# Capital Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

## ■ Capital Structure Information (Non-consolidated Capital Ratio (International Standard))

(Millions of yen, except percentages)

			ch 31,2016	As of Marc	
Basel III Template No.	Items	AS OF IVIAL	Amounts excluded under transitional arrangements	AS OI WAIT	Amounts excluded under transitional arrangements
Common Eq	uity Tier 1 capital: instruments and reserves				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,228,421		6,038,295	
1a	of which: capital and capital surplus	4,031,192		4,042,266	
2	of which: retained earnings	2,414,507		2,327,629	
1c	of which: treasury stock (-)	_		_	
26	of which: cash dividends to be paid (-)	217,277		331,601	
	of which: other than the above	_		_	
1b	Stock acquisition rights to common shares	_		_	
3	Valuation and translation adjustment and other disclosed reserves	785,705	523,803	651,493	977,239
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	_		_	
6	Common Equity Tier 1 capital: instruments and reserves (A	7,014,126		6,689,788	
Common Eo	uity Tier 1 capital: regulatory adjustments	, , , ,		1 - 7 7	
8+9	Total intangible assets (excluding those relating to mortgage servicing rights)	91,707	61,138	54,502	81,753
8	of which: goodwill (including those equivalent)	_	_	_	_
9	of which: other intangible assets other than goodwill and mortgage servicing rights	91,707	61,138	54,502	81,753
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-	-	-
11	Net deferred gains or losses on hedges	30,158	20,105	(49,439)	(74,159)
12	Shortfall of eligible provisions to expected losses	43,929	29,286	25,304	37,957
13	Gain on sale on securitization transactions	30,051	20,034	18,683	28,025
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-		- 10,000	
15	Prepaid pension cost	116,591	77,727	79,484	119,226
16	Investments in own shares (excluding those reported in the Net assets section)	110,001	71,121	70,404	110,220
17	Reciprocal cross-holdings in common equity	_		_	_
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	_	_	_	_
19+20+21	Amount exceeding the 10% threshold on specified items	_	_	2,040	3,060
19	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	_	2,040	3,060
20	of which: mortgage servicing rights	_	_	_	_
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	_	_	_	_
22	Amount exceeding the 15% threshold on specified items	_	_	_	_
23	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	_	_	_	_
24	of which: mortgage servicing rights	_	_	_	_
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	_	_	_	_
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	_		_	
28	Common Equity Tier 1 capital: regulatory adjustments (B	312,437		130,575	
Common Ed	uity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C	6,701,689		6,559,212	

(Millions of yen, except percentages)

				(Millions of y	en, except p	ercentages
			As of Marc	ch 31,2016	As of Marc	h 31,2015
	sel III ate No.	Items		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
Addit	ional Ti	er 1 capital: instruments				
	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	_		_	
	31b	Stock acquisition rights to Additional Tier 1 instruments	_		_	
30	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	300,000		-	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	_		_	
33	3+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	698,497		860,796	
		Total of items included in Additional Tier 1 capital: items subject to transitional arrangements	(268)		(210)	
		of which: foreign currency translation adjustments	(268)		(210)	
	36	Additional Tier 1 capital: instruments (D)	998,229		860,586	
Addit	ional T	er 1 capital: regulatory adjustments				
	37	Investments in own Additional Tier 1 instruments	_	_	_	_
	38	Reciprocal cross-holdings in Additional Tier 1 instruments	_	_	_	_
	39	Non-significant Investments in the Additional Tier 1 capital of Other Financial Institutions, net of eligible short positions (amount above 10% threshold)	-	-	-	_
	40	Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	45,756	30,504	63,692	95,538
		Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	34,677		47,003	
		of which: gain on sale on securitization transactions	20,034		28,025	
		of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses	14,643		18,978	
	42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	_		_	
	43	Additional Tier 1 capital: regulatory adjustments (E)	80,434		110,695	
Addit	ional T	er 1 capital (AT1)				
	44	Additional Tier 1 capital ((D)-(E)) (F)	917,795		749,890	
Tier 1	capita	I (T1 = CET1 + AT1)				
	45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,619,484		7,309,102	
Tier 2	capita	l: instruments and provisions				
		Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown	_		_	
		Stock acquisition rights to Tier 2 instruments	_		_	
	46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	656,085		376,262	
		Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	_		_	
47	7+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,210,344		1,412,068	
	50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	_		_	
	50a	of which: general reserve for possible loan losses	_		_	
	50b	of which: eligible provisions			_	
		Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	310,455		654,063	
		of which: unrealized gains on other securities after 55% discount	299,682		637,394	
		of which: land revaluation excess after 55% discount	10,772		16,668	
	51	Tier 2 capital: instruments and provisions (H)	2,176,885		2,442,394	

