

Supplemental Information

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars
	2015	2016	2016
Assets:			
Cash and due from banks	¥ 39,569,276	¥ 42,594,225	\$ 378,212
Call loans and bills bought	1,326,965	1,291,365	11,467
Receivables under resale agreements	746,431	494,949	4,395
Receivables under securities borrowing transactions.....	6,447,116	7,964,208	70,718
Monetary claims bought.....	4,128,907	4,183,995	37,151
Trading assets	7,364,988	7,980,971	70,866
Money held in trust.....	1	3	0
Securities.....	29,559,334	25,153,750	223,351
Loans and bills discounted	75,119,565	77,331,124	686,655
Foreign exchanges	1,907,667	1,577,167	14,004
Lease receivables and investment assets.....	252,213	269,429	2,392
Other assets	3,422,970	3,697,438	32,831
Tangible fixed assets.....	1,073,206	1,167,627	10,368
Assets for rent	158,224	206,419	1,833
Buildings.....	287,583	357,116	3,171
Land	468,728	488,708	4,339
Lease assets	11,270	10,885	97
Construction in progress.....	75,883	27,084	240
Other tangible fixed assets	71,515	77,413	687
Intangible fixed assets.....	454,584	526,112	4,672
Software	261,433	299,159	2,656
Goodwill	157,350	160,067	1,421
Lease assets	140	136	1
Other intangible fixed assets.....	35,660	66,749	593
Net defined benefit asset	367,953	198,637	1,764
Deferred tax assets	68,265	66,570	591
Customers' liabilities for acceptances and guarantees	6,289,881	6,407,272	56,893
Reserve for possible loan losses.....	(540,134)	(496,178)	(4,406)
Total assets.....	¥177,559,197	¥180,408,672	\$1,601,924

(Continued)

March 31	Millions of yen		Millions of U.S. dollars
	2015	2016	2016
Liabilities and net assets:			
Liabilities:			
Deposits	¥101,503,889	¥111,238,673	\$ 987,735
Negotiable certificates of deposit	14,032,798	14,740,434	130,886
Call money and bills sold	5,873,123	1,220,455	10,837
Payables under repurchase agreements.....	991,860	1,761,822	15,644
Payables under securities lending transactions.....	7,833,219	5,309,003	47,141
Commercial paper.....	3,352,662	3,018,218	26,800
Trading liabilities	5,636,406	6,105,982	54,218
Borrowed money	8,223,808	8,058,848	71,558
Foreign exchanges	1,110,822	1,083,450	9,620
Short-term bonds.....	545,700	367,000	3,259
Bonds	5,663,566	5,450,145	48,394
Due to trust account.....	718,133	944,542	8,387
Other liabilities.....	5,098,781	4,853,664	43,098
Reserve for employee bonuses.....	59,893	54,925	488
Reserve for executive bonuses	2,567	1,767	16
Net defined benefit liability.....	12,641	17,844	158
Reserve for executive retirement benefits.....	759	743	7
Reserve for point service program	1,798	1,249	11
Reserve for reimbursement of deposits	20,870	16,979	151
Reserve for losses on interest repayment	632	234	2
Reserve under the special laws.....	755	1,129	10
Deferred tax liabilities	514,070	275,887	2,450
Deferred tax liabilities for land revaluation excess	34,550	32,203	286
Acceptances and guarantees.....	6,289,881	6,407,272	56,893
Total liabilities	167,523,193	170,962,478	1,518,047
Net assets :			
Capital stock	1,770,996	1,770,996	15,725
Capital surplus	2,717,421	2,702,093	23,993
Retained earnings	2,751,080	2,909,898	25,838
Treasury stock	(210,003)	(210,003)	(1,865)
Total stockholders' equity	7,029,494	7,172,985	63,692
Net unrealized gains (losses) on other securities	1,756,894	1,255,877	11,151
Net deferred gains (losses) on hedges.....	(27,049)	61,781	549
Land revaluation excess.....	38,943	39,348	349
Foreign currency translation adjustments	114,413	58,693	521
Accumulated remeasurements of defined benefit plans.....	44,216	(65,290)	(580)
Total accumulated other comprehensive income	1,927,419	1,350,409	11,991
Stock acquisition rights.....	198	249	2
Non-controlling interests	1,078,891	922,549	8,192
Total net assets	10,036,003	9,446,193	83,877
Total liabilities and net assets	¥177,559,197	¥180,408,672	\$1,601,924

