

**ADDITIONAL DISCLOSURE FOR THE FINANCIAL RESULTS
FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2016 (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	
	2016	2015
Domestic operations:		
Liquid deposits	¥ 63,917,436	¥ 56,141,548
Fixed-term deposits	22,681,826	23,640,749
Others	6,945,727	5,473,601
Subtotal.....	93,544,991	85,255,899
Negotiable certificates of deposit	5,176,803	6,839,563
Total	98,721,794	92,095,463
Overseas operations:		
Liquid deposits	10,958,650	11,628,233
Fixed-term deposits	6,049,726	5,087,798
Others	192,773	127,516
Subtotal.....	17,201,150	16,843,548
Negotiable certificates of deposit	5,003,757	8,629,444
Total	22,204,908	25,472,993
Grand total.....	¥ 120,926,702	¥ 117,568,456

- 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	
	2016	2015
Domestic operations:		
Manufacturing	¥ 6,287,963	¥ 6,261,187
Agriculture, forestry, fisheries and mining.....	120,158	129,644
Construction	914,726	887,403
Transportation, communications and public enterprises	4,671,601	4,567,132
Wholesale and retail	4,449,101	4,394,012
Finance and insurance	2,259,161	2,803,568
Real estate, goods rental and leasing	8,381,679	7,833,482
Services	4,647,316	4,218,790
Municipalities.....	846,601	901,516
Others	23,111,835	19,780,451
Subtotal	55,690,146	51,777,190
Overseas operations:		
Public sector	179,803	69,165
Financial institutions	1,205,354	1,462,655
Commerce and industry	16,463,637	18,445,974
Others	2,427,199	2,755,700
Subtotal	20,275,994	22,733,495
Total	¥ 75,966,141	¥ 74,510,685

- 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	
	2016	2015
Domestic operations:		
Japanese government bonds.....	¥ 7,960,296	¥ 14,287,698
Japanese local government bonds	67,695	61,980
Japanese corporate bonds.....	2,621,930	2,564,968
Japanese stocks	3,528,814	3,970,967
Others.....	3,986,414	3,862,168
Subtotal.....	18,165,151	24,747,783
Overseas operations:		
Japanese government bonds.....	—	—
Japanese local government bonds	—	—
Japanese corporate bonds.....	84,652	70,916
Japanese stocks	—	—
Others.....	3,561,792	3,179,243
Subtotal.....	3,646,445	3,250,160
Unallocated corporate assets:		
Japanese government bonds.....	—	—
Japanese local government bonds	—	—
Japanese corporate bonds.....	—	—
Japanese stocks	52,964	51,758
Others.....	—	—
Subtotal.....	52,964	51,758
Total.....	¥ 21,864,561	¥ 28,049,702

- 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. Principal shareholders (Common stock)

September 30, 2016	Number of shares	Percentage of shares outstanding
Japan Trustee Services Bank, Ltd. (Trust Account)	80,013,200	5.65%
The Master Trust Bank of Japan, Ltd. (Trust Account).....	59,080,900	4.17
Sumitomo Mitsui Banking Corporation	42,820,924	3.02
Japan Trustee Services Bank, Ltd. (Trust Account 9)	26,358,100	1.86
STATE STREET BANK AND TRUST COMPANY 505223 *	22,761,450	1.60
THE BANK OF NEW YORK MELLON SA/NV 10 **	21,852,054	1.54
NATSCUMCO ***	20,369,462	1.44
STATE STREET BANK AND TRUST COMPANY 505001 ****	20,040,929	1.41
Japan Trustee Services Bank, Ltd. (Trust Account 7)	19,034,400	1.34
STATE STREET BANK WEST CLIENT – TREATY 505234 *****	18,144,176	1.28
Total.....	330,475,595	23.37

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

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

*** Standing agent: Sumitomo Mitsui Banking Corporation

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

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

Notes: 1. Pursuant to Article 67 of the Enforcement Ordinance of the Companies Act, the exercise of voting rights of common shares held by Sumitomo Mitsui Banking Corporation is restricted. Likewise, for common shares held by the bank, title in the Register of Shareholders is in the name of the bank, but 60 of the shares listed are not substantially in the ownership of the bank.

2. 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, 2016 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%

3. Sumitomo Mitsui Trust Bank, Limited has submitted a Report of Possession of Large Volume regarding its shareholding as of September 6, 2016. It stated that Sumitomo Mitsui Trust Bank, Limited and two other shareholders hold common shares in SMFG as of August 31, 2016. But these three are not included in the above Principal Shareholders because SMFG was unable to confirm the number of shares owned by them at the end of the six months ended September 30, 2016 under review.