(Millions of yen, except percentages)

			(Millions of y	en, except p	ercentages
		As of Mar	ch 31,2016	As of Marc	ch 31,2015
Basel III Template No.	Items		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
Tier 2 capita	l: regulatory adjustments				
52	Investments in own Tier 2 instruments	_	_	_	_
53	Reciprocal cross-holdings in Tier 2 instruments	_	_	_	_
54	Non-significant Investments in the Tier 2 capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)	-	-	_	_
55	Significant investments in the Tier 2 capital of Other Financial Institutions (net of eligible short positions)	75,000	50,000	50,000	75,000
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	14,643		18,978	
	of which: Tier 2 and deductions under Basel II	14,643		18,978	
57	Tier 2 capital: regulatory adjustments (I)	89,643		68,978	
Tier 2 capita	I (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,087,242		2,373,415	
Total capital	(TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	9,706,726		9,682,518	
Risk weighte	ed assets	•			
	Total of items included in risk weighted assets subject to transitional arrangements	140,505		252,584	
	of which: intangible assets (excluding those relating to mortgage servicing rights)	16,700		17,689	
	of which: prepaid pension cost	21,232		25,797	
	of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	86,416		183,151	
60	Risk weighted assets (L)	49,829,205		51,232,836	
Capital ratio		•		,	
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	13.44%		12.80%	
62	Tier 1 risk-weighted capital ratio ((G)/(L))	15.29%		14.26%	
63	Total risk-weighted capital ratio ((K)/(L))	19.47%		18.89%	
Regulatory a	djustments	1		I.	
72	Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	336,156		524,368	
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	657,720		734,569	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	_		_	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	-		_	
Provisions in	ncluded in Tier 2 capital: instruments and provisions				
76	Provisions (general reserve for possible loan losses)	_		_	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	2,295		2,386	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-		_	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	269,384		278,163	
Capital instr	uments subject to transitional arrangements	•	-		
82	Current cap on Additional Tier 1 instruments subject to transitional arrangements	742,414		866,150	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	_		_	
84	Current cap on Tier 2 instruments subject to transitional arrangements	1,210,344		1,412,068	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	42,804		60,062	

(Millions of yen)

Items	As of March 31,2016	As of March 31,2015
Required capital ((L) × 8%)	3,986,336	4,098,626