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

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

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2015	2016	2016
Ordinary income	¥3,199,409	¥3,059,022	\$27,162
Interest income	1,690,086	1,652,508	14,673
Interest on loans and discounts	1,170,833	1,167,181	10,364
Interest and dividends on securities	335,694	302,821	2,689
Interest on call loans and bills bought	19,600	20,457	182
Interest on receivables under resale agreements	9,640	10,100	90
Interest on receivables under securities borrowing transactions	7,813	10,740	95
Interest on deposits with banks	42,649	37,097	329
Interest on lease transactions	7,494	7,565	67
Other interest income	96,359	96,543	857
Trust fees	2,795	3,587	32
Fees and commissions	782,349	779,388	6,921
Trading income	235,239	209,722	1,862
Other operating income	279,857	232,513	2,065
Lease-related income	13,882	16,203	144
Installment-related income	18,956	18,139	161
Other	247,018	198,170	1,760
Other income	209,080	181,301	1,610
Gains on reversal of reserve for possible loan losses	73,566	—	—
Recoveries of written-off claims	6,619	10,324	92
Other	128,894	170,976	1,518
Ordinary expenses	2,000,453	2,128,690	18,902
Interest expenses	365,074	426,091	3,783
Interest on deposits	126,966	141,085	1,253
Interest on negotiable certificates of deposit	44,065	49,561	440
Interest on call money and bills sold	4,200	5,360	48
Interest on payables under repurchase agreements	4,921	8,077	72
Interest on payables under securities lending transactions	5,029	6,724	60
Interest on commercial paper	8,047	10,415	92
Interest on borrowed money	29,312	44,514	395
Interest on short-term bonds	433	573	5
Interest on bonds	99,581	110,489	981
Other interest expenses	42,516	49,290	438
Fees and commissions payments	145,171	150,788	1,339
Trading losses	57,856	—	—
Other operating expenses	94,424	86,746	770
Lease-related expenses	2,022	2,159	19
Installment-related expenses	11,148	9,837	87
Other	81,253	74,749	664
General and administrative expenses	1,261,746	1,314,581	11,673
Other expenses	76,179	150,482	1,336
Provision for reserve for possible loan losses	—	5,632	50
Other	76,179	144,850	1,286
Ordinary profit	1,198,955	930,332	8,261
Extraordinary gains	452	3,777	34
Gains on disposal of fixed assets	452	3,709	33
Gains on negative goodwill	—	20	0
Other extraordinary gains	—	46	0
Extraordinary losses	11,326	8,136	72
Losses on disposal of fixed assets	5,893	3,400	30
Losses on impairment of fixed assets	5,080	4,361	39
Provision for reserve for eventual future operating losses from financial instruments transactions	353	374	3
Income before income taxes	1,188,081	925,972	8,222
Income taxes-current	276,257	205,051	1,821
Income taxes-deferred	106,233	(24,868)	(221)
Income taxes	382,490	180,183	1,600
Profit	805,591	745,788	6,622
Profit attributable to non-controlling interests	68,686	65,626	583
Profit attributable to owners of parent	¥ 736,904	¥ 680,162	\$ 6,039

(Continued)

(Consolidated Statements of Comprehensive Income)

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2015	2016	2016
Profit	¥ 805,591	¥ 745,788	\$ 6,622
Other comprehensive income (losses)	1,131,783	(602,702)	(5,352)
Net unrealized gains (losses) on other securities.....	829,208	(503,395)	(4,470)
Net deferred gains (losses) on hedges	32,956	89,188	792
Land revaluation excess	3,604	1,705	15
Foreign currency translation adjustments.....	145,730	(73,687)	(654)
Remeasurements of defined benefit plans	120,738	(113,411)	(1,007)
Share of other comprehensive income of affiliates.....	(454)	(3,101)	(28)
Total comprehensive income	1,937,374	143,086	1,271
Comprehensive income attributable to owners of parent.....	1,818,350	104,454	927
Comprehensive income attributable to non-controlling interests.....	119,024	38,631	343

