foreign exchange	borrowed money	3,316	—	
Total			/	/	¥ (694,279)

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 swaps	Foreign currency denominated loans and	¥ 4,231,669	¥ 3,445,275	¥ (352,164)
	Forward foreign exchange	bills discounted; other securities (bonds); deposits; foreign exchange, etc.	9,468	—	192
Recognition of gain or loss on the hedged items	Currency swaps	Loans and bills discounted; foreign exchange	32,931	12,581	2,301
	Forward foreign exchange		304,952	11,197	1,049
Allocation method	Currency swaps	Other securities (bonds);	21,549	18,574	(Note 3)
	Forward foreign exchange	borrowed money	3,179	3,179	
Total			/	/	¥ (348,622)

- Notes:
1. SMFG applies deferred hedge accounting stipulated in "Treatment for Accounting and Auditing of Application of Accounting for Foreign Currency Denominated 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 other securities or other transactions that are 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>2014</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 hedged items	Equity price index swaps:	Other securities (equity)			
	Receivable equity index / payable floating rate.....		¥ —	¥ —	¥ —
	Receivable floating rate / payable equity index		94,160	7,376	(10,991)
	Total		/	/	¥ (10,991)
<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 hedged items	Equity price index swaps:	Other securities (equity)			
	Receivable equity index / payable floating rate.....		¥ —	¥ —	¥ —
	Receivable floating rate / payable equity index		173,226	77,354	(7,308)
	Total		/	/	¥ (7,308)

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 terms are their expected lifetime and salvage values are zero.

(b) Lessor side

(i) Breakdown of lease investment assets

September 30	Millions of yen	
	2014	2013
Lease receivables	¥ 1,149,139	¥ 1,126,611
Residual value	98,837	86,857
Unearned interest income	(163,484)	(162,008)
Total	¥ 1,084,492	¥ 1,051,460

(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	
	2014	2013
Within 1 year	¥ 265,178	¥ 261,690
More than 1 year to 2 years	198,115	177,950
More than 2 years to 3 years	121,400	124,710
More than 3 years to 4 years	76,155	68,063
More than 4 years to 5 years	44,242	43,918
More than 5 years	126,828	114,710
Total	¥ 831,921	¥ 791,043

Lease payments receivable related to investment assets

September 30	Millions of yen	
	2014	2013
Within 1 year	¥ 327,426	¥ 337,267
More than 1 year to 2 years	255,958	253,952
More than 2 years to 3 years	189,028	188,647
More than 3 years to 4 years	134,702	124,576
More than 4 years to 5 years	87,693	74,005
More than 5 years	154,329	148,162
Total	¥ 1,149,139	¥ 1,126,611

- (iii) Non-transfer ownership finance leases, which commenced in fiscal years beginning before April 1, 2008, are valued at their appropriate book value, net of accumulated depreciation, as of March 31, 2008, and 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 is 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, 2014 and 2013 were ¥1,703 million and ¥1,724 million, respectively, more than it would have been if such transactions had been treated in a similar way to sales of the underlying assets.

(2) Operating leases

(a) Lessee side

Future minimum lease payments on operating leases which were not cancelable at September 30, 2014 and 2013 were as follows:

September 30	Millions of yen	
	2014	2013
Due within 1 year	¥ 41,821	¥ 44,078
Due after 1 year	243,359	269,345
Total	¥ 285,180	¥ 313,424

(b) Lessor side

Future minimum lease payments on operating leases which were not cancelable at September 30, 2014 and 2013 were as follows:

September 30	Millions of yen	
	2014	2013
Due within 1 year	¥ 136,695	¥ 116,563
Due after 1 year	840,878	675,560
Total	¥ 977,573	¥ 792,123

Note: Future lease payments receivable on operating leases which were not cancelable at September 30, 2014 and 2013 amounting to ¥0 million and ¥0 million, respectively, on the lessor side were pledged as collateral for borrowings.

7. Segment information – Geographic information –

(a) Ordinary income

Six months ended September 30	Millions of yen	
	2014	2013
Japan.....	¥ 1,900,947	¥ 1,988,049
The Americas	134,206	109,162
Europe and Middle East	142,700	134,361
Asia and Oceania.....	182,443	131,491
Total	¥ 2,360,297	¥ 2,363,065

- 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 classified as “Japan.” Ordinary income from transactions of overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries is classified 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.