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

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

Number of share held: 71,542,000 shares (including joint ownership)

Shareholding ratio: 5.06%

SUMITOMO MITSUI BANKING CORPORATION <Non-consolidated>

1. Deposits

(1) Period-end balance

September 30	Millions of yen	
	2016	2015
Domestic operations:		
Liquid deposits	¥ 60,178,178	¥ 53,615,228
Fixed-term deposits	18,778,186	19,804,689
Others	1,469,710	1,316,602
Subtotal	80,426,075	74,736,520
Negotiable certificates of deposit	6,057,835	7,611,293
Total	86,483,911	82,347,814
International operations:		
Liquid deposits	8,504,390	9,122,309
Fixed-term deposits	4,953,337	3,886,103
Others	5,073,048	4,257,943
Subtotal	18,530,776	17,266,355
Negotiable certificates of deposit	4,589,137	8,271,914
Total	23,119,914	25,538,270
Grand total.....	¥ 109,603,826	¥ 107,886,084

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	
	2016	2015
Domestic operations:		
Liquid deposits	¥ 58,919,355	¥ 52,291,868
Fixed-term deposits	18,956,747	20,142,433
Others	932,772	550,479
Subtotal	78,808,875	72,984,781
Negotiable certificates of deposit	6,965,268	7,282,182
Total	85,774,144	80,266,963
International operations:		
Liquid deposits	7,908,079	8,327,003
Fixed-term deposits	4,678,451	3,675,362
Others	4,425,032	3,903,256
Subtotal	17,011,562	15,905,622
Negotiable certificates of deposit	6,098,955	7,956,509
Total	23,110,517	23,862,132
Grand total.....	¥ 108,884,661	¥ 104,129,095

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice
 2. Fixed-term deposits = Time deposits + Installment savings
 3. The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

(3) Balance of time deposits, classified by maturity

September 30	Millions of yen	
	2016	2015
Less than three months	¥ 10,702,624	¥ 10,041,667
Fixed interest rates.....	6,723,313	6,945,665
Floating interest rates	46,621	52,035
Others	3,932,688	3,043,967
Three – six months	3,990,870	3,676,701
Fixed interest rates.....	3,435,801	3,365,957
Floating interest rates	6,840	62,971
Others	548,228	247,772
Six months – one year	5,124,836	5,348,655
Fixed interest rates.....	4,875,087	4,984,871
Floating interest rates	2,250	72,421
Others	247,499	291,362
One – two years.....	1,631,683	1,842,297
Fixed interest rates.....	1,541,532	1,711,780
Floating interest rates	12,595	59,361
Others	77,555	71,155
Two – three years	958,159	1,318,989
Fixed interest rates.....	938,513	1,099,698
Floating interest rates	15,505	27,394
Others	4,140	191,896
Three years or more	1,323,312	1,462,442
Fixed interest rates.....	558,488	574,856
Floating interest rates	621,599	882,382
Others	143,223	5,203
Total	23,731,486	23,690,754
Fixed interest rates.....	18,072,737	18,682,829
Floating interest rates	705,411	1,156,567
Others	4,953,337	3,851,357

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	
	2016	2015
Securities	¥ 1,226,389	¥ 642,076
Commercial claims	1,159,300	1,134,924
Commercial goods	—	—
Real estate	6,762,303	6,729,908
Others	1,155,428	1,190,663
Subtotal	10,303,421	9,697,572
Guaranteed	22,730,721	23,712,793
Unsecured	38,047,119	35,386,497
Total	¥ 71,081,261	¥ 68,796,863

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

September 30	Millions of yen	
	2016	2015
One year or less	¥ 12,787,045	¥ 10,727,454
Floating interest rates	/	/
Fixed interest rates	/	/
One – three years	11,529,738	11,582,891
Floating interest rates	9,132,398	9,379,342
Fixed interest rates	2,397,339	2,203,548
Three – five years	11,472,101	11,593,028
Floating interest rates	9,091,353	9,287,452
Fixed interest rates	2,380,747	2,305,576
Five – seven years	5,495,228	5,100,644
Floating interest rates	4,433,946	4,316,523
Fixed interest rates	1,061,281	784,120
More than seven years	20,112,674	20,271,130
Floating interest rates	18,799,695	19,082,437
Fixed interest rates	1,312,979	1,188,692
No designated term	9,684,473	9,521,714
Floating interest rates	9,684,473	9,521,714
Fixed interest rates	—	—
Total	¥ 71,081,261	¥ 68,796,863

