Capital Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

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

(Millions of yen, except percentages)

Baseal III Items			1	(Millions of)			
Remplate No. Items			As of Mar		As of Mar	· · ·	
template No. The properties No. The properti						Amounts	
transformation tran		Items		1			
Common Equity Tier 1 capital: instruments and reserves	Template No.						
Tav2-1c-26				arrangements		arrangements	
servings of which: capital and capital surplus of which: capital surplus 3,337,824 4,031,192 2 of which: treasury stock (-) 2	Common Eq	uity Tier 1 capital: instruments and reserves					
earnings earnings earnings	1a+2-1c-26		5.997.169		6.228.421		
2 of which: retained earnings 2,690,582 2,414,507			1				
of which: treasury stock (-) of which: treasury stock (-) of which: cash dividends to be paid (-) of which: ther than the above 1b Stock acquisition rights to common shares 3 Valuation and translation adjustment and other disclosed reserves 1,110,662 277,663 785,705 523,80 Total of terms included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements 6 Common Equity Tier 1 capital: instruments and reserves (A) 7,107,822 7,014,126 Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements 8+9 Total intanglible assets (excluding those relating to mortgage servicing rights) 10 Gifference (assess the service) of the properties of the service of							
26 of which: cash dividends to be paid (-) of which: other than the above	2	of which: retained earnings	2,690,582		2,414,507		
District of the than the above - - - -	1c	of which: treasury stock (-)	_		_		
1b Stock acquisition rights to common shares 3 Valuation and translation adjustment and other disclosed reserves 1,110,652 277,663 785,705 523,80 Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to translation adjustments and reserves (A) 7,107,822 7,014,126 Common Equity Tier 1 capital: instruments and reserves (A) 7,107,822 7,014,126 Common Equity Tier 1 capital: instruments and reserves (A) 7,107,822 7,014,126 Common Equity Tier 1 capital: instruments and reserves (A) 7,107,822 7,014,126 Common Equity Tier 1 capital: instruments and reserves (A) 7,107,822 7,014,126 Common Equity Tier 1 capital: regulatory adjustments 849 Total intangible assets (excluding those relating to mortgage servicing rights) 849 of which: goodwill (including those equivalent) 9 of which: other intangible assets other than goodwill and mortgage servicing rights 128,279 32,069 91,707 61,13 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 (28,183) (7,045) 30,158 20,10 12 Shortfall of eligible provisions to expected losses (28,184) (7,045) 30,158 20,10 13 Gain on sale on securitization transactions (46,740 11,885 30,051 20,03 14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 Prepaid pension cost 152,821 38,205 116,591 77,72 16 Investments in own shares (excluding those reported in the Net assets section) 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 close 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 of which: deferred tax assets arising from temporary differences (net of related tax	26	of which: cash dividends to be paid (-)	31,237		217,277		
3 Valuation and translation adjustment and other disclosed reserves 1,110,652 277,663 785,705 523,80 Total of Items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements		of which: other than the above	_		_		
3 Valuation and translation adjustment and other disclosed reserves 1,110,652 277,663 785,705 523,80 Total of Items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	1b	Stock acquisition rights to common shares	_		_		
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) 7,107,822 7,014,126 7,014,	3		1.110.652	277.663	785.705	523,803	
transitional arrangements 6 Common Equity Tier 1 capital: instruments and reserves 7,014,126 Common Equity Tier 1 capital: regulatory adjustments 8+9 Total intangible assets (excluding those relating to mortgage servicing rights) 128,279 32,069 91,707 61,13 8 of which: goodwill (including those equivalent) 0 of which: other intangible assets other than goodwill and mortgage servicing rights 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 12 Sontrall of eligible provisions to expected losses 13 Gain on sale on securitization transactions 46,740 11,685 30,051 20 30 14 Gains and losses due to changes in own credit risk on fair valued liabilities 46,740 11,685 30,051 20 30 15 Prepaid pension cost 16 Investments in own shares (excluding those reported in the Net assets section) 17 Reciprocal cross-holdings in common equity Investments in the capital of banking, financial and insurance entities that are outside the source of religible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant linestment") (amount above the 10% threshold) 19+20+21 Amount exceeding the 10% threshold on specified items 20 of which: inortgage 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: inortgage servicing rights 24 of which: mortgage servicing rights 25 of which: mortgage servicing rights 26 of which: mortgage servicing rights 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 20 Common Equity Tier 1 capital: regulatory adjustments 21 Common Equity Tier 1 capital: regulatory adjustments		•	, ,,,,,,	/	1,		
6 Common Equity Tier 1 capital: instruments and reserves 8+9 Total intangible assets (excluding those relating to mortgage servicing rights) 8			_		_		
Common Equity Tier 1 capital: regulatory adjustments 8+9 Total intangible assets (excluding those relating to mortgage servicing rights) 128,279 32,069 91,707 61,13	6		7.107.822		7.014.126		
8+9 Total intangible assets (excluding those relating to mortgage servicing rights) 8 of which: goodwill (including those equivalent) 9 of which: goodwill (including those equivalent) 10 of which: goodwill (including those equivalent) 11 of which: goodwill (including those equivalent) 12 of which: goodwill (including those equivalent) 13 of which: goodwill (including those equivalent) 14 of which: goodwill (including those arising from temporary differences (net of related tax liability) 15 of which: goodwill (including those arising from temporary) 16 differences (net of related tax liability) 17 Net deferred gains or losses on hedges 18 Gain on sale on securitization transactions 19 differences (net of negation than the security of the securi	Common Eo		, , , ,		, , , ,		
of which: goodwill (including those equivalent) 9 of which: other intangible assets other than goodwill and mortgage servicing rights 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 12 Shortfall of eligible provisions to expected losses 13 Gain on sale on securitization transactions 14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 Prepaid pension cost 16 Investments in own shares (excluding those reported in the Net assets section) 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 20 of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions 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: mortgage servicing rights 24 of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions 25 of which: deferred tax assets arising from temporary differences (net of related tax liability) 26 of which: mortgage servicing rights 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 28 Common Equity Tier 1 capital: regulatory adjustments 29 Common Equity Tier 1 capital: regulatory adjustments 20 Common Equity Tier 1 capital: regulatory adjustments			128 279	32 069	91 707	61 138	
