

**ADDITIONAL DISCLOSURE FOR THE FINANCIAL RESULTS
FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2015 (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	
	2015	2014
Domestic operations:		
Liquid deposits	¥ 56,141,548	¥ 52,727,911
Fixed-term deposits	23,640,749	24,175,228
Others	5,473,601	5,346,075
Subtotal.....	85,255,899	82,249,215
Negotiable certificates of deposit	6,839,563	5,704,892
Total	92,095,463	87,954,108
Overseas operations:		
Liquid deposits	11,628,233	9,052,019
Fixed-term deposits	5,087,798	3,700,445
Others	127,516	105,093
Subtotal.....	16,843,548	12,857,558
Negotiable certificates of deposit	8,629,444	8,929,539
Total	25,472,993	21,787,098
Grand total.....	¥ 117,568,456	¥ 109,741,206

- 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	
	2015	2014
Domestic operations:		
Manufacturing.....	¥ 6,261,187	¥ 6,034,715
Agriculture, forestry, fisheries and mining	129,644	135,788
Construction.....	887,403	900,166
Transportation, communications and public enterprises	4,567,132	4,588,527
Wholesale and retail	4,394,012	4,337,576
Finance and insurance.....	2,803,568	2,655,777
Real estate, goods rental and leasing	7,833,482	7,439,477
Services.....	4,218,790	4,307,221
Municipalities	901,516	946,327
Others.....	19,780,451	19,963,747
Subtotal.....	51,777,190	51,309,327
Overseas operations:		
Public sector	69,165	78,196
Financial institutions.....	1,462,655	1,174,533
Commerce and industry	18,445,974	15,627,067
Others.....	2,755,700	2,371,519
Subtotal.....	22,733,495	19,251,318
Total	¥ 74,510,685	¥ 70,560,645

- 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	
	2015	2014
Domestic operations:		
Japanese government bonds.....	¥ 14,287,698	¥ 12,464,695
Japanese local government bonds	61,980	160,922
Japanese corporate bonds.....	2,564,968	2,628,965
Japanese stocks	3,970,967	3,662,218
Others.....	3,862,168	4,134,687
Subtotal.....	24,747,783	23,051,490
Overseas operations:		
Japanese government bonds.....	—	—
Japanese local government bonds	—	—
Japanese corporate bonds.....	70,916	39,541
Japanese stocks	—	—
Others.....	3,179,243	3,103,683
Subtotal.....	3,250,160	3,143,224
Unallocated corporate assets:		
Japanese government bonds.....	—	—
Japanese local government bonds	—	—
Japanese corporate bonds.....	—	—
Japanese stocks	51,758	49,006
Others.....	—	—
Subtotal.....	51,758	49,006
Total.....	¥ 28,049,702	¥ 26,243,721

- 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					
	2015			2014		
	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	¥ 2,701,519	¥ 2,716,502	¥ 14,982	¥ 3,849,580	¥ 3,874,874	¥ 25,294
Japanese local government bonds ...	26,549	26,606	56	82,646	83,170	523
Japanese corporate bonds	6,688	6,702	14	62,063	62,555	492
Other	—	—	—	—	—	—
Subtotal	2,734,756	2,749,810	15,054	3,994,290	4,020,600	26,309
Bonds with unrealized losses:						
Japanese government bonds	—	—	—	—	—	—
Japanese local government bonds ...	—	—	—	—	—	—
Japanese corporate bonds	—	—	—	3,294	3,294	(0)
Other	—	—	—	—	—	—
Subtotal	—	—	—	3,294	3,294	(0)
Total	¥ 2,734,756	¥ 2,749,810	¥ 15,054	¥ 3,997,584	¥ 4,023,894	¥ 26,309

(2) Other securities

September 30	Millions of yen					
	2015			2014		
	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	¥ 3,375,286	¥ 1,600,345	¥ 1,774,941	¥ 3,010,372	¥ 1,526,449	¥ 1,483,922
Bonds	13,262,474	13,199,967	62,506	9,821,991	9,760,498	61,492
Japanese government bonds	10,898,267	10,877,903	20,364	7,498,169	7,479,931	18,237
Japanese local government bonds	31,048	30,862	185	75,487	75,041	445
Japanese corporate bonds	2,333,158	2,291,202	41,956	2,248,334	2,205,525	42,809
Other	4,403,284	4,076,376	326,907	4,280,425	3,994,771	285,653
Subtotal	21,041,046	18,876,690	2,164,355	17,112,788	15,281,719	1,831,069
Other securities with unrealized losses:						
Stocks	200,666	218,586	(17,919)	236,921	274,988	(38,067)
Bonds	988,333	992,351	(4,017)	1,474,548	1,482,651	(8,102)
Japanese government bonds	687,911	689,323	(1,412)	1,116,946	1,119,559	(2,613)
Japanese local government bonds	4,382	4,394	(12)	2,788	2,800	(12)
Japanese corporate bonds	296,038	298,632	(2,593)	354,814	360,290	(5,476)
Other	2,752,044	2,844,285	(92,240)	3,105,869	3,152,126	(46,257)
Subtotal	3,941,044	4,055,223	(114,178)	4,817,339	4,909,766	(92,427)
Total	¥ 24,982,090	¥ 22,931,914	¥ 2,050,176	¥ 21,930,128	¥ 20,191,486	¥ 1,738,641