## ■ Reconciliation of Regulatory Capital Elements Back to the Balance Sheet (As of March 31, 2015 and 2016)

Sumitomo Mitsui Banking Corporation

Balance sheet as in published financial Cross-reference to disclosure template under the			(Millions of yen)		
March 31,   2016   2015   20	Items	in published financial			Reference # of Basel III common disclosure template under the Composition of Capital Disclosure (Basel III Template)
Cash and late from banks         38,862,725         37,008,665           Receivables under resule agreements         390,348         41,743           Receivables under resule agreements         279,8955         2,2012,795           Monetary claims bought         950,106         1,047,498           Tading assers         3,511,957         3,677,862         6-4           Scurines         2,560,2156         2,998,126         6-4           Lars and bilk discoursed         69,767,753         68,274,308         6-6           Chreases         2,131,809         2,460,344         7,198,843           Other assers         313,236         813,338         1           Intangible fixed assers         220,174         200,966         2           Peprald pension of acceptance and guarantees         6,737,809         6,721,131         8           Reserve for possible loan loases         4,757,809         6,721,131         8           Reserve for possible loan loases         4,757,809         6,721,131         8           Reserve for possible loan loases         1,754,605         1,82,241         9           Reserve for possible loanse on investments         2,11,009         1,42,243,381         1,40,220,461           Glabilitice         1,102,202		March 31, March 31,			
Call loans         899,994         359,916           Receivables under securities borrowing transactions         2,798,855         2,012,795           Monetary claims brought         950,06         1,047,498           Tarding assers         3,511,937         3,627,862         6-a           Securities         25,602,156         29,987,267         6-a           Forcigo exchanges         1,558,252         1,798,843         6-c           Forcigo exchanges         1,518,862         1,798,843         6-c           Chebra saters         2,131,869         2,460,344         7           Tangilie fixed sasers         831,326         813,283         1           Tangilie fixed sasers         6,775,799         29,9082         3           Costomers' liabilities for acceptances and guarantees         6,757,809         6,721,131         1           Reserve for possible loss on investments         12,146,80         16,721,131         1           Total saxers         135,641,430         154,724,079         1           Usbillities         198,839,722         91,337,714         1           Negerable certificates of deposit         14,28,338         14,02,2064         1           Lail money         1,178,280         5,501,622	(Assets)				
Receivables under resule agreements	Cash and due from banks	38,862,725	37,008,665		
Receivable under securities borowing transactions	Call loans	899,594	539,916		
Moncary claims bought	Receivables under resale agreements	359,318	417,473		
Taching asserts	Receivables under securities borrowing transactions	2,798,855	2,012,795		
Securities         25,02,15         69,276,75         68,274,308         6-c           Chans and bills discounted         69,26,75         68,274,308         6-c           Pervigin exchanges         1,58,252         1,798,843           Other assets         2,313,869         2,240,334           Inanghle fixed assets         220,174         200,066         2           Perpaid persion roots         279,97         293,882         3           Customers Inbilities for acceptances and guarantees         6,373,089         6721,131           Reserve for possible loss on investments         21,465         (82,21)           Total assets         15,5641,389         1,794,794,797           Use positic lesses on investments         21,465         (82,21)           Total assets         14,282,383         14,222,364           Call moncy         11,178,255         4,579,349           Payables under repurchase agreements         46,236         513,396           Call money         1,107,825         4,579,349           Payables under securities lending transactions         1,374,280         5,113,396           Camercial pager         1,384,192         5,113,396           Foreign exchanges         1,314,392         5,113,296	Monetary claims bought	950,106	1,047,498		
Lama and bills discounted         69,276,735         68,274,308         6 c           Poreign exchanges         1,558,252         1,798,843         7           Cher assers         2,313,869         2,460,344         7           Inngible fixed assers         2831,326         812,383         2           Intangible fixed assers         279,917         299,082         3           Customers' Inbilities for acceptances and guarantees         6,373,899         6,721,311           Reserve for possible loses on investments         (357,186)         (394,140)           Reserve for possible loses on investments         (14,165)         (38,231)           Total assers         98,839,722         91,337,714           Negotiable certificates of deposit         14,428,338         14,022,064           Call imoney         1,107,825         4579,940           Payables under repurchase agreements         496,236         350,010           Payables under securities lending transactions         1,376,20         51,13,896           Commercial paper         1,131,796         1,172,969           Parables under securities lending transactions         1,38,13         2,794,735         6-d           Borrowed money         7,868,311         8,096,070         -	Trading assets	3,511,957	3,627,862	6-a	
Poreign exchanges	Securities	25,602,156	29,985,267		
Chira casers	Loans and bills discounted	69,276,735	68,274,308	6-c	
Intensible faced asserts	Foreign exchanges	1,558,252	1,798,843		