Of which: other intangible assets other than goodwill and mortgage servicing rights 128,279 32,069 91,707 61,13			120,210	02,000	01,707	01,100	
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) 1 Net deferred gains or losses on hedges 2 (28,183) (7,045) 30,158 20,10 2 Shortfall of eligible provisions to expected losses 2 (28,183) (7,045) 30,158 20,10 2 Shortfall of eligible provisions to expected losses 2 (28,183) (7,045) 30,158 20,10 2 Shortfall of eligible provisions to expected losses 2 (28,183) (7,045) 30,158 20,10 2 Shortfall of eligible provisions to expected losses 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20,10 2 (28,183) (7,045) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,158 20 2 (28,18) 30,15			100.070	20.000	01 707	61 100	
differences (net of related tax liability) 11 Net deferred gains or losses on hedges (28,183) (7,045) 30,158 20,10 12 Shortfall of eligible provisions to expected losses 23,124 5,781 43,929 29,28 13 Gain on sale on securitization transactions 46,740 11,685 30,051 20,03 14 Gains and losses due to changes in own credit risk on fair valued liabilities	9		120,219	32,009	91,707	01,130	
12 Shortfall of eligible provisions to expected losses 13 Gain on sale on securitization transactions 14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 Prepaid pension cost 152,821 38,205 116,591 77,72 16 Investments in own shares (excluding those reported in the Net assets section) 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 19 of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights 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: mortgage servicing rights 24 of which: mortgage servicing rights 25 of which: mortgage servicing rights 26 of which: mortgage servicing rights 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 28 Common Equity Tier 1 capital (CET1)	10		_	_	_	_	
Gain on sale on securitization transactions 46,740 11,685 30,051 20,03 14 Gains and losses due to changes in own credit risk on fair valued liabilities ———————————————————————————————————	11	Net deferred gains or losses on hedges	(28,183)	(7,045)	30,158	20,105	
Gains and losses due to changes in own credit risk on fair valued liabilities	12	Shortfall of eligible provisions to expected losses	23,124	5,781	43,929	29,286	
15 Prepaid pension cost 16 Investments in own shares (excluding those reported in the Net assets section) 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 19 of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions 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: significant investments in the common stock of Other Financial Institutions, net of eligible short positions 25 of which: deferred tax assets arising from temporary differences (net of related tax liability) 26 of which: mortgage servicing rights 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 28 Common Equity Tier 1 capital: regulatory adjustments 29 Common Equity Tier 1 capital (CET1)	13	Gain on sale on securitization transactions	46,740	11,685	30,051	20,034	
15 Prepaid pension cost 16 Investments in own shares (excluding those reported in the Net assets section) 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 19 of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions 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: 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) 26 of which: mortgage servicing rights 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 28 Common Equity Tier 1 capital: regulatory adjustments 312,437 Common Equity Tier 1 capital (CET1)	14	Gains and losses due to changes in own credit risk on fair valued liabilities	_	_	_	_	
Investments in own shares (excluding those reported in the Net assets section) Reciprocal cross-holdings in common equity 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	15		152,821	38,205	116,591	77,727	
17 Reciprocal cross-holdings in common equity	16	Investments in own shares (excluding those reported in the Net assets section)	_	_	_	_	
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 of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability) 22 Amount exceeding the 15% threshold on specified items of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: mortgage servicing rights of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability)	17		_	_	_	_	
Amount exceeding the 10% threshold on specified items of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability) 22 Amount exceeding the 15% threshold on specified items of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights 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) 322,783 312,437		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	-	-	_	_	
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability) 22 Amount exceeding the 15% threshold on specified items of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: mortgage servicing rights 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 28 Common Equity Tier 1 capital: regulatory adjustments (B) 322,783 312,437	10+20+21		_	_	_		
of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability) 22 Amount exceeding the 15% threshold on specified items of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: mortgage servicing rights of which: mortgage servicing rights 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) 322,783 312,437 Common Equity Tier 1 capital (CET1)		of which: significant investments in the common stock of Other Financial Institutions, net of			_	_	
of which: deferred tax assets arising from temporary differences (net of related tax liability) 22 Amount exceeding the 15% threshold on specified items of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights 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 Common Equity Tier 1 capital: regulatory adjustments (B) 322,783 312,437	20	0 1				_	
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 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) 322,783 312,437 Common Equity Tier 1 capital (CET1)							
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights 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) 322,783 312,437 Common Equity Tier 1 capital (CET1)					_	_	
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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) 322,783 312,437 Common Equity Tier 1 capital (CET1)	23		_	_	_	_	
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 Common Equity Tier 1 capital (CET1)	24	of which: mortgage servicing rights	_				
27 and Tier 2 to cover deductions 28 Common Equity Tier 1 capital: regulatory adjustments (B) 322,783 312,437 Common Equity Tier 1 capital (CET1)	25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	_	_	_		
28 Common Equity Tier 1 capital: regulatory adjustments (B) 322,783 312,437 Common Equity Tier 1 capital (CET1)	27		_		_		
Common Equity Tier 1 capital (CET1)	28		322,783		312,437		
			, , , , , , ,		, , , ,		
			6 785 030		6 701 680		