(b) Tangible fixed assets

September 30	Millions of yen	
	2014	2013
Japan.....	¥ 1,320,142	¥ 1,195,439
The Americas	143,835	19,449
Europe and Middle East	1,058,389	861,152
Asia and Oceania.....	16,625	16,984
Total	¥ 2,538,991	¥ 2,093,026

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	
	2014	2013
Net assets per share	¥ 5,805.99	¥ 5,130.52
[The calculation method]		
Net assets.....	9,667,190	8,976,629
Amounts excluded from net assets	1,728,893	1,961,643
Stock acquisition rights.....	2,040	1,528
Minority interests	1,726,853	1,960,115
Net assets attributable to common stock at the end of the period.....	7,938,297	7,014,985
Number of common stock at the end of the period used for the calculation of net assets per share (in thousands).....	1,367,259	1,367,305

(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	
	2014	2013
(a) Net income per share.....	¥ 350.73	¥ 370.46
[The calculation method]		
Net income	479,548	505,709
Amount not attributable to common stockholders.....	—	—
Net income attributable to common stock.....	479,548	505,709
Average number of common stock during the period (in thousands).....	1,367,266	1,365,087
(b) Net assets per share (diluted)	350.54	370.28
[The calculation method]		
Adjustment for net income	(0)	—
Adjustment of dilutive shares issued by consolidated subsidiaries	(0)	—
Increase in number of common stock (in thousands)	767	651
Stock acquisition rights (in thousands).....	767	651

9. Principal shareholders (Common stock)

September 30, 2014	Number of shares	Percentage of shares outstanding
Japan Trustee Services Bank, Ltd. (Trust Account)	66,643,218	4.71%
The Master Trust Bank of Japan, Ltd. (Trust Account).....	59,304,800	4.19
Sumitomo Mitsui Banking Corporation	42,820,924	3.02
NATSCUMCO *	29,517,911	2.08
THE BANK OF NEW YORK MELLON SA/NV 10 **	27,572,888	1.94
JP MORGAN CHASE BANK 380055 ***	25,292,497	1.78
THE CHASE MANHATTAN BANK, N.A. LONDON SECS LENDING OMNIBUS ACCOUNT ****	21,889,086	1.54
STATE STREET BANK AND TRUST COMPANY 505225 *****	19,798,747	1.40
Japan Trustee Services Bank, Ltd. (Trust Account 9)	18,994,200	1.34
Barclays Securities Japan Limited.....	16,444,091	1.16
Total.....	328,278,362	23.21

* Standing agent: Sumitomo Mitsui Banking Corporation

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

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

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

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

- Notes:
1. 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.
 2. Sumitomo Mitsui Trust Bank, Limited has submitted a Report of Possession of Large Volume regarding its shareholding as of July 4, 2014 and an amendment report regarding the above-mentioned as of July 30, 2014. It stated that Sumitomo Mitsui Trust Bank, Limited and two other shareholders hold common shares in SMFG as of June 30, 2014. But these three are not included in the above Principal Shareholders because SMFG was unable to confirm the number of shares owned by them at the end of the six months ended September 30, 2014 under review.

The Report of Possession of Large Volume is detailed as follows:

Principal Shareholder: Sumitomo Mitsui Trust Bank, Limited (and two other joint holders)

Number of share held: 64,652,500 shares (including joint ownership)

Shareholding ratio: 4.57%

SUMITOMO MITSUI BANKING CORPORATION <Non-consolidated>

1. Deposits

(1) Period-end balance

September 30	Millions of yen	
	2014	2013
Domestic operations:		
Liquid deposits	¥ 50,266,980	¥ 48,156,777
Fixed-term deposits	20,313,705	20,782,983
Others	1,268,529	1,311,606
Subtotal	71,849,215	70,251,366
Negotiable certificates of deposit	6,296,553	5,148,722
Total	78,145,769	75,400,089
International operations:		
Liquid deposits	6,911,146	5,886,793
Fixed-term deposits	2,630,997	1,784,444
Others	4,105,102	3,318,984
Subtotal	13,647,247	10,990,222
Negotiable certificates of deposit	8,677,677	6,748,629
Total	22,324,924	17,738,851
Grand total	¥ 100,470,694	¥ 93,138,940