Intangable fixed assers   220,174   200,966   2   Prepaid pension cost   279,917   293,082   3   3   3   3   3   3   3   3   3	Other assets	2,131,869	2,460,344		
Prepaid pension cort	Tangible fixed assets	831,326	812,383		
Customers' liabilities for acceptances and guarantees   6,737,089   6,721,131   (394,140)   (394,140)   (394,140)   (394,140)   (394,140)   (392,321)   (393,321	Intangible fixed assets	220,174	200,966	2	
Reserve for possible loan loses         (357,186)         (394,140)           Reserve for possible losses on investments         (21,465)         (82,321)           Total assets         153,641,430         154,724,079           Giabilities         98,839,722         91,337,714           Deposits         98,839,722         91,337,714           Negotiable certificates of deposit         14,428,338         14,022,064           Call money         1,107,825         4,579,940           Payables under repurchase agreements         496,236         350,010           Payables under securities lending transactions         1,374,280         5,113,896           Commercial paper         1,980,153         2,551,652         6-4           Trading liabilities         2,987,815         2,754,739         6-d           Borrowel money         7,868,311         8,096,070         6-d           Foreign exchanges         1,131,796         1,172,299         6-d           Short-term bonds         4,775,072         5,095,577         9           Bonds         4,775,072         5,095,577         9           Due to trust account         921,320         717,529         9           Other inabilities         2,924,495         3,672,970	Prepaid pension cost	279,917	293,082	3	
Reserve for possible losses on investments	Customers' liabilities for acceptances and guarantees	6,737,089	6,721,131		
Total assers	Reserve for possible loan losses	(357,186)	(394,140)		
Chabilities   Specials   Sp. 88,39,722   91,337,714   Negotiable certificates of deposit   14,428,338   14,022,064   Call money   1,107,825   4,579,940   Payables under repurchase agreements   496,236   530,010   Sp. 20,000   Sp. 20,000					
Deposits		153,641,430	154,724,079		
Negotiable certificates of deposit					
Call money       1,107,825       4,579,940         Payables under repurchase agreements       496,236       350,010         Payables under securities lending transactions       1,374,280       5,113,896         Commercial paper       1,980,153       2,551,652         Trading liabilities       2,987,815       2,754,739       6-d         Borrowed money       7,868,311       8,996,070       6-d         Foreign exchanges       1,131,796       1,172,969       5,000         Short-term bonds       —       25,000         Bonds       4,775,072       5,095,577         Due to trust account       921,320       717,529         Other liabilities       2,924,495       3,672,970         Reserve for employee bonuses       13,869       13,738         Reserve for executive bonuses       566       644         Reserve for print service program       1,086       1,119         Reserve for reimbursement of deposits       15,374       19,589         Deferred tax liabilities       249,427       444,863       4-a         Deferred tax liabilities for land revaluation       31,837       34,141       4-b         Acceptances and guarantees       6,737,089       6,721,131       4-b	-				
Payables under repurchase agreements	Negotiable certificates of deposit	i			
Payables under securities lending transactions	-	i	i		
Commercial paper         1,980,153         2,551,652           Trading liabilities         2,987,815         2,754,739         6-d           Borrowed money         7,868,311         8,096,070         6-d           Foreign exchanges         1,131,796         1,172,969         6-d           Short-term bonds         —         25,000         6-d           Bonds         4,775,072         5,095,577         7           Due to trust account         921,320         717,529         7           Other liabilities         2,924,495         3,672,970         8           Reserve for employee bonuses         13,869         13,738         8         8           Reserve for point service program         1,086         1,119         1,989					
Trading liabilities         2,987,815         2,754,739         6-d           Borrowed money         7,868,311         8,096,070         8,096,070           Foreign exchanges         1,131,796         1,729,699         8,000           Short-term bonds         —         25,000         9,000         9,000           Bonds         4,775,072         5,095,577         9,000 </td <td>_</td> <td>I</td> <td></td> <td></td> <td></td>	_	I			
Borrowed money   7,868,311   8,096,070		i	i		
Foreign exchanges	_			6-d	
Short-term bonds         —         25,000           Bonds         4,775,072         5,095,577           Due to trust account         921,320         717,529           Other liabilities         2,924,495         3,672,970           Reserve for employee bonuses         13,869         13,738           Reserve for executive bonuses         566         644           Reserve for point service program         1,086         1,119           Reserve for reimbursement of deposits         15,374         19,589           Deferred tax liabilities         249,427         444,863         4-a           Deferred tax liabilities for land revaluation         31,837         34,141         4-b           Acceptances and guarantees         6,737,089         6,721,131         4-b           Total liabilities         145,884,620         146,725,363         4-a           Oke assets)         1,770,996         1,770,996         1-a         2,470,198         2,481,273         1-b           Retained earnings         2,414,989         2,327,186         4-a         4-a           Treasury stock         (210,003)         (210,003)         1-d           Total stockholders' equity         6,446,181         6,369,453         4-b	-				
Bonds		1,131,796			
Due to trust account   921,320   717,529					