(Millions of yen, except percentages)

Additional Tier 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 - - -					(Millions of y	en, except p	ercentages)
Beare III Items				As of Marc	ch 31,2017	As of Marc	sh 31,2016
Additional Ter 1 capital: instruments 31a 31a 31a classified as equity under applicable accounting standards and the breakdown 31 31a 31a 31a 31b Stock acquisition rights to Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown 32 Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities [10] 10a			Items		excluded under transitional		excluded under
State Stock acquisition rights to Additional Ter 1 instruments	Additi	onal T	er 1 capital: instruments				·
10 Stock acquisition rights to Additional Tier 1 instruments - - -			Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which:	_		_	
30		31b		_		_	
Coulifying Additional Tier 1 instruments plus related capital surplus issued by special purpose whiches and other equivalent entities and surplus of them included in Additional Tier 1 capital instruments with terms and provisions are supplus to transitional arrangements (160) (268) [60] (268) [7	30		Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which:	450,000		300,000	
Total of items included in Additional Tier 1 capital: items subject to transitional arrangements (160) (268) of which: foreign currency translation adjustments (160) (268) of which: foreign currency translation adjustments (170) (170) (268) of which: foreign currency translation adjustments (170) (170) (268) of Additional Tier 1 capital: instruments (170) (170) (2			Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose	_		_	
of which: foreign currency translation adjustments	33	+35		607,479		698,497	
Additional Tier 1 capital: instruments (D) 1,057,318 998,229 Additional Tier 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) 50 Total of items included in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) 51 Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements 52 do which: gain on sale on securitization transactions 61 of which: gain on sale on securitization transactions 61 of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses 62 2,890 114,643 62 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 64 Additional Tier 1 capital (ITe) (ET) (F) 981,733 917,795 65 Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) 65 Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) 7,619,484 71 Tier 2 capital: instruments and provisions 65 Tiers (1) Susued qualifying Tier 2 instruments plus related capital surplus of which: classified as eligible surplicable accounting standards 65 Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as eligible Tier 2 capital instruments and provisions 65 Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as eligible Tier 2 capital instruments plus related capital surplus of which: classified as eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2 of which: eligible provisions 65 Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as eligible Tier 2 capital instruments subject to tra			Total of items included in Additional Tier 1 capital: items subject to transitional arrangements	(160)		(268)	
Additional Tier 1 capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments			of which: foreign currency translation adjustments	(160)		(268)	
37 Investments in own Additional Tier 1 instruments		36	Additional Tier 1 capital: instruments (D)	1,057,318		998,229	
Reciprocal cross-holdings in Additional Tier 1 instruments	Additi	onal T	ier 1 capital: regulatory adjustments				
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) Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements of which: gain on sale on securitization transactions of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses 2,890 14,643 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital: regulatory adjustments (E) 75,584 Additional Tier 1 capital (IT) 44 Additional Tier 1 capital (ID)-(E)) Tier 1 capital (T1 = CET1 + AT1) (IT) = CET1 + AT1) Tier 2 capital: 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 Directly issued qualifying Tier 2 instruments Outlifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities Total of general reserve for possible loan losses of of which: ingible to revisions Total of general reserve for possible loan losses of of which:				_	_	_	_
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) Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements of which: gain on sale on securitization transactions of which: gain on sale on securitization transactions of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses 2,890 14,643 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital: regulatory adjustments (E) 75,584 80,434 Additional Tier 1 capital (MT1) 44 Additional Tier 1 capital (ID)-(E)) (F) 981,733 917,795 Tier 1 capital: (T1 = CET1 + AT1) 45 Tier 1 capital: 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 Oualifying Tier 2 instruments plus related capital surplus of which: classified as and other equivalent entities Qualifying Tier 2 instruments plus related capital surplus of which: classified as and other equivalent entities 47+49 Eligible Tier 2 capital: instruments subject to transitional arrangements included in Tier 2: and other equivalent entities for which: general reserve for possible loan losses and eligible provisions included in Tier 2 of which: legible provisions Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements of which: unrealized gains on other securities after 55% discount 9 of which: land revaluation excess after 55% discount 50 of which: land revaluation excess after 55% discount 50 of which: land revaluation excess after 55% discount		38	Reciprocal cross-holdings in Additional Tier 1 instruments	_	_	_	_