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	
	2016	2015
Domestic operations:		
Japanese government bonds	¥ 7,443,393	¥ 13,975,276
Japanese local government bonds	43,256	1,659
Japanese corporate bonds	2,405,772	2,333,110
Japanese stocks	4,623,187	4,910,628
Others	926,017	996,581
Foreign bonds	—	—
Foreign stocks	—	—
Subtotal	15,441,627	22,217,256
International operations:		
Japanese government bonds	—	—
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	—
Others	7,083,661	6,296,603
Foreign bonds	4,091,491	3,492,379
Foreign stocks	2,992,169	2,804,224
Subtotal	7,083,661	6,296,603
Total	¥ 22,525,289	¥ 28,513,860

(2) Average balance

Six months ended September 30	Millions of yen	
	2016	2015
Domestic operations:		
Japanese government bonds	¥ 8,345,424	¥ 13,949,587
Japanese local government bonds	29,847	19,703
Japanese corporate bonds	2,386,158	2,329,534
Japanese stocks	3,232,754	3,227,542
Others	891,106	962,010
Foreign bonds	—	—
Foreign stocks	—	—
Subtotal	14,885,292	20,488,378
International operations:		
Japanese government bonds	—	—
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	—
Others	6,781,800	6,343,280
Foreign bonds	4,109,902	3,512,505
Foreign stocks	2,671,898	2,830,775
Subtotal	6,781,800	6,343,280
Total	¥ 21,667,093	¥ 26,831,658

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	
	2016	2015
One year or less:		
Japanese government bonds	¥ 1,669,331	¥ 6,232,397
Japanese local government bonds.....	—	1,035
Japanese corporate bonds	215,106	239,231
Others	1,063,659	1,108,784
Foreign bonds.....	1,033,585	1,081,179
Foreign stocks	—	—
One – three years:		
Japanese government bonds	2,527,986	2,510,432
Japanese local government bonds.....	71	107
Japanese corporate bonds	718,975	714,873
Others	564,993	688,472
Foreign bonds.....	493,338	554,865
Foreign stocks	801	—
Three – five years:		
Japanese government bonds	2,983,700	5,131,576
Japanese local government bonds.....	12,952	—
Japanese corporate bonds	704,038	746,716
Others	474,361	363,156
Foreign bonds.....	436,773	267,407
Foreign stocks	5,018	2,161
Five – seven years:		
Japanese government bonds	—	—
Japanese local government bonds.....	—	476
Japanese corporate bonds	289,646	303,706
Others	334,225	415,312
Foreign bonds.....	257,002	397,659
Foreign stocks	—	4,603
Seven – 10 years:		
Japanese government bonds	100,799	100,870
Japanese local government bonds.....	30,194	—
Japanese corporate bonds	325,229	251,696
Others	998,394	941,789
Foreign bonds.....	870,395	806,346
Foreign stocks	6,946	2,726
More than 10 years:		
Japanese government bonds	161,574	—
Japanese local government bonds.....	37	39
Japanese corporate bonds	152,775	76,886
Others	1,148,289	536,040
Foreign bonds.....	1,000,396	384,921
Foreign stocks	94,289	149,110
No designated term:		
Japanese government bonds	—	—
Japanese local government bonds.....	—	—
Japanese corporate bonds	—	—
Japanese stocks.....	4,623,187	4,910,628
Others	3,425,756	3,239,629
Foreign bonds.....	—	—
Foreign stocks	2,885,112	2,645,622
Total:		
Japanese government bonds	7,443,393	13,975,276
Japanese local government bonds.....	43,256	1,659
Japanese corporate bonds	2,405,772	2,333,110
Japanese stocks.....	4,623,187	4,910,628
Others	8,009,679	7,293,185
Foreign bonds.....	4,091,491	3,492,379
Foreign stocks	2,992,169	2,804,224