- Notes: 1. Net unrealized gains (losses) on other securities shown above include gains of ¥979 million for the six months ended September 30, 2015 and gains of ¥21,863 million for the six months ended September 30, 2014 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	
	2015	2014
Stocks	¥ 215,073	¥ 234,770
Other	283,356	386,135
Total	¥ 498,430	¥ 620,906

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, 2015 and 2014 were ¥1,566 million and ¥1,480 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 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, 2015	Millions of yen			
	Contract amount		Fair value	Valuation gains (losses)
	Total	Over 1 year		
Listed				
Interest rate futures:				
Sold	¥ 102,945,117	¥ 20,153,468	¥ (140,884)	¥ (140,884)
Bought.....	99,818,179	17,549,879	135,508	135,508
Interest rate options:				
Sold	95,503	24,488	(23)	(23)
Bought.....	38,654,982	11,174,208	7,578	7,578
Over-the-counter				
Forward rate agreements:				
Sold	9,115,685	2,988,096	3,215	3,215
Bought.....	9,083,753	3,067,960	(3,057)	(3,057)
Interest rate swaps:	384,375,024	317,482,692	107,630	107,630
Receivable fixed rate/payable floating rate	178,941,940	147,603,507	5,373,549	5,373,549
Receivable floating rate/payable fixed rate	175,890,905	145,172,346	(5,270,323)	(5,270,323)
Receivable floating rate/payable floating rate	29,395,224	24,560,884	(5,634)	(5,634)
Interest rate swaptions:				
Sold	4,217,404	2,567,553	9,170	9,170
Bought.....	2,640,565	2,197,845	(4,634)	(4,634)
Caps:				
Sold	24,526,698	17,602,650	(18,260)	(18,260)
Bought.....	7,928,552	5,923,962	(3,020)	(3,020)
Floors:				
Sold	601,893	503,743	(267)	(267)
Bought.....	105,434	105,434	2,314	2,314
Other:				
Sold	1,211,371	980,738	(665)	(665)
Bought.....	4,971,819	4,297,354	4,612	4,612
Total.....	/	/	¥ 99,216	¥ 99,216

September 30, 2014	Millions of yen			
	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:	441,929,172	367,206,180	87,131	87,131
Receivable fixed rate / payable floating 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

- 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 an exchange 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, 2015	Millions of yen			
	Contract amount		Fair value	Valuation gains (losses)
	Total	Over 1 year		
Listed				
Currency futures:				
Sold.....	¥ 79,390	¥ —	¥ 342	¥ 342
Bought	—	—	—	—
Over-the-counter				
Currency swaps	30,077,717	23,976,158	546,939	(327)
Currency swaptions:				
Sold.....	430,167	421,533	(1,528)	(1,528)
Bought	572,354	560,446	863	863
Forward foreign exchange	56,806,650	6,353,675	(44,409)	(44,049)
Currency options:				
Sold.....	2,755,700	1,647,205	(179,362)	(179,362)
Bought	2,405,233	1,460,997	127,776	127,776
Total	/	/	¥ 450,983	¥ (96,283)

September 30, 2014	Millions of yen			
	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)

- 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 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, 2015	Millions of yen			
	Contract amount		Fair value	Valuation gains (losses)
	Total	Over 1 year		
Listed				
Equity price index futures:				
Sold.....	¥ 605,858	¥ 3,955	¥ 11,414	¥ 11,414
Bought	226,469	10,413	(6,974)	(6,974)
Equity price index options:				
Sold.....	185,003	99,596	(16,653)	(16,653)
Bought	156,186	75,859	9,475	9,475
Over-the-counter				
Equity options:				
Sold.....	216,434	209,841	(16,514)	(16,514)
Bought	222,926	210,118	17,060	17,060
Equity index forward contracts:				
Sold.....	18,142	—	588	588
Bought	10,840	403	(151)	(151)
Equity index swaps:				
Receivable equity index / payable short-term floating rate.....	38,510	36,360	(7,168)	(7,168)
Receivable short-term floating rate / payable equity index	70,336	67,685	11,369	11,369
Total	/	/	¥ 2,445	¥ 2,445

September 30, 2014	Millions of yen			
	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)

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 prices on the Osaka Exchange or other relevant exchanges. Fair value of OTC transactions is calculated using discounted present value and option pricing models.