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements of which: gain on sale on securitization transactions of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses 2,890 11,643 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital: regulatory adjustments (E) 75,584 80,434 Additional Tier 1 capital (MT) 44 Additional Tier 1 capital ((D)-(E)) (F) 981,733 917,795 Tier 1 capital (T1 = CET1 + AT1) (C)+(F)) (G) 7,766,772 7,619,484 Tier 2 capital: 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 40 Directly issued qualifying Tier 2 instruments Directly issued qualifying Tier 2 instruments 41 Directly issued qualifying Tier 2 instruments Directly issued qualifying Tier 2 instruments Directly issued qualifying Tier 2 instruments Directly issued palifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 capital instruments subject to transitional arrangements included in Tier 2: 47+49 In the Cert + AT1) Total of general reserve for possible loan losses of which: general reserve for possible loan losses of which: general reserve for possible loan losses of which: unrealized gains on other securities after 55% discount of which: unrealized gains on other securities after 55% discount of which: land revaluation excess after 55% discount of which: land revaluation excess after 55% discount		39		_	_	_	_
arrangements of which: gain on sale on securitization transactions of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses 2,890 11,685 20,034 defuctions Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital: regulatory adjustments (E) 75,584 80,434 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital ((D)-(E)) (F) 981,733 917,795 Tier 1 capital (T1 = CET1 + AT1) 45 Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G) 7,766,772 7,619,484 Tier 2 capital: 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 plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 capital instruments subject to transitional arrangements included in Tier 2: 873,744 1,210,344 1,21		40		61,008	15,252	45,756	30,504
of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses 2,890 14,643 Additional Tier 1 capital: regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital: regulatory adjustments (E) 75,584 80,434 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital ((D)-(E)) (F) 981,733 917,795 Tier 1 capital (T1 = CET1 + AT1) 45 Tier 1 capital: 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 plus related capital surplus of which: classified as liabilities under applicable accounting standards and its breakdown 46 Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards and its breakdown 47+49 Eligible Tier 2 capital instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 47+49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: of which: general reserve for possible loan losses and eligible provisions included in Tier 2 of which: eligible provisions Total of terms included in Tier 2 capital: instruments and provisions subject to transitional arrangements of which: unrealized gains on other securities after 55% discount of which: land revaluation excess after 55% discount for which: land revaluation excess after 55% discount for which: land revaluation excess after 55% discount				14,575		34,677	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Additional Tier 1 capital: regulatory adjustments (E) 75,584 80,434 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital ((D)-(E)) (F) 981,733 917,795 Tier 1 capital (T1 = CET1 + AT1) 45 Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G) 7,766,772 7,619,484 Tier 2 capital: 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 plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 47+49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: of which: general reserve for possible loan losses and eligible provisions included in Tier 2 of which: general reserve for possible loan losses of which: unrealized gains on other securities after 55% discount of which: land revaluation excess after 55% discount of which: land revaluation excess after 55% discount 5,214 10,772			of which: gain on sale on securitization transactions	11,685		20,034	
deductions Additional Tier 1 capital: regulatory adjustments E) 75,584 80,434 Additional Tier 1 capital (AT1)			of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses	2,890		14,643	
Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital ((D)-(E)) (F) 981,733 917,795 Tier 1 capital (T1 = CET1 + AT1) 45 Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G) 7,766,772 7,619,484 Tier 2 capital: 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 plus related capital surplus of which: classified as liabilities under applicable accounting standards and its breakdown Stock acquisition rights to Tier 2 instruments plus related capital surplus of which: classified as Qualifying Tier 2 instruments plus related capital surplus of which: classified as and other equivalent entities 47+49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions 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 Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements 50c Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements 50c Of which: unrealized gains on other securities after 55% discount 50c Of which: land revaluation excess after 55% discount 50c Of which: land revaluation excess after 55% discount 50c Of which: land revaluation excess after 55% discount 50c Of which: land revaluation excess after 55% discount 50c Of which: land revaluation excess after 55% discount 50c Of which: land revaluation excess after 55% discount 50c Of which: land revaluation excess after 55% discount 50c Of which: land revaluation excess after 55% discount 50c Of which: land revaluation excess after 55% discount 50c Of which: land revaluation excess after 55% discount 50c Of which: land revaluat		42		-		_	