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	
	2014	2013
Domestic operations:		
Liquid deposits	¥ 48,707,865	¥ 46,645,604
Fixed-term deposits	20,129,386	21,275,308
Others	531,067	497,580
Subtotal	69,368,318	68,418,493
Negotiable certificates of deposit	6,017,595	5,759,109
Total	75,385,914	74,177,603
International operations:		
Liquid deposits	6,416,734	5,368,523
Fixed-term deposits	2,253,858	1,722,165
Others	3,826,129	3,275,821
Subtotal	12,496,723	10,366,510
Negotiable certificates of deposit	8,300,367	6,118,946
Total	20,797,090	16,485,456
Grand total	¥ 96,183,005	¥ 90,663,060

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	
	2014	2013
Less than three months	¥ 9,216,724	¥ 8,658,890
Fixed interest rates.....	6,988,766	7,038,051
Floating interest rates	50,268	49,434
Others	2,177,689	1,571,404
Three – six months	3,966,490	4,074,609
Fixed interest rates.....	3,601,164	3,833,036
Floating interest rates	140,179	112,166
Others	225,146	129,406
Six months – one year	5,728,371	5,611,103
Fixed interest rates.....	5,285,970	5,421,114
Floating interest rates	251,749	139,560
Others	190,651	50,428
One – two years.....	1,719,857	1,983,358
Fixed interest rates.....	1,620,809	1,770,546
Floating interest rates	96,819	186,047
Others	2,227	26,764
Two – three years	1,079,807	1,091,877
Fixed interest rates.....	1,031,640	1,012,771
Floating interest rates	43,001	79,106
Others	5,164	—
Three years or more	1,233,413	1,147,547
Fixed interest rates.....	564,797	541,201
Floating interest rates	662,591	599,418
Others	6,024	6,927
Total	22,944,665	22,567,386
Fixed interest rates.....	19,093,149	19,616,721
Floating interest rates	1,244,610	1,165,734
Others	2,606,905	1,784,930

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	
	2014	2013
Securities	¥ 638,654	¥ 551,803
Commercial claims	1,095,940	1,050,044
Commercial goods	—	—
Real estate	6,568,040	6,442,440
Others	1,152,122	1,003,675
Subtotal	9,454,757	9,047,964
Guaranteed	22,991,643	21,125,631
Unsecured	33,332,075	30,665,812
Total	¥ 65,778,476	¥ 60,839,409

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

September 30	Millions of yen	
	2014	2013
One year or less	¥ 10,314,129	¥ 9,231,933
Floating interest rates	/	/
Fixed interest rates	/	/
One – three years	10,606,482	9,792,271
Floating interest rates	8,431,971	7,818,025
Fixed interest rates	2,174,511	1,974,246
Three – five years	10,660,225	9,069,963
Floating interest rates	8,682,701	7,428,094
Fixed interest rates	1,977,523	1,641,868
Five – seven years	4,778,707	4,044,558
Floating interest rates	4,061,838	3,429,735
Fixed interest rates	716,868	614,822
More than seven years	19,991,290	19,808,773
Floating interest rates	18,959,175	18,835,614
Fixed interest rates	1,032,114	973,159
No designated term	9,427,641	8,891,908
Floating interest rates	9,427,641	8,891,908
Fixed interest rates	—	—
Total	¥ 65,778,476	¥ 60,839,409

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	
	2014	2013
Domestic operations:		
Japanese government bonds	¥ 12,135,048	¥ 14,739,722
Japanese local government bonds	43,390	62,463
Japanese corporate bonds	2,373,390	2,328,200
Japanese stocks	4,606,178	4,290,797
Others	1,189,225	888,184
Foreign bonds	—	—
Foreign stocks	—	—
Subtotal	20,347,233	22,309,368
International operations:		
Japanese government bonds	—	—
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	—
Others	6,416,232	5,675,853
Foreign bonds	3,757,990	3,302,285
Foreign stocks	2,658,242	2,373,568
Subtotal	6,416,232	5,675,853
Total	¥ 26,763,465	¥ 27,985,221

(2) Average balance

September 30	Millions of yen	
	2014	2013
Domestic operations:		
Japanese government bonds	¥ 13,350,779	¥ 17,957,767
Japanese local government bonds	45,492	102,339
Japanese corporate bonds	2,353,360	2,386,580
Japanese stocks	3,188,301	3,144,295
Others	1,003,379	908,736
Foreign bonds	—	—
Foreign stocks	—	—
Subtotal	19,941,314	24,499,719
International operations:		
Japanese government bonds	—	—
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	—
Others	5,963,764	5,804,749
Foreign bonds	3,442,615	3,664,202
Foreign stocks	2,521,149	2,140,546
Subtotal	5,963,764	5,804,749
Total	¥ 25,905,079	¥ 30,304,468

Note: 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 non-exchanges transactions of the month concerned.