(d) Bond derivatives

September 30, 2015	Millions of yen			
	Contract amount		Fair value	Valuation gains (losses)
	Total	Over 1 year		
Listed				
Bond futures:				
Sold.....	¥ 2,343,643	¥ —	¥ (19,553)	¥ (19,553)
Bought	2,067,786	—	18,751	18,751
Bond futures options:				
Sold.....	12,331	—	(4)	(4)
Bought	5,396	—	4	4
Over-the-counter				
Bond options:				
Sold.....	48,756	—	(122)	(122)
Bought	202,561	123,913	765	765
Total	/	/	¥ (159)	¥ (159)

September 30, 2014	Millions of yen			
	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

- 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 Osaka Exchange or other relevant exchanges. Fair value of OTC transactions is calculated using option pricing models.

(e) Commodity derivatives

September 30, 2015	Millions of yen			
	Contract amount		Fair value	Valuation gains (losses)
	Total	Over 1 year		
Listed				
Commodity futures:				
Sold	¥ 23,634	¥ —	¥ 357	¥ 357
Bought	30,092	—	(614)	(614)
Over-the-counter				
Commodity swaps:				
Receivable fixed price / payable				
floating price	102,441	66,341	17,305	17,305
Receivable floating price / payable				
fixed price	100,413	64,060	(17,080)	(17,080)
Receivable floating price / payable				
floating price	3,898	3,773	477	477
Commodity options:				
Sold	11,966	8,523	177	177
Bought	7,097	6,413	(902)	(902)
Total	/	/	¥ (279)	¥ (279)

September 30, 2014	Millions of yen			
	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

- 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 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, 2015	Millions of yen			
	Contract amount		Fair value	Valuation gains (losses)
	Total	Over 1 year		
Over-the-counter				
Credit default options:				
Sold.....	¥ 492,813	¥ 396,440	¥ 3,526	¥ 3,526
Bought	687,673	528,825	(5,272)	(5,272)
Total	/	/	¥ (1,745)	¥ (1,745)

September 30, 2014	Millions of yen			
	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)

- 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, 2015			Millions of yen		
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	¥ 9,411,808	¥ 3,357,465	¥ (8,955)
	Bought	assets/liabilities	2,565,000	232,800	69
	Interest rate swaps:	such as loans and			
	Receivable fixed rate / payable floating rate	bills discounted, other securities, deposits	31,458,879	27,684,384	800,037
	Receivable floating rate / payable fixed rate	and negotiable certificates of deposit	17,529,195	16,062,425	(731,812)
	Receivable floating rate / payable floating rate		3,597	—	1
	Interest rate swaptions:				
	Sold.....		80,106	80,106	471
	Bought		—	—	—
Recognition of gain or loss on the hedged items	Caps:				
	Sold.....		66,731	54,507	132
Special treatment for interest rate swaps	Bought		66,731	54,507	(132)
	Interest rate swaps:	Loans and bills discounted			
Special treatment for interest rate swaps	Receivable floating rate / payable fixed rate		191,884	127,024	(3,698)
	Receivable floating rate / payable fixed rate	Loans and bills discounted; borrowed money, corporate bonds	173,555	156,452	(Note 3)
	Receivable floating rate / payable floating rate		3,000	1,000	
Total			/	/	¥ 56,113

September 30, 2014			Millions of yen		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		
			Total	Over 1 year	Fair value
Deferral hedge method	Interest futures:	Interest-earning/bearing financial			
	Sold.....	assets/liabilities	¥ 8,701,407	¥ 8,701,407	¥ 467
	Bought		351,100	—	13
	Interest rate swaps:	such as loans and			
	Receivable fixed rate / payable floating rate	bills discounted, other securities (bonds), deposits and negotiable certificates of deposit	29,252,009	25,350,218	529,303
	Receivable floating rate / payable fixed rate		15,315,634	14,274,554	(489,421)
	Receivable floating rate / payable floating rate		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 discounted			
	Receivable floating rate / payable 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 discounted; borrowed money, corporate bonds			
Receivable floating rate / payable fixed rate		84,485	68,379	(Note 3)	
Receivable floating rate / payable floating rate		4,000	3,000		
Total			/	/	¥ 35,574

- 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 an exchange 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, 2015			Millions of yen		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		Fair value
			Total	Over 1 year	
Deferral hedge method	Currency swaps	Foreign currency	¥ 6,898,866	¥ 5,567,353	¥ (694,947)
	Forward foreign exchange	denominated loans and bills discounted; other securities; deposits; foreign exchange, etc.	13,231	—	241
Recognition of gain or loss on the hedged items	Currency swaps	Loans and bills discounted; foreign exchange	94,729	85,617	24,023
	Forward foreign exchange		289,000	184	3,167
Allocation method	Currency swaps	borrowed money	42,960	39,204	(Note 3)
	Total		/	/	¥ (667,514)