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					
	2016			2015		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 68,648,575	¥ 563,472	1.63%	¥ 72,148,422	¥ 470,887	1.30%
	[3,383,675]	[6,852]		[4,383,014]	[6,063]	
Loans and bills discounted	47,666,952	258,008	1.07	45,342,485	279,445	1.22
Securities.....	14,885,292	280,247	3.75	20,488,378	166,402	1.61
Call loans	6,431	4	0.14	77,037	79	0.20
Receivables under resale agreements	—	—	—	5	0	0.07
Receivables under securities borrowing transactions.....	2,343,795	471	0.04	1,490,355	927	0.12
Bills bought.....	—	—	—	—	—	—
Deposits with banks.....	7,245	6	0.18	9,088	0	0.01
Interest-bearing liabilities	94,226,214	23,557	0.04	94,044,250	32,632	0.06
Deposits.....	78,808,875	5,143	0.01	72,984,781	11,269	0.03
Negotiable certificates of deposit	6,965,268	770	0.02	7,282,182	2,917	0.07
Call money	6,080	(1)	(0.06)	1,783,359	460	0.05
Payables under repurchase agreements	32,409	0	0.00	41,569	18	0.08
Payables under securities lending transactions	1,884,078	98	0.01	3,383,452	961	0.05
Borrowed money.....	4,286,497	9,487	0.44	6,223,367	7,793	0.24
Short-term bonds.....	—	—	—	22,224	7	0.07
Bonds	1,214,414	7,512	1.23	1,561,687	8,681	1.10

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (six months ended September 30, 2016, ¥29,959,762 million; six months ended September 30, 2015, ¥26,156,983 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					
	2016			2015		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 38,060,145	¥ 302,386	1.58%	¥ 39,855,657	¥ 291,254	1.45%
Loans and bills discounted	21,801,743	223,004	2.04	22,625,472	208,569	1.83
Securities.....	6,781,800	42,869	1.26	6,343,280	45,083	1.41
Call loans	727,698	283	0.07	546,629	2,557	0.93
Receivables under resale agreements	441,771	3,174	1.43	530,717	2,738	1.02
Receivables under securities borrowing transactions.....	125,851	202	0.32	295,165	649	0.43
Deposits with banks.....	5,301,535	16,449	0.61	6,325,796	13,428	0.42
Interest-bearing liabilities	38,012,279	202,422	1.06	39,493,470	157,598	0.79
	[3,383,675]	[6,852]		[4,383,014]	[6,063]	
Deposits.....	17,011,562	52,197	0.61	15,905,622	30,158	0.37
Negotiable certificates of deposit	6,098,955	27,350	0.89	7,956,509	18,604	0.46
Call money	898,954	3,114	0.69	691,256	1,334	0.38
Payables under repurchase agreements	1,487,183	3,604	0.48	722,796	1,204	0.33
Payables under securities lending transactions	674,467	1,029	0.30	1,143,381	1,648	0.28
Borrowed money.....	2,630,499	39,330	2.98	2,117,291	35,317	3.32
Bonds	3,216,204	35,200	2.18	3,580,262	45,240	2.52

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (six months ended September 30, 2016, ¥99,953 million; six months ended September 30, 2015, ¥104,824 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					
	2016			2015		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 103,325,045	¥ 859,005	1.65%	¥ 107,621,066	¥ 756,078	1.40%
Loans and bills discounted	69,468,696	481,012	1.38	67,967,957	488,014	1.43
Securities.....	21,667,093	323,117	2.97	26,831,658	211,485	1.57
Call loans	734,130	287	0.07	623,666	2,636	0.84
Receivables under resale agreements	441,771	3,174	1.43	530,722	2,738	1.02
Receivables under securities borrowing transactions.....	2,469,647	674	0.05	1,785,520	1,577	0.17
Bills bought.....	—	—	—	—	—	—
Deposits with banks.....	5,308,781	16,455	0.61	6,334,885	13,429	0.42
Interest-bearing liabilities	128,854,818	219,127	0.33	129,154,706	184,167	0.28
Deposits.....	95,820,438	57,340	0.11	88,890,404	41,427	0.09
Negotiable certificates of deposit	13,064,223	28,121	0.42	15,238,691	21,522	0.28
Call money	905,035	3,112	0.68	2,474,616	1,794	0.14
Payables under repurchase agreements	1,519,593	3,604	0.47	764,365	1,222	0.31
Payables under securities lending transactions	2,558,546	1,127	0.08	4,526,833	2,610	0.11
Borrowed money.....	6,916,997	48,817	1.40	8,340,659	43,111	1.03
Short-term bonds.....	—	—	—	22,224	7	0.07
Bonds	4,430,618	42,713	1.92	5,141,949	53,921	2.09