(3) Balance of securities held, classified by maturity

September 30	Millions of yen	
	2014	2013
One year or less:		
Japanese government bonds	¥ 1,426,042	¥ 5,537,024
Japanese local government bonds.....	41,684	11,174
Japanese corporate bonds	258,734	290,562
Others	1,033,264	753,384
Foreign bonds.....	1,025,835	726,198
Foreign stocks	—	—
One – three years:		
Japanese government bonds	7,790,543	5,450,766
Japanese local government bonds.....	1,039	44,856
Japanese corporate bonds	742,198	795,687
Others	766,402	1,307,558
Foreign bonds.....	640,125	1,249,822
Foreign stocks	—	—
Three – five years:		
Japanese government bonds	1,951,900	2,121,778
Japanese local government bonds.....	142	4,860
Japanese corporate bonds	819,040	721,584
Others	935,347	934,080
Foreign bonds.....	840,786	763,824
Foreign stocks	80	—
Five – seven years:		
Japanese government bonds	965,454	1,630,153
Japanese local government bonds.....	482	—
Japanese corporate bonds	268,982	254,980
Others	409,006	344,968
Foreign bonds.....	384,349	337,669
Foreign stocks	4,849	459
Seven – 10 years:		
Japanese government bonds	1,106	—
Japanese local government bonds.....	—	1,528
Japanese corporate bonds	240,548	202,618
Others	659,833	90,202
Foreign bonds.....	529,302	—
Foreign stocks	—	2,312
More than 10 years:		
Japanese government bonds	—	—
Japanese local government bonds.....	41	44
Japanese corporate bonds	43,885	62,767
Others	516,606	350,581
Foreign bonds.....	337,591	224,769
Foreign stocks	143,943	124,389
No designated term:		
Japanese government bonds	—	—
Japanese local government bonds.....	—	—
Japanese corporate bonds	—	—
Japanese stocks.....	4,606,178	4,290,797
Others	3,284,996	2,783,263
Foreign bonds.....	—	—
Foreign stocks	2,509,368	2,246,406
Total:		
Japanese government bonds	12,135,048	14,739,722
Japanese local government bonds.....	43,390	62,463
Japanese corporate bonds	2,373,390	2,328,200
Japanese stocks.....	4,606,178	4,290,797
Others	7,605,457	6,564,038
Foreign bonds.....	3,757,990	3,302,285
Foreign stocks	2,658,242	2,373,568

4. Income analysis

(1) Average balance, interest and average rate of interest-earning assets and interest-bearing liabilities

(a) Domestic operations

Six months ended September 30	Millions of yen, except percentages					
	2014			2013		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 69,824,099	¥ 501,968	1.43%	¥ 74,172,329	¥ 527,779	1.41%
	[4,123,222]	[8,779]		[3,666,338]	[12,115]	
Loans and bills discounted	45,058,129	300,496	1.33	45,087,646	323,696	1.43
Securities.....	19,941,314	178,680	1.78	24,499,719	183,430	1.49
Call loans	97,743	131	0.26	43,797	75	0.34
Receivables under resale agreements	—	—	—	—	—	—
Receivables under securities borrowing transactions.....	251,277	382	0.30	463,811	543	0.23
Bills bought.....	18,975	251	2.64	29,208	406	2.77
Deposits with banks.....	7,329	0	0.01	6,283	0	0.01
Interest-bearing liabilities	84,946,331	30,781	0.07	79,954,988	36,505	0.09
Deposits.....	69,368,318	11,458	0.03	68,418,493	14,752	0.04
Negotiable certificates of deposit	6,017,595	2,739	0.09	5,759,109	3,218	0.11
Call money	1,208,981	301	0.04	862,430	213	0.04
Payables under repurchase agreements	41,454	18	0.08	35,295	17	0.10
Payables under securities lending transactions	1,258,882	385	0.06	507,716	158	0.06
Borrowed money.....	4,271,208	4,778	0.22	1,252,947	3,482	0.55
Short-term bonds.....	25,000	8	0.07	22,644	7	0.07
Bonds	1,932,928	10,575	1.09	2,375,560	14,103	1.18