September 30, 2014			Millions of yen		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		Fair value
			Total	Over 1 year	
Deferral hedge method	Currency swaps	Foreign currency	¥ 5,299,252	¥ 4,014,643	¥ (695,640)
	Forward foreign exchange	denominated loans and 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); borrowed money	31,641	29,018	(Note 3)
	Forward foreign exchange		3,316	—	
	Total		/	/	¥ (694,279)

- Notes:
1. SMFG applies deferred hedge accounting stipulated in "Treatment of 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 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, 2015</u>			<u>Millions of yen</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: Receivable floating rate / payable equity index	Other securities	¥ 11,618	¥ 1,435	¥ 1,429
	Total		/	/	¥ 1,429
<u>September 30, 2014</u>			<u>Millions of yen</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: Receivable floating rate / payable equity index	Other securities (equity)	¥ 94,160	¥ 7,376	¥ (10,991)
	Total		/	/	¥ (10,991)

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	
	2015	2014
Lease receivables	¥ 1,176,135	¥ 1,149,139
Residual value	111,786	98,837
Unearned interest income	(161,813)	(163,484)
Total	¥ 1,126,108	¥ 1,084,492

(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	
	2015	2014
Within 1 year	¥ 307,114	¥ 265,178
More than 1 year to 2 years	203,321	198,115
More than 2 years to 3 years	137,035	121,400
More than 3 years to 4 years	84,157	76,155
More than 4 years to 5 years	58,408	44,242
More than 5 years	130,333	126,828
Total	¥ 920,369	¥ 831,921

Lease payments receivable related to investment assets

September 30	Millions of yen	
	2015	2014
Within 1 year	¥ 332,544	¥ 327,426
More than 1 year to 2 years	253,549	255,958
More than 2 years to 3 years	195,021	189,028
More than 3 years to 4 years	142,123	134,702
More than 4 years to 5 years	97,317	87,693
More than 5 years	155,578	154,329
Total	¥ 1,176,135	¥ 1,149,139

- (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, 2015 and 2014 were ¥870 million and ¥1,703 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, 2015 and 2014 were as follows:

September 30	Millions of yen	
	2015	2014
Due within 1 year	¥ 41,014	¥ 41,821
Due after 1 year	222,525	243,359
Total	¥ 263,539	¥ 285,180

(b) Lessor side

Future minimum lease payments on operating leases which were not cancelable at September 30, 2015 and 2014 were as follows:

September 30	Millions of yen	
	2015	2014
Due within 1 year	¥ 172,006	¥ 136,695
Due after 1 year	1,144,725	840,878
Total	¥ 1,316,731	¥ 977,573

Note: Future lease payments receivable on operating leases which were not cancelable at September 30, 2015 and 2014 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	
	2015	2014
Japan.....	¥ 1,837,468	¥ 1,900,947
The Americas	182,863	134,206
Europe and Middle East	191,014	142,700
Asia and Oceania.....	177,454	182,443
Total	¥ 2,388,800	¥ 2,360,297

- 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	
	2015	2014
Japan.....	¥ 1,421,269	¥ 1,320,142
The Americas	221,418	143,835
Europe and Middle East	1,203,142	1,058,389
Asia and Oceania.....	21,067	16,625
Total	¥ 2,866,897	¥ 2,538,991

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	
	2015	2014
Net assets per share	¥ 6,548.79	¥ 5,805.99
[The calculation method]		
Net assets.....	10,636,234	9,667,190
Amounts excluded from Net assets	1,682,535	1,728,893
Stock acquisition rights	2,559	2,040
Non-controlling interests.....	1,679,975	1,726,853
Net assets attributable to common stock at the end of the period.....	8,953,699	7,938,297
Number of common stock at the end of the period used for the calculation of Net assets per share (in thousands)	1,367,229	1,367,259

(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	
	2015	2014
(a) Net income per share.....	¥ 283.89	¥ 350.73
[The calculation method]		
Profit attributable to owners of parent.....	388,137	479,548
Amount not attributable to common stockholders.....	—	—
Profit attributable to owners of parent concerning common stock	388,137	479,548
Average number of common stock during the period (in thousands).....	1,367,234	1,367,266
(b) Net income per share (diluted).....	283.70	350.54
[The calculation method]		
Adjustment for profit attributable to owners of parent	(0)	(0)
Adjustment of dilutive shares issued by consolidated subsidiaries	(0)	(0)
Increase in number of common stock (in thousands)	877	767
Stock acquisition rights (in thousands)	877	767