44 Additional Tier 1 capital ((D)-(E)) (F) 981,733 917,795 Tier 1 capital (T1 = CET1 + AT1) 45 Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G) 7,766,772 7,619,484 Tier 2 capital: 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 — — — — 46 Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards 905,332 656,085 Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities — — — 47+49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions 873,744 1,210,344 50 Total of general reserve for possible loan losses of which: eligible provisions — — — 50a of which: eligible provisions — — — 50a of which: eligible provisions — — — 50b of which: eligible provisions — — — 50b of		43	Additional Tier 1 capital: regulatory adjustments (E)	75,584		80,434	
Tier 1 capital (T1 = CET1 + AT1) 45 Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G) 7,766,772 7,619,484 Tier 2 capital: 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 plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 47+49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions Total of general reserve for possible loan losses and eligible provisions included in Tier 2 of which: general reserve for possible loan losses Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements of which: unrealized gains on other securities after 55% discount of which: land revaluation excess after 55% discount 5,214 10,772	Additi	onal T	ier 1 capital (AT1)				
Tier 1 capital (T1 = CET1 + AT1) 45 Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G) 7,766,772 7,619,484 Tier 2 capital: 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 plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 47+49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions Total of general reserve for possible loan losses and eligible provisions included in Tier 2 of which: general reserve for possible loan losses Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements of which: unrealized gains on other securities after 55% discount of which: land revaluation excess after 55% discount 5,214 10,772		44	Additional Tier 1 capital ((D)-(E)) (F)	981,733		917,795	
Tier 2 capital: 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 - -	Tier 1	capita					
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 Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 47+49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions Total of general reserve for possible loan losses and eligible provisions included in Tier 2 of which: general reserve for possible loan losses of which: eligible provisions Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements of which: unrealized gains on other securities after 55% discount of which: land revaluation excess after 55% discount 5,214 10,772		45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,766,772		7,619,484	
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 Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 47+49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions Total of general reserve for possible loan losses and eligible provisions included in Tier 2 of which: general reserve for possible loan losses of which: eligible provisions Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements of which: unrealized gains on other securities after 55% discount of which: land revaluation excess after 55% discount 5,214 10,772	Tier 2	capita	, , , , , , , , , , , , , , , , , , , ,				
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 47+49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions Total of general reserve for possible loan losses and eligible provisions included in Tier 2 of which: general reserve for possible loan losses of which: eligible provisions Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements of which: unrealized gains on other securities after 55% discount 170,218 299,682 10,772		•		_		_	
liabilities under applicable accounting standards Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities 47+49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions Total of general reserve for possible loan losses and eligible provisions included in Tier 2 of which: general reserve for possible loan losses of which: eligible provisions Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements of which: unrealized gains on other securities after 55% discount of which: land revaluation excess after 55% discount 10,772			Stock acquisition rights to Tier 2 instruments			_	
and other equivalent entities 47+49 Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions 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 of which: unrealized gains on other securities after 55% discount 170,218 299,682 of which: land revaluation excess after 55% discount 5,214 10,772		46				656,085	
instruments and provisions Total of general reserve for possible loan losses and eligible provisions included in Tier 2 of which: general reserve for possible loan losses of which: eligible provisions Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements of which: unrealized gains on other securities after 55% discount of which: land revaluation excess after 55% discount 1,210,344 1,210,						_	
50a of which: general reserve for possible loan losses — — — — — — — — — — — — — — — — — —	47	+49				1,210,344	
50b of which: eligible provisions — — — — — — — — — — — — — — — — — — —		50				_	
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements of which: unrealized gains on other securities after 55% discount of which: land revaluation excess after 55% discount 175,432 310,455 299,682 170,218 10,772		50a				_	
arrangements of which: unrealized gains on other securities after 55% discount of which: land revaluation excess after 55% discount 170,218 299,682 10,772		50b				_	
of which: land revaluation excess after 55% discount 5,214 10,772				175,432		310,455	
of which: land revaluation excess after 55% discount 5,214 10,772				170,218		299,682	
			of which: land revaluation excess after 55% discount			10,772	
		51	Tier 2 capital: instruments and provisions (H)	1,954,510		2,176,885	