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (first half of fiscal 2014, ¥19,181,631 million; first half of fiscal 2013, ¥9,136,098 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) and corresponding interest (first half of fiscal 2013, ¥1 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					
	2014			2013		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 35,411,111	¥ 250,561	1.41%	¥ 29,557,221	¥ 206,245	1.39%
Loans and bills discounted	19,235,983	181,537	1.88	15,284,016	142,308	1.85
Securities.....	5,963,764	32,241	1.07	5,804,749	32,396	1.11
Call loans	373,873	2,807	1.49	396,207	2,173	1.09
Receivables under resale agreements	387,223	2,351	1.21	295,331	2,369	1.60
Receivables under securities borrowing transactions.....	282,126	685	0.48	157,098	346	0.43
Deposits with banks.....	6,116,881	12,998	0.42	5,287,316	11,046	0.41
Interest-bearing liabilities	34,448,115	134,809	0.78	29,149,870	126,569	0.86
	[4,123,222]	[8,779]		[3,666,338]	[12,115]	
Deposits.....	12,496,723	21,758	0.34	10,366,510	16,446	0.31
Negotiable certificates of deposit	8,300,367	18,163	0.43	6,118,946	15,088	0.49
Call money	621,306	890	0.28	574,637	872	0.30
Payables under repurchase agreements	1,338,152	1,508	0.22	1,428,539	1,683	0.23
Payables under securities lending transactions	653,072	461	0.14	1,014,278	810	0.15
Borrowed money.....	1,891,451	31,808	3.35	2,076,375	39,474	3.79
Bonds	2,566,308	34,160	2.65	1,940,846	26,904	2.76

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (first half of fiscal 2014, ¥84,364 million; first half of fiscal 2013, ¥36,105 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 non-exchanges transactions of the month concerned.

(c) Total of domestic and international operations

Six months ended September 30	Millions of yen, except percentages					
	2014			2013		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 101,111,987	¥ 743,749	1.46%	¥ 100,063,212	¥ 721,908	1.43%
Loans and bills discounted	64,294,113	482,034	1.49	60,371,663	466,005	1.53
Securities.....	25,905,079	210,922	1.62	30,304,468	215,827	1.42
Call loans	471,616	2,938	1.24	440,005	2,248	1.01
Receivables under resale agreements	387,223	2,351	1.21	295,331	2,369	1.60
Receivables under securities borrowing transactions.....	533,404	1,067	0.39	620,909	890	0.28
Bills bought.....	18,975	251	2.64	29,208	406	2.77
Deposits with banks.....	6,124,210	12,999	0.42	5,293,600	11,046	0.41
Interest-bearing liabilities	115,271,224	156,810	0.27	105,438,520	150,958	0.28
Deposits.....	81,865,041	33,217	0.08	78,785,004	31,198	0.07
Negotiable certificates of deposit	14,317,963	20,903	0.29	11,878,056	18,306	0.30
Call money	1,830,288	1,191	0.12	1,437,067	1,085	0.15
Payables under repurchase agreements	1,379,607	1,527	0.22	1,463,835	1,701	0.23
Payables under securities lending transactions	1,911,955	846	0.08	1,521,995	969	0.12
Borrowed money.....	6,162,659	36,587	1.18	3,329,322	42,957	2.57
Short-term bonds.....	25,000	8	0.07	22,644	7	0.07
Bonds	4,499,237	44,735	1.98	4,316,406	41,007	1.89

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (first half of fiscal 2014, ¥19,265,996 million; first half of fiscal 2013, ¥9,172,204 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) and corresponding interest (first half of fiscal 2013, ¥1 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) Changes in interest income and interest expenses by changes in volume and rate