9. Principal shareholders (Common stock)

September 30, 2015	Number of shares	Percentage of shares outstanding
Japan Trustee Services Bank, Ltd. (Trust Account)	63,042,900	4.45%
The Master Trust Bank of Japan, Ltd. (Trust Account).....	56,014,000	3.96
Sumitomo Mitsui Banking Corporation	42,820,924	3.02
NATSCUMCO *	34,800,289	2.46
THE BANK OF NEW YORK MELLON SA/NV 10 **	31,602,055	2.23
JP MORGAN CHASE BANK 380055 ***	29,660,319	2.09
Japan Trustee Services Bank, Ltd. (Trust Account 9)	21,784,300	1.54
STATE STREET BANK AND TRUST COMPANY ****	20,904,093	1.47
STATE STREET BANK WEST CLIENT – TREATY 505234 *****	18,877,926	1.33
STATE STREET BANK AND TRUST COMPANY 505225	18,134,806	1.28
Total.....	337,641,612	23.87

* 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: The Hongkong and Shanghai Banking Corporation Limited, Tokyo Branch Custody Department

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

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

- Notes:
- 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.
 - BlackRock Japan Co., Ltd. has submitted a Report of Possession of Large Volume regarding its shareholding as of January 21, 2015. It stated that BlackRock Japan Co., Ltd. and eight other shareholders hold common shares in SMFG as of January 15, 2015. But these nine 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, 2015 under review.

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

Principal Shareholder: BlackRock Japan Co., Ltd. (and eight other joint holders)

Number of share held: 70,812,990 shares (including joint ownership)

Shareholding ratio: 5.01%

SUMITOMO MITSUI BANKING CORPORATION <Non-consolidated>

1. Deposits

(1) Period-end balance

September 30	Millions of yen	
	2015	2014
Domestic operations:		
Liquid deposits	¥ 53,615,228	¥ 50,266,980
Fixed-term deposits	19,804,689	20,313,705
Others	1,316,602	1,268,529
Subtotal	74,736,520	71,849,215
Negotiable certificates of deposit	7,611,293	6,296,553
Total	82,347,814	78,145,769
International operations:		
Liquid deposits	9,122,309	6,911,146
Fixed-term deposits	3,886,103	2,630,997
Others	4,257,943	4,105,102
Subtotal	17,266,355	13,647,247
Negotiable certificates of deposit	8,271,914	8,677,677
Total	25,538,270	22,324,924
Grand total.....	¥ 107,886,084	¥ 100,470,694

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	
	2015	2014
Domestic operations:		
Liquid deposits	¥ 52,291,868	¥ 48,707,865
Fixed-term deposits	20,142,433	20,129,386
Others	550,479	531,067
Subtotal	72,984,781	69,368,318
Negotiable certificates of deposit	7,282,182	6,017,595
Total	80,266,963	75,385,914
International operations:		
Liquid deposits	8,327,003	6,416,734
Fixed-term deposits	3,675,362	2,253,858
Others	3,903,256	3,826,129
Subtotal	15,905,622	12,496,723
Negotiable certificates of deposit	7,956,509	8,300,367
Total	23,862,132	20,797,090
Grand total.....	¥ 104,129,095	¥ 96,183,005

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, 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 time deposits, classified by maturity

September 30	Millions of yen	
	2015	2014
Less than three months	¥ 10,041,667	¥ 9,216,724
Fixed interest rates.....	6,945,665	6,988,766
Floating interest rates	52,035	50,268
Others	3,043,967	2,177,689
Three – six months	3,676,701	3,966,490
Fixed interest rates.....	3,365,957	3,601,164
Floating interest rates	62,971	140,179
Others	247,772	225,146
Six months – one year	5,348,655	5,728,371
Fixed interest rates.....	4,984,871	5,285,970
Floating interest rates	72,421	251,749
Others	291,362	190,651
One – two years.....	1,842,297	1,719,857
Fixed interest rates.....	1,711,780	1,620,809
Floating interest rates	59,361	96,819
Others	71,155	2,227
Two – three years	1,318,989	1,079,807
Fixed interest rates.....	1,099,698	1,031,640
Floating interest rates	27,394	43,001
Others	191,896	5,164
Three years or more	1,462,442	1,233,413
Fixed interest rates.....	574,856	564,797
Floating interest rates	882,382	662,591
Others	5,203	6,024
Total	23,690,754	22,944,665
Fixed interest rates.....	18,682,829	19,093,149
Floating interest rates	1,156,567	1,244,610
Others	3,851,357	2,606,905

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	
	2015	2014
Securities	¥ 642,076	¥ 638,654
Commercial claims	1,134,924	1,095,940
Commercial goods	—	—
Real estate	6,729,908	6,568,040
Others	1,190,663	1,152,122
Subtotal	9,697,572	9,454,757
Guaranteed	23,712,793	22,991,643
Unsecured	35,386,497	33,332,075
Total	¥ 68,796,863	¥ 65,778,476

