

Supplemental Information

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of
	2016	2017	U.S. dollars
Assets:			2017
Cash and due from banks	¥ 42,594,225	¥ 44,992,414	\$ 401,038
Call loans and bills bought	1,291,365	1,872,144	16,687
Receivables under resale agreements	494,949	2,199,733	19,607
Receivables under securities borrowing transactions.....	7,964,208	3,609,903	32,177
Monetary claims bought.....	4,183,995	4,265,954	38,024
Trading assets	7,980,971	2,666,417	23,767
Money held in trust.....	3	0	0
Securities.....	25,153,750	24,181,601	215,542
Loans and bills discounted	77,331,124	83,314,483	742,620
Foreign exchanges	1,577,167	1,722,104	15,350
Lease receivables and investment assets.....	269,429	282,505	2,518
Other assets	3,697,438	3,586,135	31,965
Tangible fixed assets.....	1,167,627	1,121,670	9,998
Assets for rent	206,419	201,066	1,792
Buildings.....	357,116	342,078	3,049
Land	488,708	482,659	4,302
Lease assets	10,885	4,724	42
Construction in progress.....	27,084	20,441	182
Other tangible fixed assets	77,413	70,699	630
Intangible fixed assets.....	526,112	339,674	3,028
Software	299,159	258,131	2,301
Goodwill	160,067	30,707	274
Lease assets	136	303	3
Other intangible fixed assets.....	66,749	50,531	450
Net defined benefit asset	198,637	310,588	2,768
Deferred tax assets	66,570	59,928	534
Customers' liabilities for acceptances and guarantees	6,407,272	6,927,918	61,752
Reserve for possible loan losses.....	(496,178)	(506,515)	(4,515)
Total assets.....	¥180,408,672	¥180,946,664	\$1,612,859

(Continued)

March 31	Millions of yen		Millions of
	2016	2017	U.S. dollars
Liabilities and net assets:			
Liabilities:			
Deposits	¥111,238,673	¥118,424,659	\$1,055,572
Negotiable certificates of deposit	14,740,434	12,595,937	112,273
Call money and bills sold	1,220,455	844,519	7,528
Payables under repurchase agreements.....	1,761,822	2,737,947	24,405
Payables under securities lending transactions.....	5,309,003	3,190,161	28,435
Commercial paper.....	3,018,218	2,312,289	20,610
Trading liabilities	6,105,982	2,131,143	18,996
Borrowed money	8,058,848	11,981,546	106,797
Foreign exchanges	1,083,450	718,940	6,408
Short-term bonds.....	367,000	—	—
Bonds	5,450,145	3,987,749	35,545
Due to trust account.....	944,542	1,180,976	10,527
Other liabilities.....	4,853,664	4,524,079	40,325
Reserve for employee bonuses.....	54,925	34,990	312
Reserve for executive bonuses	1,767	922	8
Net defined benefit liability.....	17,844	16,788	150
Reserve for executive retirement benefits.....	743	867	8
Reserve for point service program	1,249	1,189	11
Reserve for reimbursement of deposits	16,979	15,464	138
Reserve for losses on interest repayment	234	40	0
Reserves under the special laws.....	1,129	—	—
Deferred tax liabilities	275,887	378,740	3,376
Deferred tax liabilities for land revaluation	32,203	31,596	282
Acceptances and guarantees.....	6,407,272	6,927,918	61,752
Total liabilities	170,962,478	172,038,471	1,533,456
Net assets :			
Capital stock	1,770,996	1,770,996	15,786
Capital surplus	2,702,093	1,958,660	17,458
Retained earnings	2,909,898	3,045,979	27,150
Treasury stock	(210,003)	(210,003)	(1,872)
Total stockholders' equity.....	7,172,985	6,565,632	58,522
Net unrealized gains (losses) on other securities	1,255,877	1,397,396	12,456
Net deferred gains (losses) on hedges.....	61,781	(39,174)	(349)
Land revaluation excess.....	39,348	38,041	339
Foreign currency translation adjustments	58,693	35,589	317
Accumulated remeasurements of defined benefit plans.....	(65,290)	10,773	96
Total accumulated other comprehensive income.....	1,350,409	1,442,626	12,859
Stock acquisition rights.....	249	276	2
Non-controlling interests	922,549	899,656	8,019
Total net assets.....	9,446,193	8,908,192	79,403
Total liabilities and net assets.....	¥180,408,672	¥180,946,664	\$1,612,859