Other liabilities       2,924,495       3,672,970         Reserve for employee bonuses       13,869       13,738         Reserve for executive bonuses       566       644         Reserve for point service program       1,086       1,119         Reserve for reimbursement of deposits       15,374       19,589         Deferred tax liabilities       249,427       444,863       4-a         Deferred tax liabilities for land revaluation       31,837       34,141       4-b         Acceptances and guarantees       6,737,089       6,721,131       4-b         Total liabilities       145,884,620       146,725,363       4-a         (Net assets)       1,770,996       1,770,996       1-a         Capital stock       1,770,996       1,770,996       1-a         Capital surplus       2,470,198       2,481,273       1-b         Retained earnings       2,414,989       2,327,186       4-a         Treasury stock       (210,003)       (210,003)       (10,003)         Total stockholders' equity       6,446,181       6,369,453         Net unrealized gains on other securities       1,233,910       1,726,573         Net deferred gains or losses on hedges       48,706       (124,906)         Land					
Reserve for employee bonuses       13,869       13,738         Reserve for executive bonuses       566       644         Reserve for point service program       1,086       1,119         Reserve for reimbursement of deposits       15,374       19,589         Deferred tax liabilities       249,427       444,863       4-a         Deferred tax liabilities for land revaluation       31,837       34,141       4-b         Acceptances and guarantees       6,737,089       6,721,131         Total liabilities       145,884,620       146,725,363         (Net assets)       1,770,996       1,770,996       1-a         Capital stock       1,770,996       1,770,996       1-a         Capital surplus       2,414,989       2,327,186       1-b         Retained earnings       2,414,989       2,327,186       1-c         Treasury stock       (210,003)       (210,003)       1-d         Total stockholders' equity       6,446,181       6,369,453         Net unrealized gains on other securities       1,233,910       1,726,573         Net deferred gains or losses on hedges       48,706       (124,906)         Land revaluation excess       28,011       27,593         Total valuation and translation adjustments <td></td> <td>i .</td> <td></td> <td></td> <td></td>		i .			
Reserve for executive bonuses       566       644         Reserve for point service program       1,086       1,119         Reserve for reimbursement of deposits       15,374       19,589         Deferred tax liabilities       249,427       444,863       4-a         Deferred tax liabilities for land revaluation       31,837       34,141       4-b         Acceptances and guarantees       6,737,089       6,721,131         Total liabilities       145,884,620       146,725,363         (Net assets)       1,770,996       1,770,996         Capital stock       1,770,996       1,770,996         Capital surplus       2,414,989       2,327,186         Treasury stock       (210,003)       (210,003)         Total stockholders' equity       6,446,181       6,369,453         Net unrealized gains on other securities       1,233,910       1,726,573         Net deferred gains or losses on hedges       48,706       (124,906)         Land revaluation excess       28,011       27,593         Total valuation and translation adjustments       1,310,628       1,629,261		i	i		
Reserve for point service program       1,086       1,119         Reserve for reimbursement of deposits       15,374       19,589         Deferred tax liabilities       249,427       444,863       4-a         Deferred tax liabilities for land revaluation       31,837       34,141       4-b         Acceptances and guarantees       6,737,089       6,721,131	* *				
Reserve for reimbursement of deposits       15,374       19,589         Deferred tax liabilities       249,427       444,863       4-a         Deferred tax liabilities for land revaluation       31,837       34,141       4-b         Acceptances and guarantees       6,737,089       6,721,131       6,725,363         (Net assets)       145,884,620       146,725,363         (Net assets)       1,770,996       1,770,996       1-a         Capital stock       1,770,198       2,481,273       1-b         Retained earnings       2,414,989       2,327,186       1-c         Treasury stock       (210,003)       (210,003)       1-d         Total stockholders' equity       6,446,181       6,369,453         Net unrealized gains on other securities       1,233,910       1,726,573         Net deferred gains or losses on hedges       48,706       (124,906)         Land revaluation excess       28,011       27,593         Total valuation and translation adjustments       1,310,628       1,629,261		1			
Deferred tax liabilities       249,427       444,863       4-a         Deferred tax liabilities for land revaluation       31,837       34,141       4-b         Acceptances and guarantees       6,737,089       6,721,131         Total liabilities       145,884,620       146,725,363         (Net assets)       1,770,996       1,770,996         Capital stock       1,770,996       1,770,996         Capital surplus       2,470,198       2,481,273       1-b         Retained earnings       2,414,989       2,327,186       1-c         Treasury stock       (210,003)       (210,003)       1-d         Total stockholders' equity       6,446,181       6,369,453         Net unrealized gains on other securities       1,233,910       1,726,573         Net deferred gains or losses on hedges       48,706       (124,906)         Land revaluation excess       28,011       27,593         Total valuation and translation adjustments       1,310,628       1,629,261					