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (six months ended September 30, 2016, ¥30,059,716 million; six months ended September 30, 2015, ¥26,261,807 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, 2016 versus six months ended September 30, 2015 increase (decrease) due to changes in			Six months ended September 30, 2015 versus six months ended September 30, 2014 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.....	¥ 12,581	¥ (34,018)	¥ (21,436)	¥ 1,752	¥ (22,803)	¥ (21,051)
International.....	(7,593)	22,028	14,434	31,245	(4,214)	27,031
Total			(7,001)			5,979
Securities:						
Domestic.....	(45,507)	159,352	113,845	4,443	(16,721)	(12,278)
International.....	2,772	(4,985)	(2,213)	2,160	10,681	12,841
Total			111,631			562
Call loans:						
Domestic.....	(55)	(19)	(74)	(24)	(27)	(52)
International.....	70	(2,344)	(2,274)	808	(1,057)	(249)
Total			(2,348)			(301)
Receivables under resale agreements:						
Domestic.....	(0)	—	(0)	0	—	0
International.....	(458)	895	436	740	(353)	387
Total			436			387
Receivables under securities borrowing transactions:						
Domestic.....	171	(627)	(455)	771	(225)	545
International.....	(304)	(142)	(446)	28	(64)	(35)
Total			(902)			509
Bills bought:						
Domestic.....	—	—	—	(125)	(125)	(251)
International.....	—	—	—	—	—	—
Total			—			(251)
Deposits with banks:						
Domestic.....	(0)	6	5	0	(0)	0
International.....	(2,174)	5,195	3,020	443	(13)	429
Total			3,026			429
Total interest income:						
Domestic.....	(22,842)	115,427	92,585	15,170	(46,251)	(31,081)
International.....	(13,121)	24,252	11,131	32,266	8,427	40,693
Total			<u>¥ 102,927</u>			<u>¥ 12,328</u>

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

	Six months ended September 30, 2016 versus six months ended September 30, 2015 increase (decrease) due to changes in			Six months ended September 30, 2015 versus six months ended September 30, 2014 increase (decrease) due to changes in		
	Volume	Rate	Net change	Volume	Rate	Net change
(Millions of yen)						
Non-consolidated Interest expenses:						
Deposits:						
Domestic	¥ 380	¥ (6,506)	¥ (6,125)	¥ 558	¥ (747)	¥ (188)
International	2,227	19,811	22,039	6,333	2,065	8,399
Total			15,913			8,210
Negotiable certificates of deposit:						
Domestic	(121)	(2,025)	(2,147)	506	(328)	178
International	(4,343)	13,089	8,746	(752)	1,193	441
Total			6,599			619
Call money:						
Domestic	(145)	(316)	(461)	147	10	158
International	488	1,291	1,779	108	335	444
Total			1,317			602
Payables under repurchase agreements:						
Domestic	(3)	(14)	(17)	0	(0)	(0)
International	1,678	721	2,400	(693)	389	(303)
Total			2,382			(304)
Payables under securities lending transactions:						
Domestic	(303)	(559)	(863)	603	(27)	576
International	(676)	56	(619)	497	689	1,187
Total			(1,483)			1,763
Borrowed money:						
Domestic	(2,425)	4,119	1,694	2,390	623	3,014
International	7,673	(3,660)	4,012	3,767	(258)	3,509
Total			5,706			6,523
Short-term bonds:						
Domestic	(3)	(3)	(7)	(0)	(0)	(0)
International	—	—	—	—	—	—
Total			(7)			(0)
Bonds:						
Domestic	(1,930)	761	(1,168)	(2,031)	137	(1,893)
International	(4,334)	(5,705)	(10,039)	12,812	(1,732)	11,079
Total			(11,208)			9,185
Total interest expenses:						
Domestic	45	(9,119)	(9,074)	3,156	(1,305)	1,851
International	(5,910)	50,734	44,823	20,087	2,702	22,789
Total			¥ 34,959			¥ 27,357

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	
	2016	2015
Fees and commissions	¥ 246,564	¥ 252,762
Deposits and loans	49,868	55,842
Remittances and transfers	64,851	63,540
Securities-related business	5,856	5,990
Agency	5,235	5,273
Safe deposits	2,527	2,592
Guarantees.....	16,854	18,832
Fees and commissions payments	94,659	88,869
Remittances and transfers	18,455	18,172

(4) Trading income

Six months ended September 30	Millions of yen	
	2016	2015
Trading income	¥ 39,106	¥ 27,108
Gains on trading securities	483	953
Gains on securities related to trading transactions	2,090	2,759
Gains on trading-related financial derivatives.....	36,520	23,332
Others	12	62
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	
	2016	2015
Net other operating income (expenses)	¥ 82,262	¥ 39,230
Gains (losses) on bonds	58,037	20,536
Gains (losses) on financial derivatives.....	3,236	(2,750)
Gains (losses) on foreign exchange transactions	7,380	17,578