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

September 30	Millions of yen	
	2015	2014
One year or less	¥ 10,727,454	¥ 10,314,129
Floating interest rates	/	/
Fixed interest rates	/	/
One – three years	11,582,891	10,606,482
Floating interest rates	9,379,342	8,431,971
Fixed interest rates	2,203,548	2,174,511
Three – five years	11,593,028	10,660,225
Floating interest rates	9,287,452	8,682,701
Fixed interest rates	2,305,576	1,977,523
Five – seven years	5,100,644	4,778,707
Floating interest rates	4,316,523	4,061,838
Fixed interest rates	784,120	716,868
More than seven years	20,271,130	19,991,290
Floating interest rates	19,082,437	18,959,175
Fixed interest rates	1,188,692	1,032,114
No designated term	9,521,714	9,427,641
Floating interest rates	9,521,714	9,427,641
Fixed interest rates	—	—
Total	¥ 68,796,863	¥ 65,778,476

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	
	2015	2014
Domestic operations:		
Japanese government bonds	¥ 13,975,276	¥ 12,135,048
Japanese local government bonds	1,659	43,390
Japanese corporate bonds	2,333,110	2,373,390
Japanese stocks	4,910,628	4,606,178
Others	996,581	1,189,225
Foreign bonds	—	—
Foreign stocks	—	—
Subtotal	22,217,256	20,347,233
International operations:		
Japanese government bonds	—	—
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	—
Others	6,296,603	6,416,232
Foreign bonds	3,492,379	3,757,990
Foreign stocks	2,804,224	2,658,242
Subtotal	6,296,603	6,416,232
Total	¥ 28,513,860	¥ 26,763,465

(2) Average balance

Six months ended September 30	Millions of yen	
	2015	2014
Domestic operations:		
Japanese government bonds	¥ 13,949,587	¥ 13,350,779
Japanese local government bonds	19,703	45,492
Japanese corporate bonds	2,329,534	2,353,360
Japanese stocks	3,227,542	3,188,301
Others	962,010	1,003,379
Foreign bonds	—	—
Foreign stocks	—	—
Subtotal	20,488,378	19,941,314
International operations:		
Japanese government bonds	—	—
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	—
Others	6,343,280	5,963,764
Foreign bonds	3,512,505	3,442,615
Foreign stocks	2,830,775	2,521,149
Subtotal	6,343,280	5,963,764
Total	¥ 26,831,658	¥ 25,905,079

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	
	2015	2014
One year or less:		
Japanese government bonds	¥ 6,232,397	¥ 1,426,042
Japanese local government bonds.....	1,035	41,684
Japanese corporate bonds	239,231	258,734
Others	1,108,784	1,033,264
Foreign bonds.....	1,081,179	1,025,835
Foreign stocks	—	—
One – three years:		
Japanese government bonds	2,510,432	7,790,543
Japanese local government bonds.....	107	1,039
Japanese corporate bonds	714,873	742,198
Others	688,472	766,402
Foreign bonds.....	554,865	640,125
Foreign stocks	—	—
Three – five years:		
Japanese government bonds	5,131,576	1,951,900
Japanese local government bonds.....	—	142
Japanese corporate bonds	746,716	819,040
Others	363,156	935,347
Foreign bonds.....	267,407	840,786
Foreign stocks	2,161	80
Five – seven years:		
Japanese government bonds	—	965,454
Japanese local government bonds.....	476	482
Japanese corporate bonds	303,706	268,982
Others	415,312	409,006
Foreign bonds.....	397,659	384,349
Foreign stocks	4,603	4,849
Seven – 10 years:		
Japanese government bonds	100,870	1,106
Japanese local government bonds.....	—	—
Japanese corporate bonds	251,696	240,548
Others	941,789	659,833
Foreign bonds.....	806,346	529,302
Foreign stocks	2,726	—
More than 10 years:		
Japanese government bonds	—	—
Japanese local government bonds.....	39	41
Japanese corporate bonds	76,886	43,885
Others	536,040	516,606
Foreign bonds.....	384,921	337,591
Foreign stocks	149,110	143,943
No designated term:		
Japanese government bonds	—	—
Japanese local government bonds.....	—	—
Japanese corporate bonds	—	—
Japanese stocks.....	4,910,628	4,606,178
Others	3,239,629	3,284,996
Foreign bonds.....	—	—
Foreign stocks	2,645,622	2,509,368
Total:		
Japanese government bonds	13,975,276	12,135,048
Japanese local government bonds.....	1,659	43,390
Japanese corporate bonds	2,333,110	2,373,390
Japanese stocks.....	4,910,628	4,606,178
Others	7,293,185	7,605,457
Foreign bonds.....	3,492,379	3,757,990
Foreign stocks	2,804,224	2,658,242