Deferred tax liabilities for land revaluation       31,837       34,141       4-b         Acceptances and guarantees       6,737,089       6,721,131         Total liabilities       145,884,620       146,725,363         (Net assets)       1,770,996       1,770,996         Capital stock       1,770,996       1,720,996         Capital surplus       2,470,198       2,481,273       1-b         Retained earnings       2,414,989       2,327,186       1-c         Treasury stock       (210,003)       (210,003)       1-d         Total stockholders' equity       6,446,181       6,369,453         Net unrealized gains on other securities       1,233,910       1,726,573         Net deferred gains or losses on hedges       48,706       (124,906)         Land revaluation excess       28,011       27,593         Total valuation and translation adjustments       1,310,628       1,629,261	_			,	
Acceptances and guarantees       6,737,089       6,721,131         Total liabilities       145,884,620       146,725,363         (Net assets)       1,770,996       1,770,996       1-a         Capital stock       2,470,198       2,481,273       1-b         Retained earnings       2,414,989       2,327,186       1-c         Treasury stock       (210,003)       (210,003)       1-d         Total stockholders' equity       6,446,181       6,369,453         Net unrealized gains on other securities       1,233,910       1,726,573         Net deferred gains or losses on hedges       48,706       (124,906)         Land revaluation excess       28,011       27,593         Total valuation and translation adjustments       1,310,628       1,629,261			, ,		
Total liabilities       145,884,620       146,725,363         (Net assets)       1,770,996       1,770,996       1-a         Capital stock       2,470,198       2,481,273       1-b         Retained earnings       2,414,989       2,327,186       1-c         Treasury stock       (210,003)       (210,003)       1-d         Total stockholders' equity       6,446,181       6,369,453         Net unrealized gains on other securities       1,233,910       1,726,573         Net deferred gains or losses on hedges       48,706       (124,906)         Land revaluation excess       28,011       27,593         Total valuation and translation adjustments       1,310,628       1,629,261				4-b	
(Net assets)       1,770,996       1,770,996       1-a         Capital stock       2,470,198       2,481,273       1-b         Retained earnings       2,414,989       2,327,186         Treasury stock       (210,003)       (210,003)       1-d         Total stockholders' equity       6,446,181       6,369,453         Net unrealized gains on other securities       1,233,910       1,726,573         Net deferred gains or losses on hedges       48,706       (124,906)         Land revaluation excess       28,011       27,593         Total valuation and translation adjustments       1,310,628       1,629,261					
Capital stock       1,770,996       1,770,996       1-a         Capital surplus       2,470,198       2,481,273       1-b         Retained earnings       2,414,989       2,327,186         Treasury stock       (210,003)       (210,003)       1-d         Total stockholders' equity       6,446,181       6,369,453         Net unrealized gains on other securities       1,233,910       1,726,573         Net deferred gains or losses on hedges       48,706       (124,906)         Land revaluation excess       28,011       27,593         Total valuation and translation adjustments       1,310,628       1,629,261		145,884,620	146,/25,363		
Capital surplus       2,470,198       2,481,273       1-b         Retained earnings       2,414,989       2,327,186         Treasury stock       (210,003)       (210,003)       1-d         Total stockholders' equity       6,446,181       6,369,453         Net unrealized gains on other securities       1,233,910       1,726,573         Net deferred gains or losses on hedges       48,706       (124,906)         Land revaluation excess       28,011       27,593         Total valuation and translation adjustments       1,310,628       1,629,261		1 770 00/	1 770 006	1 .	
Retained earnings       2,414,989       2,327,186         Treasury stock       (210,003)       (210,003)         Total stockholders' equity       6,446,181       6,369,453         Net unrealized gains on other securities       1,233,910       1,726,573         Net deferred gains or losses on hedges       48,706       (124,906)         Land revaluation excess       28,011       27,593         Total valuation and translation adjustments       1,310,628       1,629,261	-	i	i		
Treasury stock         (210,003)         (210,003)         1-d           Total stockholders' equity         6,446,181         6,369,453           Net unrealized gains on other securities         1,233,910         1,726,573           Net deferred gains or losses on hedges         48,706         (124,906)           Land revaluation excess         28,011         27,593           Total valuation and translation adjustments         1,310,628         1,629,261			i	1-D	
Total stockholders' equity         6,446,181         6,369,453           Net unrealized gains on other securities         1,233,910         1,726,573           Net deferred gains or losses on hedges         48,706         (124,906)           Land revaluation excess         28,011         27,593           Total valuation and translation adjustments         1,310,628         1,629,261	0			1 3	
Net unrealized gains on other securities         1,233,910         1,726,573           Net deferred gains or losses on hedges         48,706         (124,906)           Land revaluation excess         28,011         27,593           Total valuation and translation adjustments         1,310,628         1,629,261	Total stockholders' aguity			D-1	
Net deferred gains or losses on hedges         48,706         (124,906)           Land revaluation excess         28,011         27,593           Total valuation and translation adjustments         1,310,628         1,629,261					
Land revaluation excess         28,011         27,593           Total valuation and translation adjustments         1,310,628         1,629,261	_				
Total valuation and translation adjustments 1,310,628 1,629,261		i .			
10(a) 10(1) (7,770,71)	,				
Total liabilities and net assets 153,641,430 154,724,079					