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
	2016	2017	2017
Ordinary income	¥3,059,022	¥3,014,455	\$26,869
Interest income	1,652,508	1,668,533	14,872
Interest on loans and discounts	1,167,181	1,215,517	10,834
Interest and dividends on securities	302,821	254,119	2,265
Interest on call loans and bills bought	20,457	12,210	109
Interest on receivables under resale agreements	10,100	23,639	211
Interest on receivables under securities borrowing transactions.....	10,740	6,471	58
Interest on deposits with banks	37,097	47,157	420
Interest on lease transactions	7,565	8,031	72
Other interest income.....	96,543	101,386	904
Trust fees.....	3,587	3,698	33
Fees and commissions	779,388	725,920	6,470
Trading income.....	209,722	140,398	1,251
Other operating income	232,513	245,246	2,186
Lease-related income.....	16,203	16,469	147
Installment-related income.....	18,139	20,365	182
Other	198,170	208,411	1,858
Other income.....	181,301	230,658	2,056
Recoveries of written-off claims.....	10,324	4,139	37
Other	170,976	226,519	2,019
Ordinary expenses	2,128,690	2,185,035	19,476
Interest expenses	426,091	531,108	4,734
Interest on deposits	141,085	189,117	1,686
Interest on negotiable certificates of deposit.....	49,561	67,238	599
Interest on call money and bills sold.....	5,360	5,593	50
Interest on payables under repurchase agreements.....	8,077	16,775	150
Interest on payables under securities lending transactions.....	6,724	4,176	37
Interest on commercial paper	10,415	15,510	138
Interest on borrowed money	44,514	78,309	698
Interest on short-term bonds	573	24	0
Interest on bonds	110,489	93,354	832
Other interest expenses	49,290	61,007	544
Fees and commissions payments.....	150,788	169,653	1,512
Other operating expenses.....	86,746	82,079	732
Lease-related expenses	2,159	2,639	24
Installment-related expenses	9,837	11,861	106
Other	74,749	67,578	602
General and administrative expenses	1,314,581	1,247,126	11,116
Other expenses	150,482	155,067	1,382
Provision for reserve for possible loan losses.....	5,632	49,458	441
Other	144,850	105,609	941
Ordinary profit	930,332	829,419	7,393
Extraordinary gains.....	3,777	1,452	13
Gains on disposal of fixed assets	3,709	1,452	13
Gains on negative goodwill	20	—	—
Other extraordinary gains.....	46	—	—
Extraordinary losses	8,136	9,832	88
Losses on disposal of fixed assets	3,400	4,907	44
Losses on impairment of fixed assets.....	4,361	4,866	43
Provision for reserve for eventual future operating losses from financial instruments transactions.....	374	58	1
Income before income taxes	925,972	821,039	7,318
Income taxes-current	205,051	159,828	1,425
Income taxes-deferred	(24,868)	60,932	543
Income taxes	180,183	220,760	1,968
Profit	745,788	600,279	5,351
Profit attributable to non-controlling interests.....	65,626	57,079	509
Profit attributable to owners of parent	¥ 680,162	¥ 543,199	\$ 4,842

(Continued)

(Consolidated Statements of Comprehensive Income)