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					
	2015			2014		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 72,148,422	¥ 470,887	1.30%	¥ 69,824,099	¥ 501,968	1.43%
	[4,383,014]	[6,063]		[4,123,222]	[8,779]	
Loans and bills discounted	45,342,485	279,445	1.22	45,058,129	300,496	1.33
Securities.....	20,488,378	166,402	1.61	19,941,314	178,680	1.78
Call loans	77,037	79	0.20	97,743	131	0.26
Receivables under resale agreements	5	0	0.07	—	—	—
Receivables under securities borrowing transactions.....	1,490,355	927	0.12	251,277	382	0.30
Bills bought.....	—	—	—	18,975	251	2.64
Deposits with banks.....	9,088	0	0.01	7,329	0	0.01
Interest-bearing liabilities	94,044,250	32,632	0.06	84,946,331	30,781	0.07
Deposits.....	72,984,781	11,269	0.03	69,368,318	11,458	0.03
Negotiable certificates of deposit	7,282,182	2,917	0.07	6,017,595	2,739	0.09
Call money	1,783,359	460	0.05	1,208,981	301	0.04
Payables under repurchase agreements	41,569	18	0.08	41,454	18	0.08
Payables under securities lending transactions	3,383,452	961	0.05	1,258,882	385	0.06
Borrowed money.....	6,223,367	7,793	0.24	4,271,208	4,778	0.22
Short-term bonds.....	22,224	7	0.07	25,000	8	0.07
Bonds	1,561,687	8,681	1.10	1,932,928	10,575	1.09

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (six months ended September 30, 2015, ¥26,156,983 million; six months ended September 30, 2014, ¥19,181,631 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					
	2015			2014		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 39,855,657	¥ 291,254	1.45%	¥ 35,411,111	¥ 250,561	1.41%
Loans and bills discounted	22,625,472	208,569	1.83	19,235,983	181,537	1.88
Securities.....	6,343,280	45,083	1.41	5,963,764	32,241	1.07
Call loans	546,629	2,557	0.93	373,873	2,807	1.49
Receivables under resale agreements	530,717	2,738	1.02	387,223	2,351	1.21
Receivables under securities borrowing transactions.....	295,165	649	0.43	282,126	685	0.48
Deposits with banks.....	6,325,796	13,428	0.42	6,116,881	12,998	0.42
Interest-bearing liabilities	39,493,470	157,598	0.79	34,448,115	134,809	0.78
	[4,383,014]	[6,063]		[4,123,222]	[8,779]	
Deposits.....	15,905,622	30,158	0.37	12,496,723	21,758	0.34
Negotiable certificates of deposit	7,956,509	18,604	0.46	8,300,367	18,163	0.43
Call money	691,256	1,334	0.38	621,306	890	0.28
Payables under repurchase agreements	722,796	1,204	0.33	1,338,152	1,508	0.22
Payables under securities lending transactions	1,143,381	1,648	0.28	653,072	461	0.14
Borrowed money.....	2,117,291	35,317	3.32	1,891,451	31,808	3.35
Bonds	3,580,262	45,240	2.52	2,566,308	34,160	2.65

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (six months ended September 30, 2015, ¥104,824 million; six months ended September 30, 2014, ¥84,364 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.

(c) Total of domestic and international operations

Six months ended September 30	Millions of yen, except percentages					
	2015			2014		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 107,621,066	¥ 756,078	1.40%	¥101,111,987	¥743,749	1.46%
Loans and bills discounted	67,967,957	488,014	1.43	64,294,113	482,034	1.49
Securities.....	26,831,658	211,485	1.57	25,905,079	210,922	1.62
Call loans	623,666	2,636	0.84	471,616	2,938	1.24
Receivables under resale agreements	530,722	2,738	1.02	387,223	2,351	1.21
Receivables under securities borrowing transactions.....	1,785,520	1,577	0.17	533,404	1,067	0.39
Bills bought.....	—	—	—	18,975	251	2.64
Deposits with banks	6,334,885	13,429	0.42	6,124,210	12,999	0.42
Interest-bearing liabilities	129,154,706	184,167	0.28	115,271,224	156,810	0.27
Deposits.....	88,890,404	41,427	0.09	81,865,041	33,217	0.08
Negotiable certificates of deposit	15,238,691	21,522	0.28	14,317,963	20,903	0.29
Call money	2,474,616	1,794	0.14	1,830,288	1,191	0.12
Payables under repurchase agreements	764,365	1,222	0.31	1,379,607	1,527	0.22
Payables under securities lending transactions	4,526,833	2,610	0.11	1,911,955	846	0.08
Borrowed money.....	8,340,659	43,111	1.03	6,162,659	36,587	1.18
Short-term bonds.....	22,224	7	0.07	25,000	8	0.07
Bonds	5,141,949	53,921	2.09	4,499,237	44,735	1.98