	Six months ended September 30, 2014 versus six months ended September 30, 2013 increase (decrease) due to changes in			Six months ended September 30, 2013 versus six months ended September 30, 2012 increase (decrease) due to changes in		
	Volume	Rate	Net change	Volume	Rate	Net change
(Millions of yen)						
Non-consolidated Interest income:						
Loans and bills discounted:						
Domestic.....	¥ (211)	¥ (22,988)	¥ (23,200)	¥ 4,275	¥ (24,694)	¥ (20,418)
International.....	37,271	1,957	39,229	36,977	(8,965)	28,011
Total			16,029			7,593
Securities:						
Domestic.....	(34,129)	29,378	(4,750)	(24,527)	112,407	87,879
International.....	859	(1,014)	(155)	4,887	(5,178)	(290)
Total			(4,905)			87,588
Call loans:						
Domestic.....	72	(16)	56	(29)	(49)	(79)
International.....	(122)	756	633	(22)	451	428
Total			689			349
Receivables under resale agreements:						
Domestic.....	—	—	—	—	—	—
International.....	557	(576)	(18)	788	(553)	234
Total			(18)			234
Receivables under securities borrowing transactions:						
Domestic.....	(249)	87	(161)	(54)	3	(50)
International.....	300	38	339	152	(17)	135
Total			177			84
Bills bought:						
Domestic.....	(136)	(18)	(155)	125	(110)	15
International.....	—	—	—	—	—	—
Total			(155)			15
Deposits with banks:						
Domestic.....	0	(0)	0	0	(0)	0
International.....	1,759	192	1,952	4,016	(1,395)	2,621
Total			1,952			2,621
Total interest income:						
Domestic.....	(30,940)	5,129	(25,810)	(37,101)	114,254	77,152
International.....	41,382	2,933	44,316	54,741	(20,305)	34,436
Total			¥ 21,841			¥ 103,715

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

	Six months ended September 30, 2014 versus six months ended September 30, 2013 increase (decrease) due to changes in			Six months ended September 30, 2013 versus six months ended September 30, 2012 increase (decrease) due to changes in		
	Volume	Rate	Net change	Volume	Rate	Net change
(Millions of yen)						
Non-consolidated Interest expenses:						
Deposits:						
Domestic	¥ 156	¥ (3,450)	¥ (3,294)	¥ 520	¥ (1,124)	¥ (603)
International	3,603	1,709	5,312	4,230	(2,151)	2,078
Total			2,018			1,474
Negotiable certificates of deposit:						
Domestic	117	(596)	(478)	(679)	(1,153)	(1,832)
International	4,773	(1,698)	3,074	5,863	(3,657)	2,206
Total			2,596			373
Call money:						
Domestic	86	1	88	(33)	(57)	(91)
International	66	(49)	17	132	(296)	(164)
Total			105			(255)
Payables under repurchase agreements:						
Domestic	2	(1)	0	(13)	(1)	(14)
International	(103)	(71)	(175)	764	(846)	(82)
Total			(174)			(97)
Payables under securities lending transactions:						
Domestic	229	(3)	226	(100)	(73)	(173)
International	(263)	(85)	(349)	(180)	(346)	(526)
Total			(122)			(700)
Borrowed money:						
Domestic	3,376	(2,080)	1,295	(944)	57	(887)
International	(3,338)	(4,327)	(7,666)	5,344	(4,349)	994
Total			(6,370)			106
Short-term bonds:						
Domestic	0	(0)	0	1	(0)	0
International	—	—	—	—	—	—
Total			0			0
Bonds:						
Domestic	(2,482)	(1,045)	(3,528)	(2,486)	(1,777)	(4,264)
International	8,325	(1,068)	7,256	8,400	(773)	7,627
Total			3,728			3,362
Total interest expenses:						
Domestic	1,808	(7,532)	(5,723)	210	(8,029)	(7,818)
International	20,734	(12,494)	8,239	35,053	(11,825)	23,228
Total			¥ 5,851			¥ 7,536

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	
	2014	2013
Fees and commissions	¥ 242,778	¥ 244,556
Deposits and loans	52,061	45,446
Remittances and transfers	61,427	60,285
Securities-related business	7,397	6,725
Agency	6,270	6,561
Safe deposits	2,643	2,709
Guarantees.....	19,381	18,204
Fees and commissions payments	85,682	80,724
Remittances and transfers	17,551	16,448

(4) Trading Income

Six months ended September 30	Millions of yen	
	2014	2013
Trading income	¥ 5,112	¥ 26,156
Gains on trading securities	1,606	—
Gains on securities related to trading transactions	757	18,562
Gains on trading-related financial derivatives.....	2,673	7,470
Others	75	123
Trading losses	—	664
Losses on trading securities	—	664
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	
	2014	2013
Net other operating income (expenses).....	¥ 77,661	¥ 60,527
Gains (losses) on bonds	28,877	6,278
Gains (losses) on financial derivatives.....	(5,905)	(1,385)
Gains (losses) on foreign exchange transactions	48,122	52,763