Non-consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of U.S. dollars
	2015	2016	2016
Assets:			
Cash and due from banks	¥ 37,008,665	¥ 38,862,725	\$ 345,078
Call loans	539,916	899,594	7,988
Receivables under resale agreements	417,473	359,318	3,191
Receivables under securities borrowing transactions	2,012,795	2,798,855	24,852
Monetary claims bought	1,047,498	950,106	8,436
Trading assets	3,627,862	3,511,957	31,184
Securities	29,985,267	25,602,156	227,332
Loans and bills discounted	68,274,308	69,276,735	615,137
Foreign exchanges	1,798,843	1,558,252	13,836
Other assets	2,460,344	2,131,869	18,930
Tangible fixed assets	812,383	831,326	7,382
Intangible fixed assets	200,966	220,174	1,955
Prepaid pension cost	293,082	279,917	2,485
Customers' liabilities for acceptances and guarantees	6,721,131	6,737,089	59,821
Reserve for possible loan losses	(394,140)	(357,186)	(3,172)
Reserve for possible losses on investments	(82,321)	(21,465)	(191)
Total assets	¥154,724,079	¥153,641,430	\$1,364,246
Liabilities and net assets:			
Liabilities:			
Deposits	¥ 91,337,714	¥ 98,839,722	\$ 877,639
Negotiable certificates of deposit	14,022,064	14,428,338	128,115
Call money	4,579,940	1,107,825	9,837
Payables under repurchase agreements	350,010	496,236	4,406
Payables under securities lending transactions	5,113,896	1,374,280	12,203
Commercial paper	2,551,652	1,980,153	17,583
Trading liabilities	2,754,739	2,987,815	26,530
Borrowed money	8,096,070	7,868,311	69,866
Foreign exchanges	1,172,969	1,131,796	10,050
Short-term bonds	25,000	—	—
Bonds	5,095,577	4,775,072	42,400
Due to trust account	717,529	921,320	8,181
Other liabilities	3,672,970	2,924,495	25,968
Reserve for employee bonuses	13,738	13,869	123
Reserve for executive bonuses	644	566	5
Reserve for point service program	1,119	1,086	10
Reserve for reimbursement of deposits	19,589	15,374	137
Deferred tax liabilities	444,863	249,427	2,215
Deferred tax liabilities for land revaluation	34,141	31,837	283
Acceptances and guarantees	6,721,131	6,737,089	59,821
Total liabilities	146,725,363	145,884,620	1,295,370
Net assets:			
Capital stock	1,770,996	1,770,996	15,725
Capital surplus	2,481,273	2,470,198	21,934
Retained earnings	2,327,186	2,414,989	21,444
Treasury stock	(210,003)	(210,003)	(1,865)
Total stockholders' equity	6,369,453	6,446,181	57,238
Net unrealized gains (losses) on other securities	1,726,573	1,233,910	10,956
Net deferred gains (losses) on hedges	(124,906)	48,706	432
Land revaluation excess	27,593	28,011	249
Total valuation and translation adjustments	1,629,261	1,310,628	11,638
Total net assets	7,998,715	7,756,810	68,876
Total liabilities and net assets	¥154,724,079	¥153,641,430	\$1,364,246

Non-consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Banking Corporation

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2015	2016	2016
Ordinary income	¥2,370,998	¥2,277,812	\$20,226
Interest income	1,455,992	1,422,367	12,630
Interest on loans and discounts	990,485	980,604	8,707
Interest and dividends on securities	356,754	326,077	2,895
Trust fees	1,872	2,589	23
Fees and commissions	517,528	527,316	4,682
Trading income	12,799	66,593	591
Other operating income	194,059	123,606	1,098
Other Income	188,745	135,338	1,202
Ordinary expenses	1,415,005	1,529,919	13,585
Interest expenses	334,564	398,791	3,541
Interest on deposits	71,588	93,258	828
Fees and commissions payments	167,548	168,796	1,499
Other operating expenses	45,855	40,613	361
General and administrative expenses	820,216	842,710	7,483
Other expenses	46,820	79,007	702
Ordinary profit	955,992	747,892	6,641
Extraordinary gains	356	3,706	33
Extraordinary losses	8,700	5,379	48
Net income before taxes	947,648	746,219	6,626
Income taxes - current	224,845	170,558	1,514
Income taxes - deferred	79,787	(33,509)	(298)
Net income	¥ 643,015	¥ 609,171	\$ 5,409

	Yen		U.S. dollars
	2015	2016	2016
Per share data:			
Earnings per share	¥6,052.00	¥5,733.46	\$51
Earnings per share (diluted)	—	—	—