(Millions of yen, except percentages)

			(Millions of y	en, except p	ercentages)
		As of Marc	ch 31,2017	As of Marc	h 31,2016
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)	120,000	30,000	75,000	50,000
	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	2,890		14,643	
	of which: Tier 2 and deductions under Basel II	2,890		14,643	
57	Tier 2 capital: regulatory adjustments (I)	122,890		89,643	
Tier 2 capita	I (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,831,619		2,087,242	
Total capital	(TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	9,598,392		9,706,726	
Risk weight	ed assets				
	Total of items included in risk weighted assets subject to transitional arrangements	72,106		140,505	
	of which: prepaid pension cost	10,436		21,232	
	of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	42,995		86,416	
	of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions)	9,914		16,156	
60	Risk weighted assets (L)	51,575,789		49,829,205	
Capital ratio					
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	13.15%		13.44%	
62	Tier 1 risk-weighted capital ratio ((G)/(L))	15.05%		15.29%	
63	Total risk-weighted capital ratio ((K)/(L))	18.61%		19.47%	
Regulatory a	adjustments				
72	Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	386,929		336,156	
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	524,160		657,720	
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	
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	277,287		269,384	
Capital instr	uments subject to transitional arrangements				
82	Current cap on Additional Tier 1 instruments subject to transitional arrangements	618,678		742,414	
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	1,008,620		1,210,344	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	_		42,804	

(Millions of yen)

Items	As of March 31,2017	As of March 31,2016
Required capital ((L) × 8%)	4,126,063	3,986,336

■ Reconciliation of Regulatory Capital Elements Back to the Balance Sheet (As of March 31, 2016 and 2017)