Note: The non-consolidated capital ratio is calculated based on the consolidated financial statements which include special purpose vehicles and other equivalent entities in accordance with Article 15 of "Criteria for Judging Whether A Financial Institution's Capital Is Sufficient in Light of the Assets Held, etc. under the Provision of Article 14-2 of the Banking Act" (Notification No. 19 of 2006, the Financial Services Agency). The above capital ratio is calculated using the following balance sheet accounts reported on the consolidated financial statements.

			_	
- (	Mıl	lions	of ver	ì

		(Infilitions of year)		
Balance sheet account	Amount reported on the consolidated financial statements		Cross-reference to Appended Table	Reference # of Basel III common disclosure template under the Composition of Capital Disclosure (Basel III Template)
Securities	25,588,578	29,971,688	6-b	
Borrowed money	7,162,861	7,226,652	7	
Retained earnings	2,414,507	2,327,629	1-c	
Net deferred gains or losses on hedges	48,257	(125,084)	5	
Total valuation and translation adjustments	1,309,508	1,628,732		3

#### (Appended Table)

#### 1. Stockholders' equity

## (1) Balance sheet

(1) Balance sheet			(Millions of yen)
Balance sheet items	As of March 31, 2016	As of March 31, 2015	Remarks
Capital stock	1,770,996	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement
Capital surplus	2,470,198	2,481,273	Including eligible Tier 1 capital instruments subject to transitional arrangement
Retained earnings	2,414,507	2,327,629	
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement
Total stockholders' equity	6,445,699	6,369,896	

Ref. No.
1-a
1-b
1-с
1-d

(2) Composition of capital

(Mi	Inne	Λt	men l
(1411)	CIIUIIS	OI	VCII)

	Composition of capital disclosure	As of March 31, 2016	As of March 31, 2015	Remarks
Directly issued qualifying common share capital plus related capital surplus and retained earnings		6,445,699	6,369,896	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
	of which: capital and capital surplus	4,031,192	4,042,266	
	of which: retained earnings	2,414,507	2,327,629	
	of which: treasury stock (–)	_	_	
	of which: other than the above	_	_	
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown		_		Stockholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy

Basel III Template No.

1a

31a

## 2. Intangible assets

(1) Balance sheet

(Mill	ions	of	ven'

Balance sheet items	As of March 31, 2016	As of March 31, 2015	Remarks
Intangible fixed assets	220,174	200,966	

64,711

Ref. No.	
2	

Income taxes related to above 67,329

(2) Composition of	f capital
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	0.,50-2	0 - 9,7		
(2) Composition of capital			(Millions of yen)	
Composition of capital disclosure	As of March 31, 2016	As of March 31, 2015	Remarks	Basel III Template No.
Goodwill (including those equivalent)	_	_		8
Other intangible assets other than goodwill and mortgage servicing rights	152,845	136,255	Software and other	9
Mortgage servicing rights	_	_		
Amount exceeding the 10% threshold on specified items	_	_		20
Amount exceeding the 15% threshold on specified items	_	_		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	_	_		74

		Dasci III Template	
	ı	No.	
		8	
		9	
1			
		20	

#### 3. Prepaid pension cost

#### (1) Balance sheet

#### (Millions of yen)

Balance sheet items	As of March 31, 2016	As of March 31, 2015	Remarks
Prepaid pension cost	279,917	293,082	
r repaid pension cose	2/9,91/	273,002	