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (six months ended September 30, 2015, ¥26,261,807 million; six months ended September 30, 2014, ¥19,265,996 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, 2015 versus six months ended September 30, 2014 increase (decrease) due to changes in			Six months ended September 30, 2014 versus six months ended September 30, 2013 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.....	¥ 1,752	¥ (22,803)	¥ (21,051)	¥ (211)	¥ (22,988)	¥ (23,200)
International.....	31,245	(4,214)	27,031	37,271	1,957	39,229
Total			5,979			16,029
Securities:						
Domestic.....	4,443	(16,721)	(12,278)	(34,129)	29,378	(4,750)
International.....	2,160	10,681	12,841	859	(1,014)	(155)
Total			562			(4,905)
Call loans:						
Domestic.....	(24)	(27)	(52)	72	(16)	56
International.....	808	(1,057)	(249)	(122)	756	633
Total			(301)			689
Receivables under resale agreements:						
Domestic.....	0	—	0	—	—	—
International.....	740	(353)	387	557	(576)	(18)
Total			387			(18)
Receivables under securities borrowing transactions:						
Domestic.....	771	(225)	545	(249)	87	(161)
International.....	28	(64)	(35)	300	38	339
Total			509			177
Bills bought:						
Domestic.....	(125)	(125)	(251)	(136)	(18)	(155)
International.....	—	—	—	—	—	—
Total			(251)			(155)
Deposits with banks:						
Domestic.....	0	(0)	0	0	(0)	0
International.....	443	(13)	429	1,759	192	1,952
Total			429			1,952
Total interest income:						
Domestic.....	15,170	(46,251)	(31,081)	(30,940)	5,129	(25,810)
International.....	32,266	8,427	40,693	41,382	2,933	44,316
Total			¥ 12,328			¥ 21,841

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

	Six months ended September 30, 2015 versus six months ended September 30, 2014 increase (decrease) due to changes in			Six months ended September 30, 2014 versus six months ended September 30, 2013 increase (decrease) due to changes in		
	Volume	Rate	Net change	Volume	Rate	Net change
(Millions of yen)						
Non-consolidated Interest expenses:						
Deposits:						
Domestic	¥ 558	¥ (747)	¥ (188)	¥ 156	¥ (3,450)	¥ (3,294)
International	6,333	2,065	8,399	3,603	1,709	5,312
Total			8,210			2,018
Negotiable certificates of deposit:						
Domestic	506	(328)	178	117	(596)	(478)
International	(752)	1,193	441	4,773	(1,698)	3,074
Total			619			2,596
Call money:						
Domestic	147	10	158	86	1	88
International	108	335	444	66	(49)	17
Total			602			105
Payables under repurchase agreements:						
Domestic	0	(0)	(0)	2	(1)	0
International	(693)	389	(303)	(103)	(71)	(175)
Total			(304)			(174)
Payables under securities lending transactions:						
Domestic	603	(27)	576	229	(3)	226
International	497	689	1,187	(263)	(85)	(349)
Total			1,763			(122)
Borrowed money:						
Domestic	2,390	623	3,014	3,376	(2,080)	1,295
International	3,767	(258)	3,509	(3,338)	(4,327)	(7,666)
Total			6,523			(6,370)
Short-term bonds:						
Domestic	(0)	(0)	(0)	0	(0)	0
International	—	—	—	—	—	—
Total			(0)			0
Bonds:						
Domestic	(2,031)	137	(1,893)	(2,482)	(1,045)	(3,528)
International	12,812	(1,732)	11,079	8,325	(1,068)	7,256
Total			9,185			3,728
Total interest expenses:						
Domestic	3,156	(1,305)	1,851	1,808	(7,532)	(5,723)
International	20,087	2,702	22,789	20,734	(12,494)	8,239
Total			<u>¥ 27,357</u>			<u>¥ 5,851</u>

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	
	2015	2014
Fees and commissions	¥ 252,762	¥ 242,778
Deposits and loans	55,842	52,061
Remittances and transfers	63,540	61,427
Securities-related business	5,990	7,397
Agency	5,273	6,270
Safe deposits	2,592	2,643
Guarantees.....	18,832	19,381
Fees and commissions payments	88,869	85,682
Remittances and transfers	18,172	17,551

(4) Trading income

Six months ended September 30	Millions of yen	
	2015	2014
Trading income	¥ 27,108	¥ 5,112
Gains on trading securities	953	1,606
Gains on securities related to trading transactions	2,759	757
Gains on trading-related financial derivatives.....	23,332	2,673
Others	62	75
Trading losses	—	—
Losses on trading securities	—	—
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	
	2015	2014
Net other operating income (expenses)	¥ 39,230	¥ 77,661
Gains (losses) on bonds	20,536	28,877
Gains (losses) on financial derivatives.....	(2,750)	(5,905)
Gains (losses) on foreign exchange transactions	17,578	48,122