Sumitomo Mitsui Banking Corporation

		(Millions of yen)		
Items	Balance sheet as in published financial statements		Cross-reference to Appended Table	Reference # of Basel III common disclosure template under the Composition of Capital Disclosure (Basel III Template)
	As of March 31, 2017	As of March 31, 2016		
(Assets)				
Cash and due from banks	41,652,508	38,862,725		
Call loans	1,465,117	899,594		
Receivables under resale agreements	523,913	359,318		
Receivables under securities borrowing transactions	3,184,379	2,798,855		
Monetary claims bought	1,125,434	950,106		
Trading assets	1,879,342	3,511,957	6-a	
Securities	24,342,369	25,602,156		
Loans and bills discounted	75,585,256	69,276,735	6-с	
Foreign exchanges	1,663,102	1,558,252		
Other assets	2,383,307	2,131,869		
Tangible fixed assets	815,808	831,326		
Intangible fixed assets	230,984	220,174	2	
Prepaid pension cost	275,175	279,917	3	
Customers' liabilities for acceptances and guarantees	7,565,562	6,737,089	,	
Reserve for possible loan losses	(389,726)	(357,186)		
Reserve for possible losses on investments	1	l		
Total assets	(20,808) 162,281,729	(21,465) 153,641,430		
	102,281,729	175,041,450		
(Liabilities)	105 500 771	00 020 722		
Deposits	105,590,771	98,839,722		
Negotiable certificates of deposit	12,263,091	14,428,338		
Call money	1,009,469	1,107,825		
Payables under repurchase agreements	1,359,017	496,236		
Payables under securities lending transactions	3,076,425	1,374,280		
Commercial paper	1,390,123	1,980,153		
Trading liabilities	1,472,340	2,987,815	6-d	
Borrowed money	12,026,497	7,868,311		
Foreign exchanges	737,961	1,131,796		
Bonds	3,944,061	4,775,072		
Due to trust account	1,160,014	921,320		
Other liabilities	2,879,318	2,924,495		
Reserve for employee bonuses	14,134	13,869		
Reserve for executive bonuses	612	566		
Reserve for point service program	1,058	1,086		
Reserve for reimbursement of deposits	13,602	15,374		
Deferred tax liabilities	329,253	249,427	4-a	
Deferred tax liabilities for land revaluation	31,230	31,837	4-b	
Acceptances and guarantees	7,565,562	6,737,089		
Total liabilities	154,864,546	145,884,620		
(Net assets)	İ			
Capital stock	1,770,996	1,770,996	1-a	
Capital surplus	1,776,830	2,470,198	1-b	
Retained earnings	2,689,638	2,414,989		
Treasury stock	(210,003)	(210,003)	1-d	
Total stockholders' equity	6,027,462	6,446,181		
Net unrealized gains on other securities	1,399,125	1,233,910		
Net deferred gains or losses on hedges	(36,110)	48,706		
Land revaluation excess	26,704	28,011		
Total valuation and translation adjustments	1,389,719	1,310,628		
Total net assets	7,417,182	7,756,810		

Note: The non-consolidated capital adequacy 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 adequacy ratio is calculated using the following balance sheet accounts reported on the consolidated financial statements.

(3.6:1)		c ,	
(M11	ions	of ven)

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	24,328,791	25,588,578	6-b	
Borrowed money	11,412,841	7,162,861	7	
Retained earnings	2,690,582	2,414,507	1-c	
Net deferred gains or losses on hedges	(36,710)	48,257	5	
Total valuation and translation adjustments	1,388,315	1,309,508		3

(Appended Table)

1. Stockholders' equity

(1) Balance sheet

(1) Balance sheet			(Millions of yen)
Balance sheet items	As of March 31, 2017	As of March 31, 2016	Remarks
Capital stock	1,770,996	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement
Capital surplus	1,776,830	2,470,198	Including eligible Tier 1 capital instruments subject to transitional arrangement
Retained earnings	2,690,582	2,414,507	
Treasury stock	(210,003)	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement
Total stockholders' equity	6,028,406	6,445,699	

Ref. No.
1-a
1-b
1-с
1-d

(2) Composition of capital

/3 F	11:	C \
(M1	Ilions	of ven)

	Composition of capital disclosure	As of March 31, 2017	As of March 31, 2016	Remarks
	issued qualifying common share capital plus related capital nd retained earnings	6,028,406	6,445,699	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
	of which: capital and capital surplus	3,337,824	4,031,192	
	of which: retained earnings	2,690,582	2,414,507	
	of which: treasury stock (-)	_	_	
	of which: other than the above	_	_	
capital su	issued qualifying Additional Tier 1 instruments plus related urplus of which: classified as equity under applicable ng standards and the breakdown	_		Stockholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy

Basel III Template
No.