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2016	2017	2017
Profit	¥ 745,788	¥ 600,279	\$ 5,351
Other comprehensive income (losses)	(602,702)	86,878	774
Net unrealized gains (losses) on other securities.....	(503,395)	139,404	1,243
Net deferred gains (losses) on hedges	89,188	(101,794)	(907)
Land revaluation excess	1,705	(6)	(0)
Foreign currency translation adjustments.....	(73,687)	(10,930)	(97)
Remeasurements of defined benefit plans	(113,411)	78,031	696
Share of other comprehensive income of affiliates.....	(3,101)	(17,826)	(159)
Total comprehensive income	143,086	687,157	6,125
Comprehensive income attributable to owners of parent.....	104,454	639,502	5,700
Comprehensive income attributable to non-controlling interests.....	38,631	47,655	425

Non-consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of U.S. dollars
	2016	2017	2017
Assets:			
Cash and due from banks	¥ 38,862,725	¥ 41,652,508	\$ 371,268
Call loans	899,594	1,465,117	13,059
Receivables under resale agreements	359,318	523,913	4,670
Receivables under securities borrowing transactions.....	2,798,855	3,184,379	28,384
Monetary claims bought.....	950,106	1,125,434	10,032
Trading assets	3,511,957	1,879,342	16,751
Securities.....	25,602,156	24,342,369	216,974
Loans and bills discounted	69,276,735	75,585,256	673,725
Foreign exchanges	1,558,252	1,663,102	14,824
Other assets	2,131,869	2,383,307	21,243
Tangible fixed assets	831,326	815,808	7,272
Intangible fixed assets.....	220,174	230,984	2,059
Prepaid pension cost	279,917	275,175	2,453
Customers' liabilities for acceptances and guarantees	6,737,089	7,565,562	67,435
Reserve for possible loan losses.....	(357,186)	(389,726)	(3,474)
Reserve for possible losses on investments	(21,465)	(20,808)	(185)
Total assets	¥153,641,430	¥162,281,729	\$1,446,490
Liabilities and net assets:			
Liabilities:			
Deposits	¥ 98,839,722	¥105,590,771	\$ 941,178
Negotiable certificates of deposit	14,428,338	12,263,091	109,306
Call money.....	1,107,825	1,009,469	8,998
Payables under repurchase agreements.....	496,236	1,359,017	12,114
Payables under securities lending transactions.....	1,374,280	3,076,425	27,422
Commercial paper.....	1,980,153	1,390,123	12,391
Trading liabilities	2,987,815	1,472,340	13,124
Borrowed money	7,868,311	12,026,497	107,198
Foreign exchanges	1,131,796	737,961	6,578
Bonds	4,775,072	3,944,061	35,155
Due to trust account.....	921,320	1,160,014	10,340
Other liabilities.....	2,924,495	2,879,318	25,665
Reserve for employee bonuses.....	13,869	14,134	126
Reserve for executive bonuses	566	612	5
Reserve for point service program	1,086	1,058	9
Reserve for reimbursement of deposits	15,374	13,602	121
Deferred tax liabilities	249,427	329,253	2,935
Deferred tax liabilities for land revaluation	31,837	31,230	278
Acceptances and guarantees.....	6,737,089	7,565,562	67,435
Total liabilities	145,884,620	154,864,546	1,380,377
Net assets:			
Capital stock	1,770,996	1,770,996	15,786
Capital surplus	2,470,198	1,776,830	15,838
Retained earnings	2,414,989	2,689,638	23,974
Treasury stock	(210,003)	(210,003)	(1,872)
Total stockholders' equity	6,446,181	6,027,462	53,725
Net unrealized gains (losses) on other securities	1,233,910	1,399,125	12,471
Net deferred gains (losses) on hedges.....	48,706	(36,110)	(322)
Land revaluation excess.....	28,011	26,704	238
Total valuation and translation adjustments	1,310,628	1,389,719	12,387
Total net assets	7,756,810	7,417,182	66,113
Total liabilities and net assets	¥153,641,430	¥162,281,729	\$1,446,490