Ref. No.
3

Income taxes related to above 85,598 94,372

#### (2) Composition of capital

#### (Millions of yen)

	Composition of capital disclosure	As of March 31, 2016	As of March 31, 2015	Remarks
Į	Prepaid pension cost	194,318	198,710	

Basel III Template
No.
15

#### 4. Deferred tax assets

#### (1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2016	As of March 31, 2015	Remarks
Deferred tax liabilities	249,427	444,863	
Deferred tax liabilities for land revaluation	31,837	34,141	

Ref. No.
4-a
4-b

Tax effects on other intangible assets	67,329	64,711	
Tax effects on prepaid pension cost	85,598	94,372	

#### (2) Composition of capital

(Millions of yen)

Composition of capital disclosure		As of March 31, 2016	As of March 31, 2015	Remarks		Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		_	_	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.		10
Deferred liability)	tax assets arising from temporary differences (net of related tax	_	_	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.		
	Amount exceeding the 10% threshold on specified items	_	_			21
	Amount exceeding the 15% threshold on specified items	_	_			25
	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	_	_			75

#### 5. Deferred gains or losses on derivatives under hedge accounting

#### (1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2016	As of March 31, 2015	Remarks
Net deferred gains or losses on hedges	48,257	(125,084)	

Ref. No.	
5	

#### (2) Composition of capital

N.	11	11	ons	ot	yen

Composition of capital disclosure	As of March 31, 2016	As of March 31, 2015	Remarks
Net deferred gains or losses on hedges	50,264	(123,598)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"

Basel III Template
No.
11

#### 6. Items associated with investments in the capital of financial institutions

#### (1) Balance sheet

#### (Millions of yen)

(,				
Balance sheet items	As of March 31, 2016	As of March 31, 2015	Remarks	
Trading assets	3,511,957	3,627,862	Including trading account securities and derivatives for trading assets	
Securities	25,588,578	29,971,688		
Loans and bills discounted	69,276,735	68,274,308	Including subordinated loans	
Trading liabilities	2,987,815	2,754,739	Including trading account securities sold and derivatives for trading liabilities	

Ref. No.
6-a
6-b
6-с
6-d

#### (2) Composition of capital

#### (Millions of yen)

Composition of capital disclosure	As of March 31, 2016	As of March 31, 2015	Remarks	Basel III Template No.
Investments in own capital instruments	_	_		
Common Equity Tier 1 capital	_	_		16
Additional Tier 1 capital	_	_		37
Tier 2 capital	_	_		52
Reciprocal cross-holdings in the capital of banking, financial and				
insurance entities	_	_		
Common Equity Tier 1 capital	_	_		17
Additional Tier 1 capital	_	_		38
Tier 2 capital	_	_		53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financia Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	336,156	524,368		
Common Equity Tier 1 capital	_	_		18
Additional Tier 1 capital	_	_		39
Tier 2 capital	_	_		54
Non-significant investments in the capital of Other Financia Institutions that are below the thresholds for deduction (before risk weighting)	336,156	524,368		72
Significant investments in the capital of Other Financial Institutions, net of eligible short positions	858,981	1,023,901		
Amount exceeding the 10% threshold on specified items	_	5,101		19
Amount exceeding the 15% threshold on specified items	_	_		23
Additional Tier 1 capital	76,261	159,230		40
Tier 2 capital	125,000	125,000		55
Significant investments in the common stocks of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	657,720	734,569		73

#### 7. Other capital instruments

#### (1) Balance sheet

### (Millions of yen)

Balance sheet items	As of March 31, 2016	As of March 31, 2015	Remarks	Ref. No.
Borrowed money	7,162,861	7,226,652		7

#### (2) Composition of capital

#### (Millions of yen)

Composition of capital disclosure	As of March 31, 2016	As of March 31, 2015	Remarks
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	300,000	_	
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	656,085	376,262	

Basel III Template No.
32
46

Amounts in the "Composition of capital disclosure" are based on those before considering under transitional arrangements and includes "Amounts excluded under transitional arrangements" disclosed in "Capital Structure Information" as well as amounts included as regulatory capital. In addition, items for regulatory purpose under transitional arrangement are excluded from this table