2. Intangible assets

(1) Balance sheet

Balance sheet items	As of March 31, 2017	As of March 31, 2016	Remarks
Intangible fixed assets	230,984	220,174	

70,635

67,329

Ref. No.
2

31a

THEOTHE CAXES TELACED TO ADOVE	
(2) Composition of capital	
(=) com-Francisco or en-Francis	

(Millions of yen)

Composition of capital disclosure		As of March 31, 2017	As of March 31, 2016	Remarks
Goodwill	(including those equivalent)	_	_	
Other into	angible assets other than goodwill and mortgage servicing rights	160,349	152,845	Software and other
Mortgage	e servicing rights	_	_	
	Amount exceeding the 10% threshold on specified items	_	_	
	Amount exceeding the 15% threshold on specified items	_	_	
	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	_	_	

Basel III Template
No.
8
9

20
24
74

3. Prepaid pension cost

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2017	As of March 31, 2016	Remarks
Prepaid pension cost	275,175	279,917	

Ref. No.
3

١	Income taxes related to above	84,148	85,598	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2017	As of March 31, 2016	Remarks
Prepaid pension cost	191,027	194,318	

Basel III Template
No.
15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2017	As of March 31, 2016	Remarks
Deferred tax liabilities	329,253	249,427	
Deferred tax liabilities for land revaluation	31,230	31,837	

Ref. No.
4-a
4-b

Tax effects on other intangible assets	70,635	67,329	
Tax effects on prepaid pension cost	84,148	85,598	

(2) Composition of capital

(Millions of yen)

	Composition of capital disclosure	As of March 31, 2017	As of March 31, 2016	Remarks		Basel III Template No.
	tax assets that rely on future profitability excluding those om 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, 2017	As of March 31, 2016	Remarks
Net deferred gains or losses on hedges	(36,710)	48,257	

Ref. No.

(2) Composition of capital

(Millions of yen)

	Composition of capital disclosure	As of March 31, 2017	As of March 31, 2016	Remarks
Net	deferred gains or losses on hedges	(35,228)	50,264	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"

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

(1) Balance sheet

(Millions of yen)

(1) Barance sneet			(iviliations of year)	
Balance sheet items	As of March 31, 2017	As of March 31, 2016	Remarks	Re
Trading assets	1,879,342	3,511,957	Including trading account securities and derivatives for trading assets	
Securities	24,328,791	25,588,578		
Loans and bills discounted	75,585,256	69,276,735	Including subordinated loans	
Trading liabilities	1,472,340	2,987,815	Including trading account securities sold and derivatives for trading liabilities	

(2) Composition of capital

(Millions of yen)

	Composition of capital disclosure	As of March 31, 2017	As of March 31, 2016	Remarks	Basel III Template No.
Investme	nts in own capital instruments	_	_		
	Common Equity Tier 1 capital	_	_		16
	Additional Tier 1 capital	_	_		37
	Tier 2 capital	_	_		52
Reciproca	al 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
that are o Institution	nts in the capital of banking, financial and insurance entities utside the scope of regulatory consolidation ("Other Financial ons"), net of eligible short positions, where the bank does more than 10% of the issued share capital ("Non-significant nt") (amount above the 10% threshold)	386,929	336,156		
	Common Equity Tier 1 capital	_	_		18
	Additional Tier 1 capital	_	_		39
	Tier 2 capital	_	_		54
	Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	386,929	336,156		72
	nt investments in the capital of Other Financial Institutions, gible short positions	750,421	858,981		
	Amount exceeding the 10% threshold on specified items	_	_		19
	Amount exceeding the 15% threshold on specified items	_	_		23
	Additional Tier 1 capital	76,261	76,261		40
	Tier 2 capital	150,000	125,000		55
	Significant investments in the common stocks of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	524,160	657,720		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

			` ,	_	
Balance sheet items	As of March 31, 2017	As of March 31, 2016	Remarks		Ref. No.
Borrowed money	11 412 841	7 162 861		ı	7

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2017	As of March 31, 2016	Remarks	
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	450,000	300,000		
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	905,332	656,085		

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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